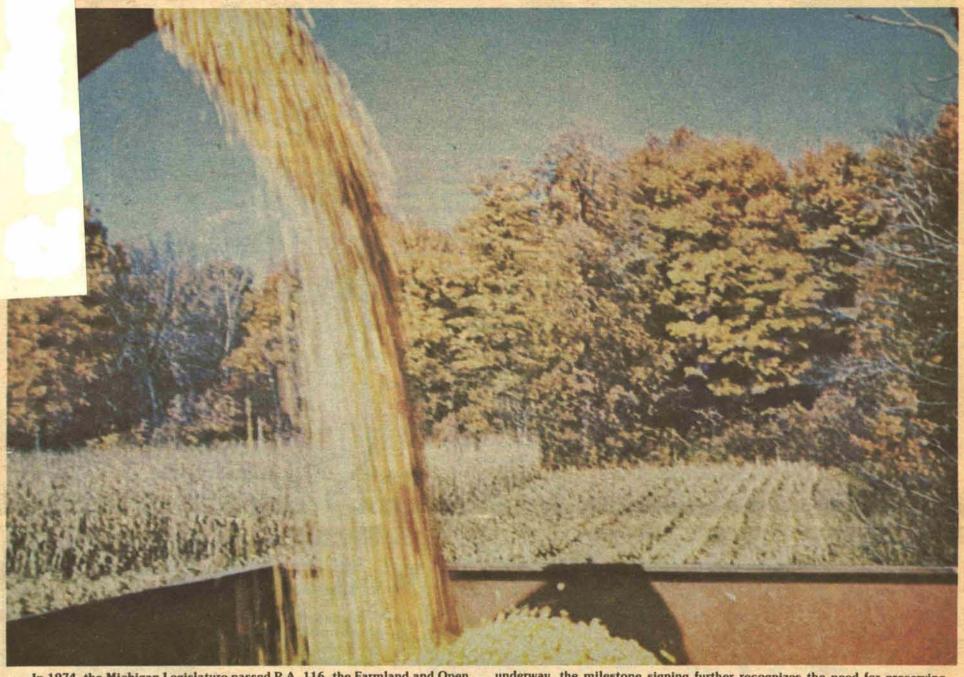
Farm News

THE ACTION PUBLICATION OF THE MICHIGAN FARM BUREAU

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In 1974, the Michigan Legislature passed P.A. 116, the Farmland and Open Space Preservation Act, to help protect the state's dwindling agricultural land. On October 4, 1979, the one millionth acre was placed in P.A. 116 by Gratiot County farmer Wayne Fisher (see story below). With Michigan fall corn harvest

underway, the milestone signing further recognizes the need for preserving Michigan farmland. (The above photo was taken by Charles Zeiler of Hillsdale County and won first place in the Senior Division of the 1978 Michigan Farm News Photo Contest.)

MILLIONTH ACRE SIGNED INTO P.A. 116

The one-millionth acre of land was placed in P.A. 116, Michigan's Farmland and Open Space Preservation Act, on October 4, when Gov. William G. Milliken and Mr. and Mrs. Wayne Fisher of Gratiot County signed a contract that will keep the Fisher's farm in agricultural production for the next 60 years.

The signing marked a milestone in the program, which has been accelerating from the time the governor signed the act in 1974.

"More and more farmers are recognizing the need for preservation of good farmland and this legislation helps them achieve that," said Robert E. Smith, senior legislative counsel for the Michigan Farm Bureau, which has strongly supported the program.

Any farmer interested can qualify, Smith explained, and once he has signed a contract with the state, he is eligible for a rebate on property taxes which exceed seven percent of his family farm income. There are other advantages for the farmer who enrolls in the program, including being exempted from certain special assessments such as sewer, lights and non-farm drainage.

in the contract, the farmer agrees with the state that the land he places in the program

will be used for agricultural purposes for a minimum of 10 years. However, the average farmer in Michigan is signing up for 20 to 30 years, with some individual farmers signing up for as long as 60 years.

"The Fishers are making a real commitment to agriculture by enrolling their land in the program for a 60-year period," Gov. Milliken said at the signing ceremonies. "Future generations, farmers and nonfarmers alike, will benefit from the preservation of active farmland which might have gone into other, more intensive, uses,"

Milliken, who signed the first agreement to place the first

farm in the program on November 18, 1975, said: "I am pleased to see that this important program is being used by the agricultural community in Michigan and that landowners throughout the state are concerned enough with the retention of vital agricultural lands to enroll in the program voluntarily.

"Not only are we protecting agricultural lands, we are also finding that there are thousands of landowners, such as the Fishers, who are willing to make a commitment to all Michigan residents that agriculture will remain an integral part of our state.

"Thanks to these landowners, Michigan is preserving vital farmlands, and muchneeded open space and is serving as a model for the nation."

Milliken also praised the Michigan Department of Natural Resources' Division of Land Resource Programs for its administration of the program. He said he has received compliments from citizens throughout Michigan on the department's performance.

Wayne Fisher and his wife, Joyce, are members of the Gratiot County Farm Bureau. They farm in partnership with his brothers and son near Breckenridge, specializing in cash crops.

From the Desk of the President



"Farm Bureau is a voluntary. nongovernmental, duessupported organization through which American farmers and ranchers join together to do those things that each cannot do as well alone."

This paragraph from the Farm Bureau policy book tells the story about who we are and what we stand for. As we embark on our annual campaign Bureau's Farm lifeblood-membership-it seems a good time to analyze this statement to see what it really tells us, and the prospective members we contact, about our organization:

"Farm Bureau is a voluntary . . . " We are a volunteer organization whose strength lies in activating the people who have joined Farm Bureau voluntarily to work together toward common goals which members have set in their policies.

It's Important to Know Who We Are

"...Non-governmental..." Farm Bureau is not a government agency. We do, however, work with government agencies and petition the Congress to gain a more profitable, less-regulated environment for the agricultural industry.

"... Dues supported ... Our organization is funded through the voluntary membership dues paid by our memberfamilies. What other organization can give you full-time lobbyists serving your interests in Lansing and Washington, D.C.; public relations programs to tell the story of agriculture at the county, state and national levels; programs that meet your social, educational, and personal development needs; opportunities for participation in the very best group health care plan in the state; group purchasing of high quality products at significant savings; full insurance programs - and much, much more for less than 10 cents a day?

"... Organization ... "We are organized and have become strong by adhering to basic principles and a basic structure. These principles and our structure are the same as those upon which our country was founded

". . . Through which American farmers and ranchers join together... People in agriculture learned before others that the secret to getting ahead is to work cooperatively. Farm Bureau members join together to solve common problems within the framework of their organization and their country

". . . To do those things that each cannot do as well alone." Our united strength and our unique policy development/policy execution process give us clout in the legislatures, the market place and the public opinion arena. Farm Bureau's programs and activities are based on policies decided by members at the grassroots level. Once those policies are decided, then members have opportunities to have a real impact on the outcome of issues that are vital to them. By working together, we can accomplish those things each of us could not do alone.

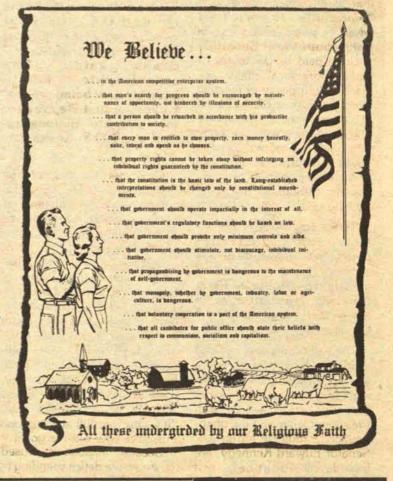
We have an obligation-to our organization, our industry, and ourselves-to invite others to join us, and realizing the full meaning of that one brief

paragraph will make the job of membership acquisition an easier, more enjoyable task.

We have a great organization that is as strong and as active as its members want it to be.

Where else can you get that kind of control in an organization for less than 10 cents a day-or, for that matter, at any price?

Elton R. Smith



Appreciate Heaven Well

"To appreciate heaven well, 'tis good for a man to have some 15 minutes of hell." So said writer Will Carleton many years ago. He must have had a PPP (pre-permanent press) wife who told him that if there was no ironing there, women would, indeed, appreciate it

Nevertheless, his statement is a truism for both genders. For example, have you ever noticed how you never really appreciate feeling great like you do during those first glorious moments after a pounding headache ceases? Or the delicious quiet after a teenagers' record party.

Would you feel that surge of triumph when you pull picture-perfect cake out of the oven if you hadn't first experienced an Angel Food that resembled a pale, shriveled brownie? Or the feeling of accomplishment when you earned an A if you'd never had a C? Or the special thrill of winning a championship basketball title unless you'd had a losing season?

Would you enjoy the degree of well-being when the markets are up unless you'd been anxious when they were down? When do you appreciate a crackling fireplace more than when you've come in out of the

bitter cold?

And, as our Farm Bureau presidents, Elton Smith and Allan Grant, have been telling us so eloquently, how can you really appreciate the good old USA, even with all its problems, until you've spent some time in the Soviet Union?

Well, Yours Truly and Company haven't been to Russia or lost a basketball championship, but we have had our parallels to the 15 minutes in that Other Place so we appreciate heaven-lots of times, in fact.

A recent "15 minutes" was when a sad minority of Farm Bureau leaders raised their hands in answer to a question, "Do you know about" an important program to which we'd devoted much space in the FARM NEWS. You get a sinking, frustrated, even angry feeling in the pit of your stomach when that happens. If we (the editors) could mold the membership into one small child, we'd pick him (Gotcha, Will!) up, shake him gently and say sternly, "listen when I talk to you!"

While we were spending that "15 minutes" pondering pondering whether we should even bother, along comes a letter from May Wingeier of Fenwick:

"I just want to say thank you for all the enjoyment I get from your special efforts. Your choice of words and the way you put them together reminds me of the young viewpoint I always appreciated in letters from my daughter when she was in college. It is a breath of

"Edith Humm's contribution (Outstanding Young Farm Woman Column-October issue), so well done, says just about what I have experienced in regard to estate taxes. I, too, thought I was a full partner as we worked together to send three girls through college.

"Keep it up, and know I am in your cheering sec-

Talk about heaven! If she could have seen three long, sad countenances turn into three happy faces with the simple reading of her words, she would have felt like a miracle worker! Just to know that Mrs. Wingeier is in our cheering section gives us motivation unlimited.

That's an important fact of life for Farm Bureau people to remember. There are volunteer workers, hundreds of them,



who give of their precious time and talents to a particular job that needs doing in this organization of ours-officers, committee people, editors like us who put out county newsletters and probably experience more "15 minutes" than glimpses of heaven, membership workers striving toward a vital

They don't get that everyother-week paycheck to keep them on the job; their only reward is knowing their efforts are needed and are having a positive impact-in short, the reward of knowing they are appreciated keeps them going and doing.

If you haven't given any rewards to those people lately, do it now. Give those givers an opportunity to "appreciate heaven well." It's the greatest motivator in the world.

We know . . .

MICHIGAN FARM NEWS

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AFBF President Lauds Clinton County Members

Allan Grant, president of the American Farm Bureau Federation, speaking at the 60th annual meeting of the Clinton County Farm Bureau on October 9, commended its members for their many strong programs. The national farm leader told the 400 Clinton County members in attendance that their county organization "represents so much of what is good and what is right about Farm Bureau."

Grant paid special tribute to the county's local affairs program. "Your policy of meeting directly with your county board of commissioners and discussing the issues with the commissioners as your luncheon guests, is a practice that could be adopted with profit by many counties throughout the country," he said.

"Your immediate and effective response when the legislative telephone grid is activated has contributed greatly to Michigan Farm Bureau's reputation as a 'go-getter' organization," Grant said.

The AFBF president covered a number of key issues in his address, including his concerns regarding national health care. The plans proposed by both President Carter and the unannounced candidate for his job, Senator Edward Kennedy, are based on political, not economic considerations, he said.

The farm leader said public confidence is an important ingredient in the operation of any successful government. "But how do you find it in your heart to have confidence in an administration that proposes to send our nation further down the road toward socialism with schemes for compulsory, federalized health care?" he asked.

