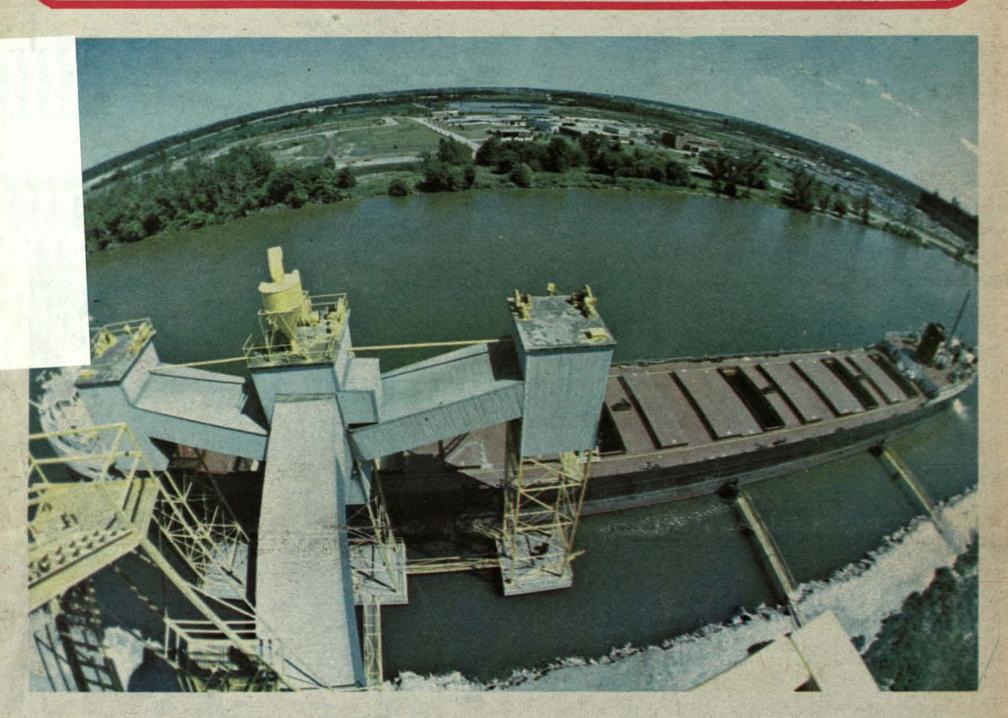
# \* Farm News

THE ACTION PUBLICATION OF THE MICHIGAN FARM BUREAU

VOL. 58, NO. 9, SEPTEMBER, 1979



This view of a ship loading at the Farm Bureau Services' Saginaw Terminal symbolizes the expanded world markets farmers hope will be opened to them with the signing of the multilateral trade agreement. Farm Bureau members in Michigan and throughtout the nation communicated their support of the legisla-

tion to their Congressmen. In a meeting with Farm Bureau leaders following signing of the bill, President Carter complimented the organization for its work on the international trade negotiations. Implementation of the legislation will begin January 1, 1980. (PHOTO BY MARCIA DITCHIE)

# Trade Bill Will Boost Ag Exports

Farm Bureau Praised for Work on World Trade Package

Congressional approval and President Carter's signing of the largest, single trade bill in American history is expected to be a big boost for agricultural exports and the American farmer. The bill was recently ratified by the Senate by a 90-4 vote and signed by President Carter on July 26.

"It is agricultural exports that help keep the U.S. balance of trade in line and it is hopeful that the new trade agreement will help farmers improve themselves – and thus the American economy – in the market place," said Elton R. Smith, president of Michigan Farm Bureau.

During a meeting at the White House following the signing of the trade bill, American Farm Bureau Federation President Allan Grant, President Smith and other members of the AFBF executive committee met with President Carter and commended the administration for successful completion of the Geneva trade negotiations.

"President Carter complimented Farm Bureau very highly for all the work we've done in the international trade negotiations, following it through from beginning to finish," President Smith reported. "He felt that the state Farm Bureaus working with their congressmen gave great support for this legislation."

The agreement, which was signed by 21 nations, drew wide bi-partisan support in Congress, reflecting the view that freer trade will help the U.S. economy and the balance of payments. Implementation will begin January 1, 1980.

Provisions of the treaty will bring discipline to the use of government export subsidies, to discourage the use of product standards, testing and certification systems to restrict trade, and to eliminate or enlarge quotas on meat and other agricultural products. The pact also sets uniform methods for determining the value of goods in trade.

The trade agreement was the culmination of five years of negotiations among 98 nations and will reduce tariffs by nearly one-third over the next eight

years. Farm Bureau leadership and staff worked with the U.S. trade negotiators both in Washington and in Geneva.