Grant said the start-up costs of Carter's proposed version of national health care insurance have been estimated at almost 25 billion dollars per year, while Kennedy proposes an even higher level of federal involvement with an estimated price tag of 40 billion dollars per year.

"The fact is that this nation has one of the finest health care systems in the world, with more than nine out of ten U.S. citizens now covered by some form of health care insurance," "The said. Grant health catastrophic benefits now being proposed are the first step toward the ultimate nationalization of all U.S. health ser-

Grant said the best solution to improved health care in this country would be individual income tax credits on premiums paid for enrollment in private health care plans.

Inflation, Grant said, has taken most of the fun out of farming. "A tractor of between 110 to 129 horsepower, costing only \$14,500 about five years ago, now costs around \$25,000. Self-propelled combines, with grain heads of medium capacity, went from \$16,000 in 1973 to \$37,500 in 1978," he said. "It's time to pull up and ask ourselves where we're going."

Because inflation is caused by excessive deficit spending by the federal government and the creation of new money to make up the difference, the farm leader said, Farm Bureau is supporting efforts to convince Congress to propose a constitutional amendment to place limitations on federal spending and taxation.

"Thirty states have endorsed related amendments to require the government to operate in a more responsible way," he said. "But there are indications that this effect is falling on deaf congressional ears, as Washington politicians con-

tinue to plan deficit budgets and to raise the debt limit to cover them. The big spending advocates in government are using every means to derail the proposed constitutional mandate for restricted spending. We cannot afford to allow them to succeed."

Grant congratulated the farmers for their involvement in passing a state marketing and bargaining law and stressed the need for national agricultural bargaining legislation similar to Michigan's.

"Good as your relatively new law appears to be in assuring good faith bargaining between producers and processors, the law stops at state lines; marketing problems do not," he said. "For many years, it has been apparent that a national marketing and bargaining law similar to your state act is necessary to equalize the national disparity in bargaining power between growers and handler-processors."

The farm leader also talked about gasohol and reported that Farm Bureau is "committed to continuing programs of in-



Allan Grant, president of the American Farm Bureau Federation, was the guest speaker.

formation and research to make sure that whatever we do is sound. Farm produced alcohol holds out great promise, but we must put foundations under the promises," he said

Grant recently returned from

the Soviet Union where he participated in a farmer exchange program and also Japan, where he was awarded a medal of honor for his work in assisting Japanese farmers to improve their farming procedures.





Don Witt, Clinton County Farm Bureau president, chaired the meeting.

Straight talk about financing farm equipment



Farming is everybody's bread & butter. Financing plans for farm equipment vary a lot among lenders in how much they take of your time, patience and money.

Look for a lender who understands agriculture and a farmer's needs.

Look for a lender who'll listen carefully to your plans.

Look for a lender who offers simple-interest rates with no prepayment penalty.

Look to Production Credit Association.

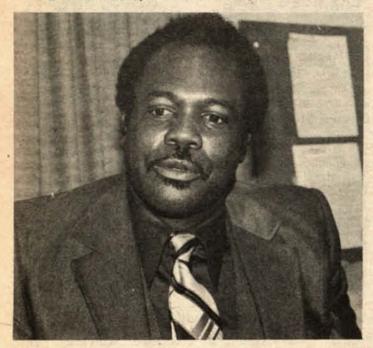
Michigan Production Credit Associations

Alma / Bay City / Grand Rapids / S.E. Michigan (Adrian) / Kalamazoo / Lansing / Sandusky / Traverse City

4-H Program Impacts Inner-City Detroit

Positive Leadership Changes Lives of Young Participants

By FARM NEWS Editors Donna Wilber, Connie Lawson, Marcia Ditchie



"There's been a change in attitude about people – about life in general. We were certain that if youngsters had some positive leadership, they wouldn't need the street gangs."

-Bill Mills, Wayne County 4-H Agent

Just a couple of blocks off one of inner-city Detroit's main arteries, where business fronts are protected with steel meshing, the scene quickly changes to a modest residential section. At 5710 McClellan stands an aging, unpretentious building. A big green and white sign and 4-leaf clover identify it as a 4-H Center.

For the past six years, this building has been headquarters for a sort of human urban renewal program that has changed individual lives for the better and, consequently, has had a positive impact on the entire community.

Back in 1973, there were some problems in the neighborhood. Gangs of youths, who through forced recruitment enlisted children as young as third-graders into their ranks, roamed the streets. Vandalism and truancy were common and there was little community spirit among neighbors.

Bill Mills, a teacher and football coach before he became Wayne County's 4-H youth agent, had a strong belief that if the youth of the neighborhood had a place to go where they would have an opportunity to interact with positive people, they would prefer that to involvement in the street gangs.

Bill was right. The empty building, scheduled for demolition by its owners, the Nativity Parish, because of problems with vandalism and heating expenses, became the 4-H Center and the new heart of the community as well. Total enrollment in the program today is about 2000, with 450 youths using the facility daily.



As a result of the 4-H Center's sports program, the team won the Inkster Invitational Basketball Tournament this year.

The center has become so much a part of the neighborhood youths' lives, Bill says, that "it's almost a crisis for them when we are closed."

The 4-H program was well-received from the time it was first introduced in the neighborhood, he reports. It was something new for the young people and they, in turn, received strong, positive reinforcement from their parents, many of whom had participated in the program in the south, before moving to Detroit.

Neighborhood groups were started (there are now eight within walking distance of the center). Participation — not the lack of it — became a problem. Groups that started out with the ideal 15 grew to 60, too large for the average home, and the new 4-Hers wanted to meet every day rather than just once a week, quite a challenge for even the most dedicated volunteer group leaders. This response, by both youth and parents, was a testimony to the need for the program.

An every-other-month "Demonstration Night" at the center for the neighborhood groups allows parents to share their children's pride of accomplishment. These might feature the talents of those involved in the dancing, drama or sewing classes, or exhibits from the nutrition or crafts classes. There's also an extensive sports program and even a small animals program.

Growth of the 4-H program in inner-city Detroit has not been without challenges. There was one unsuccessful attempt by gang leaders to storm the center and convince their former members to abandon 4-H (there must be a choice, says Bill; you can't be involved in both) and "re-enlist" in street activities. Because a vast majority chose to stay with 4-H, many to become 4-H youth leaders themselves, truancy and school drop-outs have decreased.

Bill Mills is the only paid staff member at the center and his responsibilities also extend to the entire county 4-H program. But there are about 60 volunteers involved in keeping the center "the place to be." Because the kids have gained such a sense of responsibility for the building, they, too, are involved in its upkeep. On the day of the FARM NEWS editors' visit, several were busy cleaning in preparation for the next evening's "recognition night" activities.

Typical of the volunteers at the center are Dorothy Davis, who spent 25 years with the school system and now volunteers on the average of 10 hours per day (that's not a typographical error!), and Allah, a young adult in charge of the sports program.

Under Allah's direction, there are programs for those under 12 years of age to 18 and over, including exercise classes, group calisthenics and basketball. His goal is to teach sportsmanship, skills and "what the sports world is all about." The center's basketball team is learning well, as evidenced by their winning of the Inkster Invitational Basketball Tourna-

ment this year.

Bill Mills is modestly proud of the 4-H program's success and its impact on this inner-city community. "There's been a change in attitude about people — about life in general," he says. "We were certain that if youngsters had some positive leadership, they wouldn't need the street gangs."

Recently a year-long study was conducted by Michigan State University, during which personnel from the College of Urban Development visited the homes of the inner-city 4-H youths, and the results prove that Bill Mills' faith was not unfounded.



Even though the center is located in inner-city Detroit, youngsters have an opportunity for involvement in small animal projects. Rabbits are a favorite with these 4-Hers.



This young lady will have the nutritional know-how to plan balanced meals, thanks to the dedicated efforts of volunteers who teach nutrition classes at the 4-H Center. There are also classes in dancing, drama, sewing and crafts. The center has become so important in the lives of neighborhood youth that "it's almost a crisis for them when we are closed," reports 4-H Agent Bill Mills.

ANNUAL MEETINGS NOTICE

The 60th annual meeting of Michigan Farm Bureau will be held November 28, 29 and 30, 1979, at the Kalamazoo Convention Center, 100 W. Michigan Avenue, Kalamazoo, Michigan. Registration of voting delegates and guests will begin Tuesday, November 27 at 3:00 p.m. The annual meeting of Michigan Farm Bureau will open with the annual Farm Bureau awards program on Tuesday evening, November 27. The Women's Committee meeting and commodity session will begin at 9:30 a.m., Wednesday, November 28. The annual Farm Bureau banquet will be held Thursday, November 29.

The annual meetings of Farm Bureau Services, Inc. and Farmers Petroleum Cooperative, Inc. will be held at the Kalamazoo Civic Auditorium on Tuesday, November 27; and the annual meeting of Michigan Agricultural Cooperative Marketing Association, Inc. will be held in the Kalamazoo Convention Center on Wednesday, November 28. County representatives will want to be present at these important annual meetings of their Farm Bureau affiliates.

A special event at this year's MFB annual meeting will be an AgriPac breakfast. AgriPac is the political action arm of Michigan Farm Bureau. Cost of the breakfast will be \$10 per person or \$15 per couple. Benefits will be used exclusively to help elect "Friends of Agriculture" in the 1980 election. The purposes of the MFB annual meeting include:

(1) Election of members of the board of directors. Odd-numbered districts will elect directors for two-year terms. Also to be elected will be one director-at-large for a two-year term and a director representing the Farm Bureau Young Farmers Committee and a director representing the Farm Bureau Women's Committee, each for one-year

(2) Reports of officers.

(3) Consideration and action on the recommendations of the Policy Development Committee to determine action policies of Michigan Farm Bureau for the com-

(4) Consideration of proposed amendments to the bylaws, including a proposal to amend Article X, Section 1, to increase the annual membership dues from \$35 to \$40

effective with the 1981 membership year.

The bylaws of Michigan Farm Bureau provide that each county Farm Bureau is entitled to at least two voting delegates, plus an additional delegate for each 100 members or major portion thereof in excess of the first 200 members of record August 31, 1979, not including associate members.

Sincerely, Robert E. Braden Administrative Director

William S. Wilkinson Secretary

Farm Bureau Mutual Expands Farmowners Coverages

Farm Bureau Mutual, the state's largest insurer of farm property, has introduced major expansions of its Farmowners insurance coverages, all at no additional premium cost to new or existing policyholders.

The broadened coverages will take effect Nov. 15.

The company also announced that Farm Bureau membership will be required for all new Farmowners policyholders after Nov. 15, making Farmowners insurance the newest member benefit from Farm Bureau Insurance Group. The membership requirement will apply to new policies only, and will not affect existing policyholders.

"Our new expanded coverage will mean a lot of additional protection for all our Farmowner policyholders," said Don Bradshaw, vice president and general manager of Farm Bureau Mutual. company pioneered the first Farmowners policy in the nation in 1960 and we've been strengthening it ever since. These latest coverage improvements emphasize our commitment to serve the Michigan farming community and especially Farm Bureau members."

Farm Bureau Mutual's Farmowners coverage has been improved in these seven areas:

1. COLLAPSE OF OUT-BUILDINGS DUE TO WEIGHT OF ICE, SLEET AND SNOW: Formerly limited to farm buildings up to 10 years old, the coverage has now been extended to also include buildings 10 years of age or older, with just a few exclusions. This coverage is subject to a \$500 deductible for buildings 10 years of age or older.

2. LIVESTOCK: Maximum coverage limits on sheep, swine, cattle and horses have been increased per animal as follows: sheep, coverage increased from \$225 to \$400 maximum per animal; swine, from \$300 to \$600 per animal; cattle, from \$1200 to \$2500 per animal; and horses, from \$450 to \$750 per animal. The coverage limits for cattle and horses under one year old are \$1200 and \$300 respectively.

3. NEWLY ACQUIRED MOBILE AGRICULTURAL MACHINERY AND EQUIP-MENT: \$50,000 of automatic coverage is now provided for up to 30 days on new mobile agricultural machinery. This assures coverage for you from the time you acquire the new equipment until the time (within 30 days) that you actually notify your agent of it. Previously, this automatic coverage was limited to \$5000.

4. GLASS BREAKAGE ON MOBILE AGRICUL-TURAL MACHINERY: Previously a \$50 deductible applied to glass breakage on cabs on mobile agricultural machinery. This deductible has now been removed.

5. CONSTRUCTION OF OUTBUILDINGS: \$25,000 of automatic coverage will be provided for 30 days during the construction of a new out-building. Previously the limit was \$5000.

6. PRODUCTS LIABIL-ITY - PROPERTY DAM-AGE: This new coverage provides up to \$10,000 protection for damage to property of others resulting from the insured's farm products. (Example: Contaminated batch of milk forces destruction of entire truckload.) Previously there was no property damage coverage for products liability.

7. PHYSICAL DAMAGE TO PROPERTY OTHERS: Coverage for damage to property borrowed from others has been increased from \$250 to \$500.

These expanded coverages provide considerably more protection at no additional premium cost. Contact your Farm Bureau Insurance agent



home and industry. does them all, and at a big profit for you. No inventory is inno selling. You take in year-round Cash profits and keep 90¢ out of every dollar you earn. Work sparetime hours or fulltime right at home, and we'll even fi-

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700 Farmers Attend

Harvest Time Dinner Draws 1200

The first annual Michigan Harvest Time Dinner was held October 12 at Cobo Hall in Detroit. Sponsored by Michigan food dealers, agricultural groups and the Michigan State University College of Agriculture, the dinner brought together 1200 people from across the state, including 700 farmers.

The purpose of the dinner was to bring farmers and metropolitan consumers together and discuss the supply and price factors that affect Michigan's food industry. The harvest time dinner brought positive responses from leaders of Michigan's agricultural and business sectors. Elton Smith, president of Michigan Farm Bureau and a Kent County dairy farmer, expressed his reaction to the dinner:

"The great turn out of farm people at the Harvest Time Dinner proves the importance

that our agricultural people place on public relations. It was a fine opportunity to share the bounty of our Michigan farms with key people from our largest metropolitan area and we were able to emphasize to our city friends that agriculture is our state's number two industry.

Detroit businessman Tom Angott, president of Farm Made Dairy and toastmaster at the dinner, believes that the event was a great success:

"I was extremely enthused by the overwhelming turnout from all segments of the food industry and from agriculture in general. We had people representing all geographic parts of the state and totally representing the agricultural industry from the grower to the consumer. We thought it was a tremendous and overwhelming turnout in response to a request to highlight and salute

Michigan agriculture. It denotes the fact that the food industry is very strong and viable and that there are great opportunities to maximize the use of Michigan food products both here in Michigan and outside the

Angott believes that this type of dinner could become a biannual event and would be beneficial to everyone. "I think that for too long we've been in the shadows of the automotive industry. Agriculture is second only to that industry, with retail sales of Michigan food products generating nearly 11 billion dollars a year. It's a staggering amount of money and I think we're just beginning to surface and rise up to the occasion now. It might be a great opportunity to have the dinner every other year; one in Detroit and the next in out-state Michigan, such as Lansing Kalamazoo."

Farmers Honored Weekly by FBIG, Farm Radio Network

The Farmer of the Week Award, sponsored by the Michigan Farm Radio Network and Farm Bureau Insurance Group, recognizes Michigan farmers for their contributions to the agriculture industry and the community. In addition to recognition from the news media, award winners receive a plaque and a specially-designed award buckle and leather belt from their local FBIG agent.

The Farmer of the Week Award winners for September 1979 were:



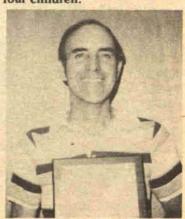
ROBERT REISTER

Week of Sept. 3-Robert Reister, 39, who runs a 330-acre fruit farm near Conklin with his brother, Ron. Besides growing apples, cherries and purple plums, they also store and pack area growers' fruit. Reister is a member of the board of elders of Trinity Lutheran Church; president of the Parent-Teacher League of Trinity Lutheran School; member of the Sparta Rotary Club and the Ottawa County Farm Bureau; member of the board of directors of the Cherry Central Coop, Inc., and Jack Brown Pro-duce; member of the Apple Unit of Michigan Agricultural Cooperative Marketing Assn.; and past member of the board of the Sparta Health Center. Reister also served as president of several local fruit growers' associations and societies. He and his wife, Paula, have four children.



RICHARD BECK

Week of Sept. 10-Richard Beck, 29, a dairy farmer from West Branch who farms 420 acres and milks 55 cows. He serves as a director on the board of the Ogemaw County Soil Conservation District; member of the Knights of Columbus, St. Joseph Catholic Church, the Moose Lodge, and the Dairy Herd Improvement Assn.; vice president of the Ogemaw County Farm Bureau and served as county membership chairman and chairman of the Young Farmers; participates in Michigan State University's Telfarm Program; and earned second place statewide honors as Distinguished Young Farmer in Michigan for 1977. Beck and his wife, Roberta, have four children.



FLOYD MORRISON, JR.

Week of Sept. 17-Floyd H. Morrison, Jr., a Coldwater cash crop farmer. He farms 385 acres and raises wheat, corn and oats. Morrison, 55, serves on the board of Girard United Methodist Church; as chairman of the church parsonage committee; is a member of the church choir; a local ASCS committeeman, a 4-H leader in woodworking; superintendent of the tractor pull for the Branch County 4-H Fair; and has served as township clerk for the past 18 years. He is also a member and past officer of the Branch County Farm Bureau and served as treasurer for the Girard School Board. Morrison and his wife, Janice, have three children.



ROBERT CLARK

Week of Sept. 24-Robert Clark, 52, a lifelong dairy farmer from Mt. Pleasant who farms 386 acres and milks 90 cows. He also raises steers for beef. He serves as a director on the local soil conservation board; alternate committeeman on the local ASCS committee; member of the Isabella County Dairy Boosters; member and delegate of the Michigan Milk Producers Assn.; member of the Isabella County Farm Bureau; and member of the board of directors of the local Farm Bureau Co-op Elevator. He and his wife, Theresa, have 13 children.

AFBF Rated Number One

The October issue of Successful Farming magazine reports on the results of their two month study and survey to determine "what lobby groups have a big impact on agricultural policy?" The American Farm Bureau Federation ranks number one with an overall 80% rating, nearly double the rating of any of the other ten groups listed.

Successful Farming, with aid from Iowa State University and the University of Kentucky, surveyed Capitol Hill experts in Washington, D.C. most involved with agricultural policies. These included key members of Congress, USDA officials, political scientists, national farm leaders and assistants to congressmen on the House and Senate agriculture committees and appropriations subcommittees.

The article states that "polished and professional farmer representatives as a group exert as much influence on congressional decisions as the White House or the Department of Agriculture." Senator Bellmon, a key member of the agriculture and appropriations committees said, "I can't think of any other sector involving only 4% of the population which has fared as well legislatively as farmers."

The article states further that "Farm Bureau still reigns as the single most influential farm organization by a wide margin." The article concludes that "farm influence far outweighs its numbers" and that "farmers have seriously underestimated their political muscle."

Farm Bureau members can also be proud of the fact that Allan Grant, president of the American Farm Bureau Federation, has been named as the second most influential leader in American agriculture by U.S. News and World Report. First place is held by the Secretary of Agriculture Bob Bergland. Grant was number three in previous surveys. The magazine polls outstanding world leaders to come to their determinations and picks the top three in the nation in a variety of businesses and organizations.

Howard Heath Victim of Heart Attack

"A Great Loss to Michigan Agriculture"



Howard Heath was the recipient of Michigan Farm Bureau's first "Agricultural Communicator of the Year" award for his year-round efforts to build bridges of understanding between rural and urban people.

Farm broadcaster Howard Heath, whose conversational-style reporting, often punctuated with humor and country philosophy, earned him a large listening audience in Michigan's agricultural community, is dead at the age of 54. Heath, founder of the Michigan Farm Radio Network, died of a heart attack on October 21. Funeral services were held in Milan on October 24.

Elton R. Smith, president of the Michigan Farm Bureau, called Heath's death "a great loss to Michigan

agriculture.

The network, first established in 1971, was the realization of Heath's long-time dream to provide comprehensive farm news programming for Michigan's farming industry. While continuing duties as farm director for WPAG in Ann Arbor, where he was beginning his 34th year, Heath set up the fledgling Michigan Farm Radio Network in the basement of his rural Milan home.

Early programming went to 20 Michigan radio stations and focused primarily on grain and livestock reports and a daily farm news show produced by Michigan Farm Bureau.

Heath built the Michigan Farm Radio Network (now called the Great Lakes Radio Network) on the knowledge that farmers' needs for current, accurate farm news would continue to increase. Throughout the growth years of the Michigan Farm Radio Network, Heath was careful to maintain the original focus of the programming on farm news.

Today the network has doubled the number of subscriber stations in Michigan and tripled its new programming. The network serves 40 stations with sports news and coverage, regular news programs, and a variety of farm news and information programs as diversified as Michigan's agriculture.

Howard is survived by his wife, Eva; five daughters, Annie, Kathy, Mary, Sue and Diana; one son, John; a grandson, Harold White, Jr.; his mother, four brothers and two sisters.

A permanent scholarship fund for farm broadcasting is being set up at Michigan State University in his memory. Those wishing to contribute may send their checks, made payable to the Howard Heath Memorial Fund - M.S.U., to the Michigan Farm Radio Network, 231 Hurd Street, Milan, Michigan 48160.





D.A.D.'S #1

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uestions and Answers on P.A. 1

Michigan Farm Bureau has received a number of inquiries regarding the possibility of ex-tending Farmland Development Rights Agreements for land enrolled under the Farmland and Open Space Preservation Act (P.A. 116). As a result, Dennis Conway of the Land Resource Programs Division of the Department of Natural Resources, has been contacted for the answers to this and other questions.

Is it possible to extend or renew a Farmland Development Rights Agreement?

Because of the favorable economic benefits of this program, one of the most consistently asked questions regarding P.A. 116 concerns the methods of renewal and extension of the Farmland Development Rights Agreement. The renewal of an agreement is at the option of the landowner. The act specifically states that the term of the agreement can only be renewed with the "consent of the owner of the land." Further, an extension of an agreement may be requested at any time by the landowner. Such requests must be made in writing to the Department of Natural Resources and must be for a minimum of 10 additional years. It is not necessary for

the landowner to go through the entire application process for a renewal or extension. The average agreement is currently between 15 and 20 years.

Owners of land enrolled in P.A. 116 receive a credit against their Michigan income tax for the amount of property taxes that exceed 7% of their household income. What is household income?

The act requires that the taxpayer use household income when computing the credit. Household income includes net farm income, other income earned by the husband or wife, the portion of capital gains excluded from federal taxes, royalties, alimony, and basically any other spendable income which the household earns. Even with the use of household income as the basis for the income tax credit, 95% of the program participants are receiving income tax credits.

If a landowner has several parcels of property he wants to enroll in P.A. 116, must he put them in one application?

The only time a landowner must file more than one application is when the land falls in two counties or two townships, one of which has its own zoning ordinance. In the

case of the two townships, the act states that if a township has its own zoning ordinance it shall act as the approving authority. If the township does not have a zoning ordinance then the authority passes to the

Should the landowner organize his land in any particular manner?

We recommend that the landowner organize his land and applications using his tax bills as a guide. The landowner may complete one application per tax bill, provided the tax bill is for at least 40 acres of which at least 50% of the land is used for active agricultural uses.

Have there been any recent, significant changes in P.A. 116?