Earlier this spring, Michigan Farm Bureau members participating in the annual Washington Legislative Seminar included the multilateral trade negotiations in their priority list of topics for discussion with their congressmen. Later, members throughout the state were active in contacting their legislators urging passage of the bill. OTHER TOPICS DISCUSSED

### WITH PRESIDENT CARTER

While elated over the trade treaty signing, the AFBF leaders told President Carter that overregulation is having an adverse effect on the economy. "Unless we do something about this overregulation, we are going to have a very difficult time in world trade," AFBF President Grant said.

Energy was also among the topics of concern discussed with President Carter.

"Farm Bureau has communicated to you many of our concerns about energy problems," the AFBF

#### From the Desk of the President Farm Bureau. . . **Farmers Solving Problems** portunity, and social adproblem-solving exercise is that What we also have (and which we are inclined to take for vancement, and, thereby, you can also be a part of MAK-

Farmers are creative creatures; we have to be. In our vocation, we're called upon every day to come up with solutions to unique problems.

Our efficiency, the greatest in the world, is a proven fact. Two hundred years ago, 95 percent of our population were involved in the production of food and fibre, to feed and clothe themselves and the other 5 percent. Today, slightly more than 3 percent produce the food and fibre for themselves and the other nearly 97 percent. We could not have reached that fantastic level of productivity without creative thinking and doing!

Creative thinking is stimulated by problems, and we certainly have no shortage of those in our business, or as citizens of the communities and the world in which we live. granted) is an organization that allows us to put the most creative minds in the world to work on common problems and come up with workable solutions. Add to that an organizational structure that provides opportunities to follow through on that creative thinking with collective creative doing - and we really have a winner!

Farm Bureau means so many different things to so many different people that I think we often overlook the basic reason for its being - to solve problems. Let's review a portion of the "Purpose of Farm Bureau". .

Farm Bureau is a free, independent, nongovernmental, voluntary organization of farm and ranch families united for the purpose of ANALYZING THEIR PROB-LEMS AND FORMU-LATING ACTION to achieve education improvement, economic opto promote the national well-being. . .

We are currently involved in Step I of this "analyzing their problems and formulating action" process - policy development. It's the process of analyzing problems and using that creative thinking we have on tap to come up with solutions to those problems.

This unique process provides you with the opportunity to have input into this cooperative "think tank" - in fact, you'll probably not find an organization anywhere that will give as much careful consideration to your ideas as Farm Bureau.

There are opportunities NOW for you to get involved in this process . . . county policy development committees are meeting. . . there are district P.D. meetings going on. your county Farm Bureau annual meetings in September / October, and the state annual meeting in November.

The really gratifying thing about being a part of this

ING IT HAPPEN. All the resources Farm Bureau has. . . members throughout the nation, staff in Washington, D.C., Park Ridge, Illinois and Lansing, Michigan . . . could be called upon to direct their organized efforts toward executing a policy that YOU helped create. What greater personal satisfaction could there be?

Examples? There are many ... the multilateral trade agreement (see Page 1) is one which, I'm convinced, would not have enjoyed such a victory in Congress without Farm Bureau's efforts. The National Agricultural Bargaining Act (see Page 11) will, with continued effort on the part of Farm Bureau members, become another.

There are issues at all levels - county, state, national and even international - that will be resolved to the benefit of agriculture and the national well-being, because farmers contributed their creative thinking toward the solution of problems.

Elton R. Smith

## **Bouquets, Barbs and Blobs**

#### "Dollar-a-Loaf" May be Back

Recent news of expanded wheat sales to Russia and the signing of a trade treaty that will provide farmers with increased export sales opportunities may not be greeted with enthusiasm our urban friends bv (remember the "dollar-a-loaf" scare tactic of '74?). Many of them have the mistaken belief that selling food to other countries just makes it more expensive to U.S. consumers. Wouldn't it lower supermarket prices if we kept all that production here, they ask.

We need to take every available opportunity to correct that kind of thinking.

whether it's in the supermarket check-out-line, the local coffee shop, at civic group meetings, or through the news media. We need to explain that if there were no grain exports, U.S. farmland would have to be taken out of production because there is simply not enough demand in this country to use all that our efficient farmers can produce. If acreage were cut back, farmers would have to be paid a higher price per bushel to stay in business — and the consumer is the one who would pay that higher price.

When farmers have overseas

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markets, they can produce and sell huge volumes. The economics of scale mean the price per bushel can be lower and farmers can still make a profit.