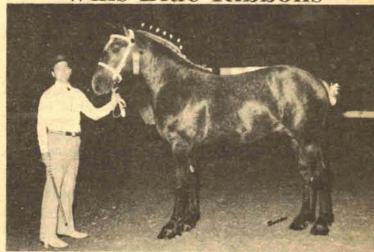
There have been two important changes affecting P.A. 116. The first deals with farm corporations. Farm corporations are now eligible to claim a refundable credit through the Single Business Tax. The credit is based upon the amount by which the farm property taxes exceed 7% of the adjusted business income, including compensation to shareholders. However, those corporations which have signed agreements after January 1, 1978, must also show agricultural gross receipts equal to or greater

than five times the property

Perhaps the most significant change did not take place in P.A. 116 itself, but in the Michigan Inheritance Tax Act. Generally speaking, substantial state inheritance tax benefits may be realized if farm proper-

ty which is inherited by a Class heir (son, brother, sister, etc.), is enrolled in P.A. 116. These benefits include an exemption of 50% of the farm real property from the inheritance tax and deferral for 10 years, without interest or penalty of any inheritance tax on the remaining 50% of farm real property.

"City Boy" Senator Wins Blue Ribbons



State Senator John C. Hertel (D-Harper Woods), chairman of the Senate Standing Committee on Environmental and Agricultural Affairs, won two blue ribbons this summer showing this two-year-old Percheron stallion draft horses at the Michigan State Fair and Monroe County Fair. Senator Hertel was born and raised in the city and represents a district that is completely urban. "My interest in agriculture is not limited to my senatorial duties," says

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Farm Bureau members are offered an opportunity twice a year to group purchase steel products. Steel products that are available from the Wiese Corporation include: plow shares, shins, landsides, moldboards, disc blades, anhydrous knives, chisel spikes, cultivator shovels and sweeps. Orders have to be in to the Safemark Committee or county office by December 4, 1979 for a winter delivery. For further information, call the Lansing office at 517-323-7000, Extension 525.



CAPITOL REPORT

Robert E. Smith

Scientists Report

PBB Not a Serious Health Threat

President Elton R. Smith expressed relief that results of PBB studies, released October 9 by research scientists, indicate no serious threat to the health of Michigan residents.

Smith added that although he was relieved to have the facts confirmed by persons in authority, he was "not surprised by the findings."

"My own dairy herd was quarantined and condemned," said Smith. "I've lived with it (PBB) and I've got it in my blood, but I've felt all along that PBB did not pose a serious

health problem.

The 2.25 million dollar study conducted by the University of Michigan School of Public Health, under the direction of Dr. Richard Remmington, and the Mt. Sinai School of Medicine in New York City, headed by Dr. Irving Selikoff, found no evidence that the 1973 chemical accident has had any serious after effects on the general population.

"At the present time," said Selikoff, "we can be op-

timistic." Selikoff also noted that his recent studies did not find further evidence of the problems noted among farmers in earlier examinations. The New York researcher had conducted preliminary studies in Michigan among farm families.

The researchers report also confirmed that PBB is no longer entering the tissues of Michigan residents. Tests conducted with out of state graduate students at Michigan State University entering Michigan for the first time showed no traces of PBB had been ingested during the three month test period.

"The findings of the PBB researchers is encouraging for agriculture," said Smith and he expressed confidence that the image of Michigan agricultural products would be improved among consumers as a result of the report.

"There hasn't been a problem with PBB in our products for years, but the issue is not so much the facts, but what peo-ple believe are the facts. This report will help," said Smith.

Elevator Bankruptcies Prompt Grain Dealers Law Changes

H.B. 4807 has passed the House and is now in the Senate committee. The bill amends the Grain Dealers Law to give the Department of Agriculture greater authority to inspect and regulate grain dealers. The purpose is to protect farmers to the greatest possible degree from loss due to elevator failures.

Several years ago, Farm Bureau supported legislation to provide warehouse receipts for grain as a farmer protection. With such a receipt the farmer is assured that the grain is on hand. Grain warehouses are also required to be bonded.

In 1976 Farm Bureau supported amendments to the law to include "price later agreements," and to bring grain trucker dealers under the law. The law requires that such agreements must meet certain requirements to assure the producer that he will be paid.

Department The Agriculture's authority to license and inspect grain dealers has been limited. More authority is needed to determine the dealers overall financial ability to pay.

One major problem in the past is that farmers often did not take advantage of

warehouse receipts or price later agreement protection.

H.B. 4807 recognizes three transactions: (1) cash sales; (2) warehouse receipts; and (3) price later agreements. Dealers will be required to acknowledge receipt of grain on forms issued to farmers. Dealers will also be required to keep certain records and report to the department. With the additional authority, the Department of Agriculture will be in a better position to help protect producers from losses due to grain dealer bankruptcies, or in some cases, fraud.

Farmers Respond to Need for **Workers Comp Information**

Response to the special workers compensation survey sent to members of the Michigan Agricultural Services Association and to county Farm Bureau community groups has been excellent. Additional survey information has become available through responses to the questionnaire which appeared in the October issue of Michigan Farm News.

Several hundred completed

ed in the Public Affairs Division of Michigan Farm Bureau; legislators who conducted a mail survey of their farmer constituents also report good

The Workers Compensation Task Force continues to meet to review the demands and positions of the labor and employer groups in the state. Workers compensation is a major issue affecting farmers as well as other employers in

Michigan. Farm Bureau has communicated farmers' concerns on the issue to the task force and will provide additional information obtained from the survey to task force members.

If you have not yet returned your survey form, please do so. More importantly, let your state senator and represen-tative know your concerns regarding workers compensa-

Land Preservation Program Reaches Million-Acre Mark

Just four years after signing the first Farmland and Open Space Preservation Act agree-ment in Michigan, Gov. William Milliken signed an agreement enrolling the Wayne Fisher farm in the program, marking the one-millionth acre. Fisher, a member of the Gratiot County Farm Bureau, joined Milliken in the Executive Office for the signing on October 4. See story on page one.



Farmers Seek Exemption

A bill has been introduced in the Michigan House to exempt farmers who do normal agricultural hauling from having to obtain a special heavy load endorsement on their driver's license.

House Bill 4878, introduced Representative Quincy Hoffman (R-Applegate), would exempt farmers from a recent law that requires a written test and \$7 fee for anyone driving a vehicle with a gross weight of

over 24,000 pounds. "When this law was first introduced, people thought it apvehicles, such as double bot-tom tankers," says Robert Smith, senior legislative counsel for Michigan Farm Bureau. "But as the procedures and rules were adopted, it became obvious that it applied to anyone who drives motor vehicles of these weights. Conceivably, a farmer would have to get endorsements for half a dozen different drivers in order to haul fertilizer from a dealer back to a farm. Even small elevators could have a problem because

they often have various people who do delivery work to local farmers.

H.B. 4878 was reported unanimously out of the House Agriculture Committee and is now on the floor of the House.

"The secretary of state's office is vigorously opposing the bill," says Smith. "We're trying to work out an arrangement that will make the endorsement law more realistic as it applies to farmers and, at the same time, assures that people who drive heavy loads on highways will be safe operators.

Governor Urges **Energy Awareness**

Recent events have brought the sensitivity of our nation's energy situation to the forefront. Now, more than ever before, we need to become concerned and informed about our gasoline and fuel oil supplies, the cost of all energy

resources and our energy future.

Through the dedicated efforts of Michigan energy producers, business, industry, labor, government and other interests, we have developed many programs, products and conservation alternatives in this state which can ease our energy problems significantly and reduce the concerns that

we have.

Every individual in the state must recognize that long-term solutions to our energy problems will not just happen. We must all work together to assure that significant, affordable energy will be available to maintain a productive society.

To emphasize the importance of our energy future and to assure an informed and involved public, I am appointing a special committee, the Energy Awareness Advisory Committee, to develop programs and oversee various projects

-Help increase awareness of all Michigan citizens about energy, its importance, its role, its uses and its cost;

-Bring attention to the variety of methods which are ready to be implemented now to conserve and efficiently utilize our energy resources;

-Demonstrate the cost savings and the impact that energy conserved through efficient use can have on the well-being of our society;

-Demonstrate the importance of developing energy

Therefore, I, William G. Milliken, governor of the state of Michigan, do hereby declare November 5-11, 1979, as Energy Awareness Week in Michigan.

Farmers Review "A Must"

FB Says Delay Action on Farm Credit Proposals

We appreciate this opportunity to comment on S. 1465, "A Bill to Amend the Farm Credit Act of 1971." Many Farm Bureau members and several Farm Bureau-affiliated cooperatives the Farm Credit Act of 1971." Many Farm Bureau members and several Farm Bureau-affiliated cooperatives finance their credit needs through units of the cooperative Farm Credit System. Most farmers know these institutions as their local Production Credit Associations (PCA), Federal Land Bank Associations (FLBA) or District Banks for Cooperatives (BC).

S. 1485 includes a series of amendments to the Farm Credit Act of 1971 which are being proposed by the Farm

ments to the Farm Credit Act of 1971 which are being proposed by the Farm Credit System and the Farm Credit Administration (FCA), a government regulatory agency. Before we make specific comments on this bill, we would like to outline the steps that we are undertaking to obtain grass roots input into the consideration of the issues raised by this bill.

Farm Bureau has developed a condensed summary of the various Farm Credit amendments proposed in S. 1465 for the use of county Farm Bureaus during local policy development and countries.

ing local policy development and county annual meetings.
State Farm Bureaus also have been sent copies of a more detailed summary sent copies of a more detailed summary of the amendments along with some staff observations and questions regarding the implications of the proposed amendments. This policy development process will not be finished until the upcoming AFBF annual meeting in January 1980.

Since the Farm Credit System is so important to the entire agricultural economy, we urge this committee to allow this issue to be completely reviewed at the state and county level by the farmers and cooperative managers who are dependent upon the system prior to markup.

system prior to markup.

Because Farm Bureau does not have a firm or final position on this proposed bill at this time, we would like to utilize this opportunity to focus this committee's attention on several of the pro-posed amendments and suggest one additional amendment on which we do have clear policy at this time.

Export-import financing

The first major proposal would authorize the Bank for Cooperatives to become involved in "export-import financing and servicing and financing of equipment and facilities for lease to and direct use of farmer cooperatives."

This is a very far-reaching proposal. International banking is a complicated and risky business. The fact that "other banking institutions, including U.S. branches of foreign banks, already have

branches of foreign banks, already have the capacity to render the range of needed services to their clients" can be used as an argument against, as well as an argument for, this proposal.

We are urging Farm Bureau members to consider whether it is necessary for the Banks for Cooperatives to invest in foreign financial institutions or servicing operations to fulfill the exportimport credit needs of U.S. farm cooperatives. On the surface at least, this proposal seems a long way from the original intent and purpose of the

this proposal seems a long way from
the original intent and purpose of the
Farm Credit System.

Another point we are urging our
members to consider relates to the proposal to finance equity investors who posal to finance equity investors who build facilities or provide equipment for lease to, and direct operation by, farmer cooperatives. Again, on the surface this seems logical and in line with good management practices and sound business principles but, like many other good ideas, this authority is extremely vague and could be abused if not properly controlled. erly controlled. We also ques

We also question the extent to which the Banks for Cooperatives should be involved in monetary exchange transactions and other services which are now being provided competently by ex-isting commercial banking institutions.

Loan amount

The proposal to amend the 1971 Farm Credit Act to permit Federal Land Banks to make loans in excess of 85 percent of appraised value would appear to move the Farm Credit System toward a more complementary position with the new Farmers Home Ad-ministration and Small Business Administration and Small Business Administration guaranteed loan programs. If, in fact, this is the intent we would suggest specific language which would limit Federal Land Bank loans, guaranteed by the FmHA or SBA or state programs, to 90 percent of the appraised value of the real estate security. FmHA has a limited resource program for the program for many services.

gram for beginning farmers, which can accommodate the needs of entry-level farmers who may not be able to meet

. . we are undertaking to obtain grassroots input into the consideration of the issues raised by this bill" cerpted from AFBF statement presented October 4. Full statement text begins at left.



Testifying before the Senate Agriculture Subcommittee on Agricultural Credit, Michigan Farm Bureau President Elton R. Smith and AFBF staff member, Kirk Miller, called for a delay of congressional action on proposals to change the Farm Credit Act. Smith, also an AFBF board member, told the committee that the proposals will affect the entire agricultural economy.

What's Being Proposed for Farm Credit System?

The Farm Credit System has developed these recommendations for legislation that would broaden the System's lending authority and make other changes in the Farm Credit Act of 1971, the basic Farm

Credit Act of 1971, the basic Farm
Credit System law:

• Authorize the Bank for
Cooperatives to finance agricultural
export transactions for U.S.
cooperatives.

• Permit Federal Land Banks to

make loans for more than 85 percent of the appraised value of farm real estate when these loans are guaranteed by a federal agency such as Farmers Home Adminstration or

by a state government.

Lower the minimum percentage of farmer-members from 80 percent (70 percent for rural electric and telephone co-ops) to 60 percent which cooperatives must have to borrow from the Bank for Co-

 Broaden the authority of FLBs and Production Credit Associations to finance processing and marketing directly related to farming, ranching

or aquatic operations.

• Allow "loss sharing" arrangements among Farm Credit System

institutions.

• Allow the Farm Credit Administration, the independent federal agency which supervises and regulates the System, to charter corporations to perform service and finance functions for the System.

• Expand aquatic financing to cover loans for processing facilities, docks and other long-term needs.

• Provide that only the federal truth-in-lending law apply to the System.

· Clarify and re-affirm the point that lending by the Farm Credit System is exempt from state-imposed interest rate limitations

(usury laws).

• Change the election process to require that the list of candidates for elected district director consist of the two nominees receiving the highest number of votes rather than present three.

• Permit the Federal Farm Credit

Board greater discretion in establishing FCA personnel policies.

While not included in the current legislation, Farm Bureau asks for an

amendment to prohibit cooperative farm credit institutions from selling casualty and liability insurance.



Farm Bureau on the NATIONAL SCENE

RETIREMENT TEST - Legislation has been drafted by a House ways and means subcommittee to deal with prob lems of retirees, such as farmers and sales people, who often receive crop payments or commissions in the year following retirement. The bill, H.R. 5295, provides for separate Medicare application to prevent unintentional triggering of the monthly earnings test; establishes a principle in law to exclude certain types of deferred income from the gross income for purposes of earnings limitation; and provides a "grace year" (after December 31, 1977) in which one can use a monthly earnings test. Farm Bureau supported changes in the Social Security earnings limitation rules to establish a monthly earnings test. Existing Social Security rules call for a yearly earnings test often resulting in a reduction or loss of benefits for retirees.

CASEIN IMPORTS - Hearings regarding the impact of casein imports on the domestic dairy industry began October 24. Imports of casein, an ingredient in imitation dairy products and animal feeds, have increased sharply in the past few years. Many in the dairy industry feel that any quota on casein should apply to food use only, not to feed

GRAIN STANDARDS ACT - Ed Powell, vice president of the Michigan Elevator Exchange Division, presented testimony October 18 before the U.S. House Agriculture Committee on Livestock and Grains, supporting H.R. 5546, a proposal which would amend the existing Grain Standards Act to permit grain delivered to export elevators by any means of conveyance other than barge, to be transferred to the export elevator without official weighing. Powell described the time consuming procedures and unnecessary expense incurred by export elevators in complying with the current Federal Grain Inspection Service regulations requiring mandatory supervision of inbound weights.

CARRYOVER BASIS REPEAL - Farm Bureau op-posed the carryover basis rule when the Tax Reform Act passed in 1976. Congress suspended the effective date of the controversial ruling until January 1, 1980. Farm Bureau has been making intensive efforts to have it repealed before it becomes effective. Farm Bureau members are urged to write their senators asking them to support repeal of carryover basis.

AGRICULTURAL LAND PROTECTION - Committee mark-up is underway for H.R. 2551, the Agricultural Land Protection Act. Earlier testimony presented by Farm Bureau urged the subcommittee of the House Committee on Agriculture to adhere to the intent of the legislative proposal. H.R. 2551 would provide assistance in the implementation of land preservation plans developed by county and state governments; not provide federal direction in state development of plans.

Washington Addresses

Senators: Senate Office Building, Washington, D.C.

Representatives: House Office Building, Washington, D.C. 20515.

the 10-percent equity requirements of the Federal Land Banks. Most entry-level farmers should be able to meet the 10 percent equity requirements or there may be some question as to their ability to withstand adverse production or marketing conditions.

Farmer percentage

The cooperative eligibility amendment would lower the percentage of farmer voters in cooperatives eligible to borrow from the Banks for Cooperatives

from 80 percent (70 percent for rural utility co-ops) to 60 percent.

This has been a controversial measure inside the Farm Credit System, and it has special implications for farmers in the more densely populated areas of the United States. populated areas of the United States Traditionally, whenever a farmer cooperative becomes top-heavy with nonfarmers, the nonvoting nonfarmers

tend to receive special consideration, often at the expense of farmers. A good example of this type of problem occurs when a traditional farm cooperative in when a traditional farm cooperative invests in a town and country store, which has limited utility to farmers but a high utility to rural nonfarmers and suburbanites, instead of allocating its resources to a new feed or fertilizer plant which may not yield as high a return on investment.

Marketing enterprises

The other amendment which the Farm Credit Administration has identified as a major consideration from its tiffed as a major consideration from its perspective relates to FLBA and PCA financing for the processing and marketing activities of farmers or aquatic borrowers. This proposed amendment has significant implications for existing and future farmer cooperatives. Farmers and aquatic borrowers.

rowers would be able to receive Farm Credit System funding for noncooperative marketing and processing enterprises. The eligibility requirements of this proposal seem to be very amof this proposal seem to be very am-biguous. At a subsequent time, we may urge the Congress to specify a minimum percentage of the production to be processed or marketed through a facility which must be produced by the borrower if the facility is to be financed

by a Farm Credit Bank.

There are several other proposals in the package which are not considered by the Farm Credit System to be major oposals but which appear to us to be extremely important.

One of these proposals would authorize all Farm Credit System in-stitutions to enter into general loss sharing agreements with other Farm

Credit System institutions. "Loss shar-ing" agreements could increase the possibility that individual institutions might make risky loans. The proposed amendments to authorize loss sharing agreements between and among institutions in the Farm Credit System would distribute the risk over the entire system. This could mean that, if the export financing amendment is adopted, the risks involved in this activity would be reflected in the costs of borrowing farm operating and ownership capital.
This "averaging" of risks and the costs of money associated with risks would likely lower the cost of money to some

(Continued on Page 15)

"Digest of Bank for Cooperatives Task Force Report," by Richard Bonney, President, Columbia Bank for Cooperatives; Burgee Andahl, President, St. Paul Bank for Cooperatives; Jack Hughes President, Houston Bank for Cooperatives.

1979 Annual Meetin

Tuesday

FBS/FPC Annual Meetings Will Kick Off Convention

Elton R. Smith, president of Farm Bureau Services, Inc. and Farmers Petroleum Cooperative, Inc. urges "all Farm Bureau members to attend the annual meetings of these two Farm Bureau affiliates and farmer-owned cooperatives. We have much to report about their activities as well as electing several directors whose terms expire."

The annual meetings of these marketing and farm supply cooperatives will be held on November 27, 1979 at the Kalamazoo Center in Kalamazoo.

Registration starts at 8:30 a.m. with the annual meetings getting underway at 10:00 a.m. A complimentary noon luncheon is planned with Henry Schriver to be the featured guest speaker. Schriver is billed as Ohio's farmer philosopher. His entertaining comments, "Mr. Farmer and His Co-Op," are filled with down-home country humor.

"It will be a busy, informative, and entertaining day," continued President Smith.



HENRY SHRIVER

Tuesday Evening

County Presidents, Campaign Managers Banquet Guests of FB Insurance Group



STEVE RITCHIE

Michigan Farm Bureau's annual meeting activities will begin on Tuesday evening, November 27, with the joint county presidents and campaign managers banquet. The banquet will begin at 6:00 p.m. in the North Ballroom of the Kalamazoo Center, with dinner compliments of Farm Bureau Marketing Corporation, Farm Bureau Insurance Group.

Keynote speaker at the banquet will be Steve Ritchie, special assistant to Joseph Coors, of the Adolph Coors Company. Ritchie is recognized for his ability to accurately analyze current legislation and its potential effect on personal freedoms. In addition, he is a spokesman for the American private enterprise system.

Presentation of the 1979 "Fabulous 15" awards to campaign managers will highlight the banquet.

Tuesday Evening

County Farm Bureaus to be Honored for Outstanding Program Achievements



THE PAUL CALDWELL SHOW

The annual county Farm Bureau awards program will be held on Tuesday evening, November 27. Following the county presidents and campaign managers banquet, the awards will begin at 8:30 p.m. in the Grand Ballroom of the Kalamazoo Center.

"The Paul Caldwell Show" will provide entertainment during the awards program, when county Farm Bureaus are recognized for their achievements during the 1979 membership year. Presentation of the 1979 President's Trophy Awards will also be made. Scott Killgore, farm editor for WJR radio in Detroit, will be master of ceremonies.

Koffee Klatcheteria Open Tuesday Through Friday

Wednesday

Young Farmers Day

Michigan Farm Bureau Young Farmer activities during the annual meeting will be held on Wednesday, November 28.

Activities begin with registration for the Discussion Meet semi-finals and the Outstanding Young Farm Woman contest at 9:00 a.m. Judging for the Discussion Meet semi-finals will begin at 9:45 a.m.; visitors are welcome. Outstanding Young Farm Woman contest judging begins at 9:30 a.m. Registration and judging for both contests will be held in the **Holiday Inn**, **Expressway** (3522 Sprinkle Road).

The Discussion Meet finals will be held at 2:00 p.m. in rooms D and E of the Kalamazoo Center (Hilton); all delegates are welcome.

A Young Farmer reception will be held at 4:30 p.m. in rooms D, E and F of the Kalamazoo Center. During the reception, county Young Farmer star awards will be presented and awards will be given recognizing the winners of the Discussion Meet, Outstanding Young Farm Woman and Distinguished Young Farmer contests. All Farm Bureau members are invited to attend the reception.

Wednesday

Probate Judge Highlights Farm Bureau

Women's Annual

The Honorable Betty Ann Weaver, probate and juvenile judge for Leelanau County, will be the keynote speaker at the Farm Bureau Women's annual meeting on Wednesday morning, November 28. Nearly 500 women are expected to attend the morning meeting, which begins at 9:45 a.m., in the Kalamazoo Civic Auditorium, corner of South and Park Streets.

Prior to Judge Weaver's address on "Juvenile Justice and the Family," the 1979 chairman's annual report will be given by Vivian Lott.

The morning meeting will conclude with recognition of counties and introduction of the Michigan Farm Bureau Women's Committee.



PROBATE JUDGE WEAVER

Program Highlights

Wednesday Morning

Alchol Fuels, Trade Act **Topic of Commodity Meet**

Two topics of importance to the agricultural community will be presented during the commodity session on Wednesday, November 28, at the MFB annual meeting.

The economics supporting the development of alcohol fuels will be discussed by Dr. Bill Ridde of the Battelle Memorial Institute in Columbus, Ohio.

The second half of the two-hour commodity session will include a discussion of "The Peoples Republic of China and Its Effect on American Agriculture." This session will be conducted by Dr. Kenneth L. Bades, chief executive officer of the American Soybean Association.



DR. BILL RIDDE

Wednesday Noon

Kick-Off Luncheon Features President's Annual Address

The annual Michigan Farm Bureau Kick-Off Luncheon will be held at noon on Wednesday, November 28 in the Kalamazoo Center's Grand

Elton R. Smith, president of the Michigan Farm Bureau, will address the delegates, reviewing the organization's accomplishments during 1979 and looking toward the challenges facing the organization and agriculture in the future.

The opening of the resolutions session is scheduled for 2:30 p.m. in the Grand Ballroom.

Wednesday Evening

Farm Bureau Jamboree Returns in 1979

The Farm Bureau Jamboree is back once again by popular demand, so bring your jeans and flannel shirts. The Jamboree will be held on Wednesday evening, November 28 in the Grand Ballroom, beginning at 8:30 p.m.

Luke Schaible Band will provide the music for the evening's square dancing. The band will take a brief break at 10:30 p.m. and winners of the Young Farmer contests, held earlier in the day, will

Thursday Morning AgriPac Breakfast Features VanderJagt

A special delegate breakfast will be sponsored by the Michigan Farm Bureau AgriPac on Thursday, November 29 at 7:30 a.m. in rooms D, E and F of the Kalamazoo Center.