The country benefits by having something to help pay for our numerous imports; the farmer gets a better chance to make a profit, and the con-sumer gets the best quality food in the world. So. . . everyone wins with farm exports.

The overwhelming victory for the Geneva trade package indicates that Congress has gotten that message. But it's one we need to keep telling our urban friends

### The Value of "Sunshine"

If there's one thing I've learned from my years of experience in the news business, it's that you seldom hear from your audience unless you say something they don't like.

Small wonder news people have a "tough" image. On the whole, they're a sensitive, caring group who have had to grow a tougher skin in an occupation where there are far more barbs than bouquets. Or worse, where their efforts are met with the "sounds of silence." Is anyone listening? Does anyone care?

I'm not sure how "average" I am, but I prefer the barb to the silence and, upon occasion, have used an outrageous statement just to jar the apathetic blob (audiences have an image, too!). When an occasional bouquet does come along, I clutch it to my heart in my sweaty palms, feeding the starved ego, until the ink blurs and the paper gets soggy. Then I hang it on my wall to sustain me against the barbs and let the world know that my efforts are not in vain. When it becomes limp and faded, I tenderly fold the blessed accolade and put it in a file folder marked "Sunshine."

I don't have a government agency come in to check my 'sunshine" folder to see if my license should be renewed. Radio and television stations do and their folders are probably identified "ammunition for FCC" rather than Sunshine.

There's some good things happening to Michigan agriculture because of the news media. Farmers need their help to gain the understanding of the non-farm public and they ought to ensure that they will



still have it tomorrow by taking the time to say "thanks" today.

We've been hearing that you are pleased with the WJR-Michigan Farm Bureau "Acres for Charity" project and WSGW-Saginaw County Farm Bureau: "Farm Management" project - but how many letters from farmers do these radio stations have in their sunshine file? You've taken your farm editor for granted for several years but now he's ready to retire and the newspaper is considering if it really needs a replacement, since so few have indicated their need and appreciation for the services he has performed. The management of a radio station wonders if it should replace the market reports with something more consumer-oriented. . . And so it goes

It only takes a few minutes to write a sunshine note. Let the media know you're not an apathetic blob.

#### Kindinger

## **Gets Key** Appointment

Dr. Paul E. Kindinger, who has served as director of Michigan Farm Bureau's Commodity and Research Division for the past four years, has resigned to accept a position with the Michigan Department of Agriculture. He will begin his new assignment as chief of MDA's Marketing and International Trade Division on September 17.

As a result of a recent MDA study, it was recommended that both domestic marketing and international trade be within one unit; therefore, the Marketing Division and the International Trade Division will

Scores

Well



#### PAUL KINDINGER

be merged and under the direction of Dr. Kindinger. Included in the new division will be international trade, domestic



GASOHOL

GASOHOL GASOHOL GASOHOL GASOHOL

### Michigan Shares Experiences

The use of gasohol improves engine performance and gas mileage according to tests conducted by the Automobile Club (AAA) of New York. The gasohol study indicates

that engine noise was eliminated and cars using gasohol started easier in the winter than cars not using gasohol.

The study concluded that a mixture of 10% to 15% 200 proof alcohol with unleaded gasoline improves gasoline mileage by an average 11%. With a mixture of 25% alcohol and unleaded gasoline, the gas mileage was about the same as with regular unleaded gasoline. Using a 30% blend of alcohol, the fuel economy fell below the unleaded; but a 10% to 15% blend consistently showed an increase in gasoline mileage.

Overall, the use of gasohol reduced exhaust emissions of carbon dioxide about 5% and nitrogen oxide about 25%. Emissions of hydrocarbons and carbonmonoxide generally increased; however, the emis-sions were well within EPA requirements

The use of gasohol also appears to reduce engine wear and corrosion.

The New York AAA conducted their tests using a 1977 Pontiac Ventura and a 1978 Pontiac LeMans. Both cars' engines were tuned and both cars were tested on leaded gasoline in comparison to gasohol.

Michigan Farm Bureau shared some of its test information and experience with the New York researchers. While research in Michigan was not conducted under strict testing procedures, it generally reported the same conclusions that gasohol improves engine performance in most cases as well as increases mileage.

A Michigan Farm Bureau affiliate, Farmers Petroleum Cooperative, introduced gasohol in Michigan in February, 1979. There are now about twenty cooperative stations and about twenty-five other types of stations handling dasohol.



and vegetable grading, bean inspection and livestock reports.

Prior to his employment with Michigan Farm Bureau, Kindinger taught at the University of Minnesota and also held a teaching and research graduate assistantship with Cornell University.