Rep. Guy VanderJagt, U.S. congressman from Michigan's 9th District, will be the featured speaker

Following the AgriPac breakfast, at 8:30, the Michigan Farm Bureau administrative director's and treasurer's reports will be given. At 9:00, the resolutions session will resume and continue until



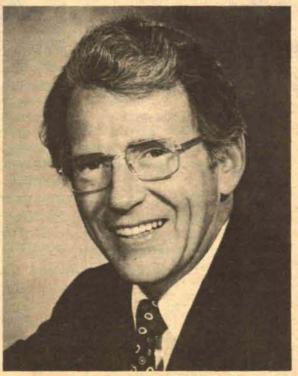
CONGRESSMAN GUY VANDERJAGT

Thursday Afternoon

Lt. Governor Brickley to Address Delegates

Following the luncheon at noon on Thursday, November 20, delegates will reconvene at 1:30 p.m. in the Grand Ballroom where Lt. Gov. James Brickley will speak.

Resolutions will resume following Brickley's address and continue until 4:00 p.m. Districts 1, 3, 5, 7, 9 and 11 will then go into caucus for nomination



Thursday Evening

Renowned Psychologist is Annual Banquet Speaker

The Michigan Farm Bureau Annual Banquet will be held on Thursday evening, November 29, at 6:30 p.m. in the Kalamazoo Center's Grand

Featured speaker at the banquet will be Dr. Denis Waitley, who will speak on "The Psychology of Winning." Dr. Waitley is a psychologist who worked with the astronauts in America's space program; he also counselled returning Vietnam

Also in the spotlight at the banquet will be the 1979 recipient of the Michigan Farm Bureau Distinguished Service to Agriculture Award.

Friday

Resolutions Wrap-Up, Elections Scheduled

The resolution session will begin at 8:30 a.m. on Friday, November 30, and continue until noon. Election of directors in odd-numbered districts, one director at-large, one director representing the Farm Bureau Women's Committee and one director representing the Young Farmers Committee will take place during the morning session.

Following lunch, resolutions will resume at 1:30 p.m. and continue through completion.

FBIG to Sponsor Koffee Klatcheteria

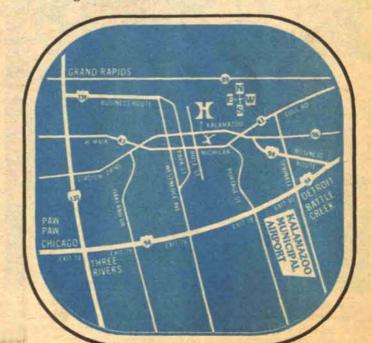
Farm Bureau Insurance Group will once again sponsor the Koffee Klatcheteria for delegates at the MFB annual meeting, offering free refreshments and free statewide telephone service

The Klatcheteria will be located on the lower level of the Kalamazoo Center and will provide a continuous supply of free coffee, milk, donuts and

apple cider during the convention.

The Klatcheteria will offer a variety of displays and insurance-related information. In addition, the Klatcheteria will feature continuous showings of a slide-tape presentation based on FBIG's awardwinning America and Me essay contest. The program will feature excerpts from essays submitted in

It will be open Tuesday afternoon, November 27 and from 8:00 a.m. to 4:00 p.m. November 28 through November 30.



Mason County Members Expand for the Future

"Nothing Can Stop Our Growth"—Harlan Pleiness

Mason County Farm Bureau members Harlan and Julian Pleiness of Scottville had a lot on their minds. Besides being faced with the normal challenges that confront most dairy farmers, the Pleinesses were faced with the reality that two of their sons and a daughter-in-law had returned from college and expansion of the family farm was eminent.

In answer to that challenge, the Pleinesses undertook two expansions during 1978. The first expansion was one that had been initially undertaken five years ago — expanding their building facilities.

Harlan and his sons, Barry and Dale, formed the partnership of Maple Dawn Farm. Barry, who is chairman of the Mason County Young Farmers, explained that five years ago they decided to expand their facilities and began looking at different building structures. With some modifications, they found the blueprints for the building structures that would best serve their needs at the Farm Bureau Services' Hart branch.

As Barry explains, "There really wasn't anyone else in competition for constructing the buildings. After we made some changes in their blueprints, Farm Bureau Services sent two crews here to put the buildings up. One built the parlor facility and the other built the other three sections that connect to the old barn. Construction began in June of last year and we started milking the 11th of December."

In addition to the new milk-

ing parlor, the three new sections that were added to the old barn provide for a totally enclosed area. According to Barry, the old barn is now used for calving and dry cows. "The general idea of these barns is that they're all connected and in the winter we close all the doors. We've got overhead doors with remote control on the tractors and one of the new buildings is our feed center, so we can get all of our feed here and don't have to go outside," stated Barry.

Towering over these structures is a new 25' x 90' glasslined silo.

While construction of these new buildings was going on, the Pleinesses made their second expansion by purchasing the W.K. Kellogg Guernsey herd from Michigan State University. Barry explained how they acquired the herd.

"We heard they were for sale and we were contacted by Dr. Clinton Meadows, who has since retired from the university's Department of Dairy Science. He knew our facility and wanted to keep the herd intact and in Michigan, if possible." The Pleinesses submitted bids on each of the seven sections of the herd and on the herd as a whole. "We were notified on September 8, 1978 that our bid on the entire herd had been accepted," Barry said

The Pleinesses have had the young cattle from the herd since October 1978, with the cows arriving in the middle of November and the rest of the herd coming after the milking

parlor began operation in mid December. With the purchase of the 122 head Kellogg herd added to their previous herd, they now have approximately 250 head.

The herd is milked in a recently installed De Laval Double-8 Herringbone Milking Parlor. Cows are milked in two groups depending on the stage of lactation. Once inside, the cows are milked with one of 16 De Laval combine pipeline milking units.

One part of the new equipment that particularly pleases Harlan is the weigh jars. "The weigh jars are really the thing that makes this system tick," he notes, pointing out that, until now, he milked with individual milking units in a tie-stall barn.

From the weigh jars, milk flows through a three-inch lowline pipeline into the 2,000-gallon bulk cooler by way of a De Laval Plate Cooler. The plate cooler precools the milk by circulating it through a series of plates that join with another series of plates through which cold well water circulates. When the milk goes through the plates there is an exchange of heat from the milk with the cool from the well water, and, the milk then enters the bulk tank 25 to 30 degrees cooler than when it left the cow.

The warmed water, which has been heated by the milk, goes from the plate cooler into an insulated 1,500 gallon tank. From there, the water is pumped with a shallow well pump into the drinking cups.

"It's a real plus to have warm drinking water for our cattle in the winter, and I'm talking about a plus in terms of milk production," stated Harlan. In addition, the plate cooler offers another plus — upwards of a 50 percent saving in energy costs for cooling the milk.

With the new milking parlor, the Pleinesses have increased their efficiency, milking double the number of cows in the same amount of time with the same number of people.

The Pleinesses raise all their own feed on 850 acres of cropland, some of which is rented. They own 550 acres of which 350 are tillable.

Harlan is active in Guernsey cattle associations and is an approved Guernsey judge.

The family has plans to increase their herd up to 150 milking animals. The buildings have been designed so facilities can be expanded. States Harlan, "We have designed the place so nothing can stop our growth."





The first expansion the Pleinesses undertook in 1978 was the addition of new buildings. Constructed by Farm Bureau Services, the top photo shows the new milking parlor. The above photo shows the new building housing the Kellogg herd (on the left), the second expansion and purchased last fall, and the feed center on the right. The new structures are attached to the old barn and provide for a totally enclosed area. Construction of the new structures took approximately six months.

Congratulations



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FARM BUREAU MUTUAL + FARM BUREAU LIFE + COMMUNITY SERVICE HIBURANCE



Operation of the Pleinesses' Meadow Dawn Farm is handled by family members Sheri and Julian Pleiness (left to right, front row), and back row, Dale, Harlan, Barry and Cathy, along with hired man John Tiles.

FDA May Restrict Use of Sulfa in Hogs

Sulfa has played a very beneficial role in hog production and producers do not want to see it removed from the market. But there is a definite possibility that the use of sulfa will be restricted or discontinued by the Food and Drug Administration if the violation rate of hogs tested does not drop to one percent.

Sulfonamides are commonly used in combination with other antibiotics for growth promotion in swine as well as for the control and treatment of certain respiratory and enteric diseases. It has been estimated that as many as 75 percent of all pigs receive sulfa during their life.

Hogs containing residues above 0.1 parts per million are in violation of the FDA regulations. This level provides a 2000 fold safety margin for humans. In the mid 1970s it was well documented that about 15 percent of hog carcasses had unacceptable levels of sulfa residues in the tissues. In the past year and a half, the violation rate has decreased, but is still approximately 10 percent. This is considerably higher than the one percent rate called for by the FDA.

There are preventative steps

FBS/FPC-Offer Rebates

"Now your Farm Bureau membership is worth even more," announced Arlo Wasson, director of Member & Public Relations for Farm Bureau Services, Inc. and Farmers Petroleum Cooperative Inc.

Cooperative, Inc.
All 1980 Farm Bureau members will receive a wallet-size "rebate" card from FBS and FPC. "This card can be worth up to \$10 in a cash rebate on purchases of FARM BUREAU, FARMERS PETROLEUM, CO-OP, UNIVERSAL, OR UNICO packaged and branded products," he said. This program does not apply to bulk products, such as fertilizer, feed and liquid fuels.

With each \$10 purchase the member rebate card will be stamped by the FBS or FPC participating dealer. Each stamp is worth 50¢ and there are spaces for up to 20 stamps, or a possible total of a \$10 cash rebate.

All rebate cards expire May 31, 1980 and must be mailed in to FBS or FPC in Lansing no later than June 15, 1980. Purchases, such as Unico lube oil, batteries, Universal chemicals, CO-OP tires, etc., are all eligible for this rebate program.

which a farmer can take to avoid violating the law: When mixing medicated feeds, always follow instructions; when medicated feed is withdrawn from the animal, be certain to allow a 14 or 15 day withdrawal period before taking the hogs to market; farmers should thoroughly clean feeding floors, mixing equip-

ment, feeders and storage bins prior to feeding non-medicated feeds. These steps will greatly help to reduce the chances of violations.

However, there is increasing evidence that a larger percentage of the violations are from farms where producers have made efforts to follow proper procedures when working with medicated feeds. There is concern in the pork industry that sulfonamides may be persistent in the farm environment and that the residue is not completely within producer control.

One helpful suggestion is to date and keep a sample of each batch of feed purchased or mixed for 60 to 90 days in order to have a follow-up in case violative levels are found.

The preventive steps mentioned do greatly reduce the possibility of violating the FDA regulations. It is important that pork producers take these preventive steps voluntarily so that the FDA does not force new restrictions on the use of sulfa or ban the use of sulfa completely.



"Maple Wood," a 430 acre Mason county dairy and cash crop farm, is operated by Ronald and Neva Wood.

The Woods have four children, David 7, Jamie 5, Rebecca 3, and Joe 2.

Farming Heritage in Michigan

The Centennial Farm and family we honor here symbolizes your commitment — and ours — to the people of Michigan and to the farming industry.

When farmers first organized into cooperatives a half century ago, their main goal was to get lower prices on farm supplies and to get higher prices for their farm products by pooling their buying and marketing power. It worked. The cooperative system has become part of Michigan's farming heritage.

Those of us at Farm Bureau Services/ Farmers Petroleum cooperatives are proud to belong . . . to work together with you. For

fifty years, you've been asking the Farm Bureau People. And we'd just like to say "Thanks."



97

Federal Spending Issue Must be Fought by the People

By Pete Hively, AFBF Washington Office

The scene in the Senate hearing room one bright October morning recently was less than impressive. A handful of spectators, no television lights, and just a few key witnesses facing the panel of senators.

But the issue they were discussing will have an impact on virtually every American... on and off the farm. A Senate judiciary subcommittee has started to work on ways to bring federal spending under control.

In the process, they are reviewing what has happened to the American economy, and what steps must be taken to get us back on the track.

From their own bureaucracy, the senators called Alice Rivlin, director of the congressional budget office. She came prepared with a thick folder of figures to prove that inflation is beyond the control of the U.S. government. It's due largely, she said, to the rising cost of energy, and to a certain extent to the rising cost of food.

Orris Hatch, Republican senator from Utah, made it clear at the outset that he just wasn't buying that argument at all.

Take a look at two other countries, Hatch suggested. Then, in a half-hour dialogue, he drew out the fact that Germany and Japan produce

almost none of their own petroleum, and pay the same prices on the world market as the U.S. Finally, the budget office conceded, those nations have faced the same problems we have, but their inflation rate now stands at about four percent, while Americans are struggling with something in the neighborhood of 14 percent inflation this year.

What's the difference between their situation and ours? Many feel it's massive spending by the government of the U.S. that has made our monetary system alarmingly unstable.

Just how big is that federal deficit likely to be?

The budget office now thinks it will run "somewhere around \$30 billion" in 1980. There is a rather wide margin for error. The "somewhere around" turned out to be anything from \$29 billion to \$36 billion. On top of that, there is a book of figures generally kept under the table. An additional "off-budget" deficit totals about \$12 billion. This brings the minimum figure for 1980 up to a staggering \$41 billion.

Still, some labor witnesses and the budget office argued strongly against "hamstringing" the government. They want Congress to have the power to "control" the economy by redirecting tax funds.

STATEMENT OF OWNERSHIP, MANAGEMENT AND CIRCULATION
(Repeted by 10 LG. 1861)

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No one is harder hit by inflation, caused to a large extent by this federal spending, than farmers and ranchers. Their case was made by Allan Grant, AFBF president.

Our tax monies, Grant said, have been used to inflict over-regulation, reduce individual incentives and initiative, and fuel the fires of "an inflation that threatens the future of our private enterprise system."

The Congressional Budget Act of 1974 has had an effect on somewhat limiting runaway federal spending. The federal government spent 23.3 percent of the gross national product in 1975. That was trimmed back to 21.9 percent of the GNP in 1978, but farmers and ranchers "think that the federal share is still too high."

One answer is a constitutional amendment such as that proposed by Senate Joint Resolution 56, which Grant helped to draft. It would link federal spending to the gross national product except in times of grave national emergency. To spend beyond that limit would require a two-thirds vote in each House.

There was a clear feeling in the hearing room that the gravity of the situation far outweighs the attention it has received in the national press. It is another of those issues that must be fought by the people if it is to be won.

No one likes to have a limit placed on how much he can spend. But the ability of the American people to pay the bill is not infinite, and the economic battering of the economy must be halted.

That is the message that can be best carried beyond the hearing by the people most affected — the American taxpayers.

Dr. Pfister Reappointed by Governor

Dr. Richard G. Pfister, professor in the Department of Agricultural Engineering at Michigan State University, has been reappointed by Gov. William Milliken as the public member / chairman of the Health and Safety Compliance and Appeals Board.

He was first appointed to the board in 1975 and his reappointment is for a term expiring March 18, 1983.

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Where Your Farm Comes First





Farm

segments of the Farm Credit System and raise the cost of money to others.

Other businesses

Another major proposal, from our standpoint, would authorize the FCA to charter corporations to perform service and finance functions for Farm Credit institutions. This may be one of the most controversial provisions in the

most controversial provisions in the FCA package.

We understand from some of the farm leaders who served on the Farm Credit Study Commission in 1970, that some staff people in the Farm Credit System raised the issue of whether FCA should develop its own credit life insurance company. Farm Bureau, along with other farm organizations, opposed the idea at that time and will likely oppose any authorizing legislation which would allow FCA to charter insurance companies or other corporations to provide services to borrowers which can be provided by other private sector sources. We probably would not object to a service corporation that is object to a service corporation that is restricted to such things as the per-formance of bookkeeping and com-puter services for the various units of

the Farm Credit System.

The Farm Credit System should be guided by its original charter and fulfill its commitment to meet the credit needs of farmers and ranchers rather than seeking to build an empire of farm service business companies.

Aquatic financing

The Farm Credit System also is pro-posing broader authority for loans to aquatic producers and cooperatives. In some Farm Credit districts the banks have limited experience in making and supervising aquatic loans. In order to avoid jeopardizing the equity position of individual associations and district banks, we may urge Congress to im-pose a limit on the percentage of total loans outstanding that any one association or bank can have in aquatic enterprise loans.

Loan laws

The Farm Credit System is proposing an amendment to provide that only the federal truth-in-lending law applies to the System. The purpose is to insure that any amendments relaxing or removing federal requirements will not be offset by state laws. Farm Bureau has suggested in the past that all agricultural business loans should be exempted from "truth-in-lending." However, Farm Bureau has not en-dorsed a blanket exemption from "truth-in-lending" for the Farm Credit System, which also makes consumer-type loans. type loans.

Another amendment would clarify and reaffirm the contention that lending by the Farm Credit System is exempt from state usury laws. Again, there is a question of whether Farm Credit System institutions should be subject to state laws. A case can be made for exempting Farm Credit institutions from state usury laws. stitutions from state usury laws; however, the fact that FCA has claimed to have such an exemption is a sore point with many private lenders. An exemption from state usury laws gives the system, a distinct advantage over some of its competitors. On the other hand, neither Farm Creux System institutions nor other lenders can be expected to lend money at interest rates below the cost of money to the institution.

Elected officials

Another proposal would require that lists of candidates for the position of elected district director each consist of two nomlnees receiving the highest number of votes rather than three nominees as is required at present. Each component of Farm Credit districts is allotted two seats on the District Board. In addition, the governor appoints one additional member. This appoints one additional member. This amendment would not affect the alloca-tion of seats on the Board, but would change the requirement that there be three nominees for the electoral seats held by each District Bank to a require-ment for two nominees. The remaining major nontechnical

set of amendments proposed by the FCA and the System would give the

Collateral insurance

The last topic which we would like to bring to the attention of this committee is the need for additional clarifying language in the statutes to carry out the intent of Congress, as set forth in the reports on the 1971 Farm Credit Act, with reference to the sale of collateral

insurance by the Farm Credit System.
We have been told by state Farm
Bureaus in the three pilot Farm Credit

collateral insurance programs, that Farm Credit Board greater discretion in establishing FCA personnel policies and allow for greater "portability" of sick leave and retirement credits between system banks and the Civil Service. We would like to know what these proposals are expected to cost nember-borrowers before we endorse

The other amendments appear to be technical in nature.

Farm Credit System institutions are not following the directive of Congress as expressed in the reports on the 1971 Farm Credit Act. We have been made aware of cases where farmers felt intimidated by Production Credit Association offers to provide insurance coverage at the time learners were coverage at the time loans were re-quested. Whether this practice is widespread or isolated, it is inex-cusable and all the more reason why such an environment for intimidation, either real or perceived, should not be allowed to exist.

Farm Bureau members spoke to this problem at the 1979 Farm Bureau an-

nual meeting as follows:
"We recommend that the Farm Credit
System not offer financially related
services where adequate services are
available to borrowers from other
established sources. We will propose
changes in the farm credit laws that will prohibit cooperative farm credit institu-tions from selling property and casualty insurance."

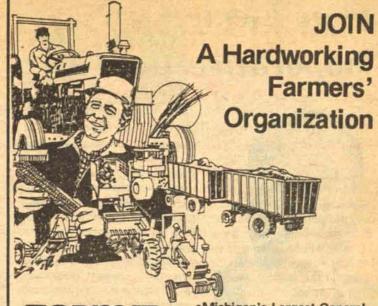
We have met with the Farm Credit Administration and representatives of the various Farm Credit districts, which have been participating in the collateral insurance pilot program. We have been unable to find any justification for their involvement or any demonstration of need, which we understand was to have a prerequisite for the establishment of the program.

We urge the Congress to prohibit the Farm Credit System's operation of those programs because the system has never been able to demonstrate the need for the program or the professional skill to market it in a way which will not offend or intimidate farmer-borrowers.

borrowers.

Thank you very much for the opportunity to present these comments. We hope the Congress will delay final ac-tion on this issue until after the first of the year at which time Farm Bureau and other farm organizations will have more

CONTACT YOUR COUNTY SECRETARY OR MEMBER-TO-MEMBER CHAIRMAN

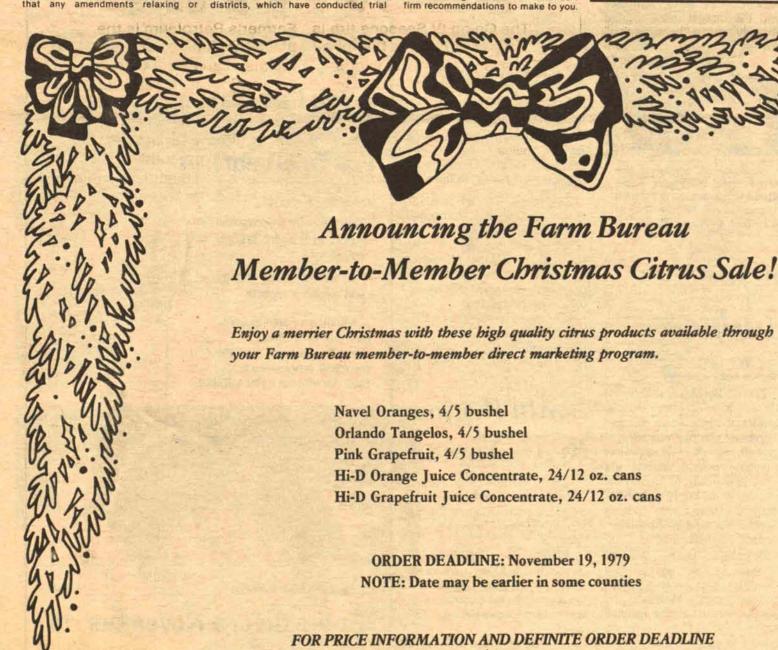


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Ask Your Neighbor —

Membership campaign activities are in progress in your county right now. Contact your county Farm Bureau office for more information about Farm Bureau programs and services.



Dean Elected to Cooperative Board



Max D. Dean, treasurer and chief financial officer for Michigan Farm Bureau and its affiliated companies, was elected to the board of directors of Universal Cooperatives, Inc. at their recent annual meeting.

Universal Cooperatives, Inc. is headquartered in Minneapolis, Minnesota and is a purchasing, manufacturing and merchandising interregional cooperative which manufacturers, processes or purchases many types of farm and home supplies. Universal is owned by 38 regional, agricultural and consumer cooperatives, including Farmers Petroleum Cooperative, Inc. and Farm Bureau Services, located throughout the United States, Canada and Puerto Rico.

Filipinos Study U.S. Co-op System



Officials of the Phillippine government, studying the U.S. cooperative system, visited with Michigan Farm Bureau staff in October. Following meetings at Farm Bureau Center in Lansing, the group toured Michigan farm markets and visited the Benton Harbor Farmers' Market in

High Marks for 4-H Dairy Judges

Mary Yanke, daughter of Mr. and Mrs. Eno Yanke, Montcalm County Farm Bureau members, and Paul Meyer, son of Mr. and Mrs. Roger Meyer, Kent County members, were part of a team of four Michigan 4-H dairy project members demonstrating their ability to choose quality dairy cattle at the 58th National 4-H Dairy Cattle Judging Contest, October 3 in Madison, Wisconsin.

Yanke and Meyer's team placed tenth overall among 36 4-H judging teams from around the country, and eighth high in oral reasons. 4-Hers were required to judge 10 classes of dairy cattle by rating the animals in each class from pest to worst, and to defend their placings in five of the classes before judges

Teresa Brecht, daughter of Mr. and Mrs. Theodore Brecht, Gratiot County Farm Bureau members, was part of a team of four Michigan 4-H dairy project members placing among the top 4-H teams from around the country in the All American Invitational Dairy Cattle Judging Contest September 24 in Harrisburg, Pennsylvania.

Brecht's team placed seventh in the overall team standings and received team honors in the Holstein and Jersey breeds at the annual event. The 4-Hers were required to judge 10 classes of dairy cattle and defend their placings in five of the classes before judges.

People

Co-op Contributions Recognized



October was officially declared Cooperative Month by a proclamation signed by Governor William G. Milliken on September 28. Attending the signing were, left to right: Gerald Surbrook, Michigan Animal Breeders Co-op; Lee Ormstrom, Federal Land Bank; Walter Frahm, F.B. Life Insurance Co.; David Gordon, Michigan Production Credit Assoc.; Frank Carpenter, Leslie Cooperative, Inc.; Charles W. Buchholz, executive secretary.

Krummrey is Reappointed

Don E. Krummrey of Stockbridge, Ingham County Farm Bureau member, was recently reappointed to the Michigan Onion Commission by Gov. William G. Milliken.

Krummrey, a muck farmer, grows approximately 200 acres of onions, in addition to potatoes and peppermint. He is president of the Michigan Onion Committee and past president of the Michigan Onion Association.

Krummrey has served on the committee since 1977; his reappointment is for a term expiring on August 16, 1982.

South Region Rep is Named

Larry Wagner was named Michigan Farm Bureau regional representative for the South Region, effective October 8.

Wagner is a graduate of Western Michigan University and has a strong agricultural background and experience in agricultural marketing and

He replaces Don Ruhlig who recently retired after 13 years of service with Michigan Farm Bureau

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by a random drawing on November 20, 1979. Address MI Zip City Phone (Farm Bureau Membership _____ County

Enter Before November 15

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Conferees Share "Keys to Growth"

Nearly 150 women from throughout the state attended the annual Michigan Farm Bureau Women's Leader Conference held September 26-27 at the Valley Plaza Ramada Inn in Midland.

Workshop sessions conducted during the two-day conference provided the women with the opportunity to further enhance their leadership skills and to become active participants in all Farm Bureau ac-

Featured speakers included Lois Gross, chairman of the AFBF Women's Committee, and Carol Kent, a communications specialist.

Workshops were also held in conjunction with Farm Bureau Women's subcommittees on communications, health and safety, and legislative.



Carol Kent, a communications specialist, conducted the first of several workshops during the two-day leader conference. Speaking on "Leadership - The High Cost of Growing," Kent encouraged the women to "program themselves for success.





Comments from Edith

By Edith Humm MFB Outstanding Young Farm Woman



Grassroots Thinking

Fall harvest is a time when every minute counts, so while I'm waiting for the tractor to push my truck out of the beet field where I've been stuck and I mean STUCK - I'd like to share a few thoughts with

Knowing that harvest means long hours, I wonder how many of you have taken time out to attend your county Farm Bureau annual meeting? It isn't easy to make the decision to stop working early to go to a meeting, but if you consider that the county annual meeting is the beginning of our grassroots policy development, attending the county annual meeting becomes as important

to your farming operation as getting the fall work done.

County resolutions adopted as policy at the annual meeting are the first step in making the farmer's voice heard. Add your voice by voting for policies you support and opposing those policies you don't.

The next step in Farm Bureau's policy development takes place at the state annual meeting. A full delegation from your county, selected at the county annual meeting, should represent your county's views in the discussion and voting that will take place this month in Kalamazoo. And they should be there for the entire delegate session.

"When you have more self pride, it will project to the people around you."

-Bobbie Thomas, speaker on personal development and motivation at the Farm Bureau Women's Leader Conference.



(Above) "And Now It Begins," stated Lois Gross, chairman of the American Farm Bureau Women's Committee. Gross, a keynote speaker at the conference, encourage the women to become active participants in all Farm Bureau activities.

(Above, left) participants in the "Does Your Image have Impact?" class tried to put themselves in others shoes - the county Farm Bureau board, community leaders, women not active in the Farm Bureau Women's program - and describe who they thought the FB Women were and what they did. Some revelations resulted, proving that self-images are often different from the images of others.

(Opposite) Participants in the "How to Plan and Run an Effective Meeting" attentively listened to Louise Saks, a certified parliamentarian of the American Institute of Parliamentarians.

It makes me sad to see an empty delegate table or only a partial delegation on the afternoon of the final session

Isn't it worth an extra night spent at the convention site to make sure that your county has a full voice in these important policy decisions? Those with a long drive could be present until the close of the resolutions session; get a good night's sleep and return home the following morning.

Looks like my "unscheduled break" is about over. Help has arrived and I'll be back in operation soon. There'll be many more trips to and from the fields before the fall work is done, but I'll be careful not to get stuck again.

You be careful, too. In the long hours and hard work of harvest it is easy to be careless. Remember, though, it takes only one careless action to lead to a serious injury or tragedy.

Take care. Be safe. I'll see you at the Michigan Farm Bureau annual meeting in Kalamazoo

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Agriculture in World Trade

Our unprecedented journey along freedom's road requires frequent questioning about national objectives — questioning in light of shifting current events. Without such questioning we could be caught "asleep at the switch."

Often the question springs spontaneously from events of such enormous and universal interests that they can not be ignored. The question, "What is agriculture's role in world trade?" falls within this category.

Given the amount of beautiful, fertile land that we possess; given our climate; given the need of American farmers to make a decent living so that their fellow Americans can be assured of an adequate food supply; given the need for food in malnourished nations from time to time; given the growing demand for food by industrialized nations; given the rising demand for more proteins in the diet of all the people in the world, especially those living in less developed areas; given the outstanding contribution that our agricultural exports make to our balance of trade and thus to our style of living given all of these factors and many more, how can the answer to the question be anything but that agriculture must maintain an active role in world

Some in this country feel that farm exports simply jack up the price of food to American consumers. That isn't so. The sales are in the best interests of American farmers, consumers, job holders - and the people in other countries who depend on food. These sales are also beneficial to world economic development and the maintenance of peace itself.

U.S. Farmer "The Best"

The United States farmer is unquestionably the best farmer in the world, working within a capitalistic, free enterprise system which is the best incentive system known to man. He is equipped with the best tools and techniques in the world. But the United States is certainly not in a position to force food or facts down the throat of any nation.

On the other hand, we must remain in a position to extend help in whatever way it is possible when it is requested and within our capacity to do

Call it stewardship of a trust, as do our soil and water conservation people. Call it responsibility. Call it common sense. Yes, call it self-interest, if you wish. But American agriculture must remain active in world trade.

Can you imagine what would happen to the American agricultural community if we stopped shipping food and fiber abroad? The products from more than one out of every four acres of crops planted in the United States goes to exports.

Our farmers exported more than 58% of their wheat production during the last year, along with more than 1/2 of their soybeans and 28% of their

Impact on Others

One out of every eight U.S. farm jobs depend on food and fiber exports. About 480,000 U.S. farm workers work at producing the farm commodities exported. If it weren't for farm products, nearly 1/2 million farm people could be looking for jobs elsewhere.

What would happen to the rest of the American economy if farm exports were cut-off?

More than 450,000 people hold jobs assembling. processing and distributing agricultural exports. For every dollar that's returned to the farm sector from exports, another \$1.33 of output - such as in

DISCUSSION TOPIC by KEN WILES Manager, Member Relations

transportation, financing, warehousing and supplying farms with fertilizer, machinery and other goods is created in the rest of the American economy.

In spite of the overpowering economic benefits to the United States from exporting farm commodities, some people still recommend that we withdraw or curtail our American farm exports. They usually urge that we stockpile huge quantities of that production, which incidentally would be at taxpayers' expense. This would be a most devasting kind of price control.

What other industry in America is required to buckle under in that way? Indeed, how many Americans still readily believe - after our rough experiences with shortages a few years ago - in price and wage controls? These controls simply won't work. And America's farmers shouldn't be asked to bear the cost of any further experimentation. The alternative, of course, is to saddle the little guy with taxes to pay for the cost of government programs

These old programs never work. They never brought prosperity to farmers, and they weren't in the best interest of consumers. What they brought was inefficiency on the farm and higher taxes to

everybody.

We are fortunate people. Our land is blessed with the abundant soil of sufficient breadth, depth and quality to raise the finest crops and livestock on earth. We have a mixed, vigorous, yet general climate that will raise most of the major crops man relies on for food. But something must happen to turn that potential into food.

We have a class of farmers who are free, well educated, know what they are doing, and love what they are doing. They want only to be able to make a decent income raising the crops and livestock that consumers enjoy in our country and that many other countries need for survival.

Why Farm Exports?

So why flap about farm exports? Why not let these men and women of the American soil go about their business and do what's needed to best provide food for the rest of us?

The answer is emotionalism. The answer is politics. The answer is misinformation and misunderstanding.

The facts concerning the farmers' needs for overseas markets are adrift in a sea of half truths, statements for personal political gain and short term

But those are not the only problems we'd have if we cut off exports to cash carrying customers abroad. Our reputation as a reliable supplier would be at stake. Remember the reaction in Japan seven years ago when we cut off soybean shipments to them? Well, they did just what any other reasonable businessman would do - they started looking around for other sources of supplies — and they found some. The question on American farms suddenly became: When we have a bumper crop of sovbeans, will there be an adequate market for it?

In foreign trade, perhaps more than in other sound businesses, you can't blow hot and cold on supply, you're either buying or selling.

Beyond maintaining free trade and reliability, the United States must remain active in world trade for another reason. Food aid to depressed nations on an emergency basis - plus technical and educational systems can teach the hungry nations ad-

vanced agricultural techniques-are equally, ongoing and compelling reasons for continued U.S. participation in world food and fiber transactions.

Changes in Agriculture

For years American agriculture sat in the back of everyone's minds, while many of our people moved to the city. Urbanization, that was where the action was: the industries, the excitement, the future. It was in town that the problems of the future would be met head on and conquered. Mankind would find its finest hour in the city - the farm was where grandpa lived, a dull place where nothing changed.

This was an easy line to believe during the fifties and sixties. Things were tight on the farm, while the rest of the economy was booming. Those who stayed on the land during that period were a unique breed. Those who managed to make a living on the farm were the very best. The brightest, the sharpest. The dreamers and the producers. They not only kept the technological revolution alive in

agriculture, they accelerated it.

But few people outside of agriculture fully notice this structural change in farming or thought about what it meant to us as a nation as a whole. Now we find ourselves facing an ever growing demand for food. It frightens many who do not know the tremendous productive strength for American agriculture as it has evolved in the last few decades. The thought of shipping any food at all out of our country except for emergency aid seems, to many, to be the wrong thing to do.

Inflation

General inflation drives up the price of food and the simple, though inaccurate cause, is often listed as food exports. The fact that over 80% of the rise in the cost of food to consumers comes after the raw commodity leaves the farm gate is overlooked - so is the tremendous capacity of this nation of farmers to produce mountains of extra food.

People who live in cities find that agriculture remains more important to them than perhaps they thought. One out of every four jobs in the U.S. private employment still relates to agriculture in some way. About 13 million people either process or market food goods, or provide farmers with supplies.

Each billion dollars in farm exports provides about 53,000 non farm jobs here at home.

Those are the sides of farm exports that aren't often talked about. Farm exports give jobs to American longshoremen and shippers, to American tractor manufacturers and industrial workers and to financial institutions. They allow American farmers to make a decent income, while remaining free from costly government interference. They allow our farmers to produce at capacity, and therefore to be lower per-unit cost producers than if forced to farm at part throttle.

That's why farm exports are consistent with both the issues of the American consumer and the American farmer. Overseas sales of American farm goods make a strong America in a world that is increasingly competitive. Farm exports allow the American farmer to do his job. They allow him to farm as well as he knows how. They allow him to make the investment necessary to keep his operation ahead of the times and the competition in other

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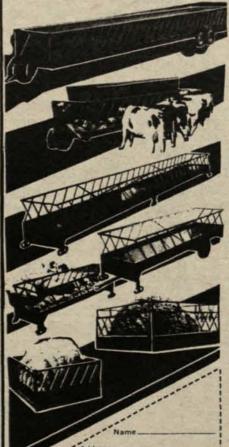
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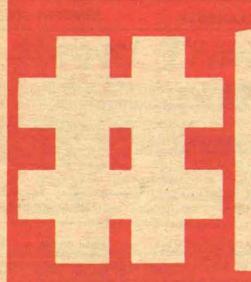
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