During his four years at Michigan Farm Bureau, he became known as one of the state's leading agricultural

#### **DONALD ISLEIB**

economists. He has been active in researching the feasibility of gasohol production and also served as assistant secretarytreasurer to the Michigan Agricultural Education and Exhibition Development Association, the group coordinating the planning of an ag-expo facility.

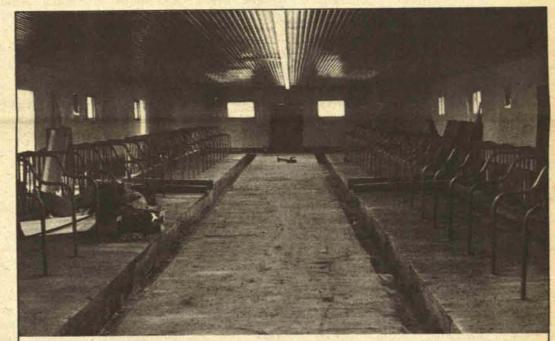
MDA Director Dean Pridgeon has announced other changes within the depart-



#### NORMAN BROWN

ment, including the naming of Calvin C. Lutz as assistant director of the MDA, and Dr. Donald Isleib as the new Toxic Substances coordinator. Lutz has served as executive assistant to the director since 1977 and Isleib was chief deputy director of the department.

Director Pridgeon also announced the appointment of Norman J. Brown, former Saginaw County Extension director, as executive assistant,



## Straight talk about financing a dairy expansion



everybody's bread & butter.

With all the decisions it takes to plan a dairy expansion, the important matter of selecting a lender sometimes gets short shift.

Look for a lender who knows dairying and your area, who's committed to helping farm families improve their economic well-being

Who has the financial clout it takes to handle any size expansion.

Who offers money at simple-interest rates. Who'll listen to your plans with the

understanding you'd expect of a farmer-owned organization.

For those reasons, and more, look to PCA for financing your dairy expansion.

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



## Meet Your State P.D. Committee

President Elton R. Smith has appointed the 1979 Michigan Farm Bureau State Policy Development Committee. The committee will prepare policy recommendations submitted by county Farm Bureaus for the delegates to the MFB annual meeting.

Committee members and the districts they represent are:

**District 1** — Roger Carr, a hog and grain farmer from Burr Oak in St. Joseph County. Carr is vice president of the St. Joseph County Farm Bureau and president of the Michigan Pork Producers Assn.

**District 2** – Joan Gould, who operates a beef cattle and cash crop farm with her husband near Morenci in Lenawee County. Gould is serving her second year on the committee. She is the county Women's Committee chairman, a 4-H leader and past president of the Michigan CowBelles.

**District 3** — Ralph Setzler, a poultry farmer from LaSalle in Monroe County. Setzler operates his own egg production, processing and marketing system and has been a member of the county board of directors for six years. He is also a member of the Michigan Allied Poultry Industries.

**District 4** – Joe Klein, serving his second year on the committee, is a fruit and cash crop farmer from Sparta in Kent County. He is a member of the county Farm Bureau board of directors and is a past board member of the Peach Ridge Fruit Growers Assn.

**District 5** — Donald Hill, a fruit farmer from Montrose in Genesee County. Hill is past chairman of the Michigan Certified Farm Markets and a former county FB president. He currently serves as president of the Montrose Board of Education, chairman of the Genesee Soil Conservation Service and is a member of the Michigan Blueberry Growers Assn. Board.

**District 6** — Gene Rinke, a cash crop farmer from Capac in St. Clair County. Rinke has served on the county Policy Development Committee for three years and as chairman of the Local and State Affairs Committee for two years. He attended the 1979 Washington Legislative Seminar.

**District 7** — Daryl Peterson, a fruit grower from Mason County. Peterson has served as county Farm Bureau president and is a member of the county Policy Development Committee. He is also a member of the Michigan Apple Committee and the Michigan Processing Apple Committee.

**District 8** — Wilson Lauer, a cash crop farmer from Ithaca in Gratiot County, serving his second year on the committee. He has served on the county Young Farmers Committee, the county board of directors and as county membership chairman.

**District 9** – Wayne Bancroft, a dairy farmer from Buckley in Wexford County. He serves on the local Farm Bureau Services Advisory Committee and is past president of the local chapter of MMPA.

**District 10** — John Frey, a cash crop and beef cattle farmer in Charlevoix County. He is vice president of the county Farm Bureau and chairman of the county's Commodity and Land Use Committees. Frey is serving his second year on the committee.

**District** 11 — Edward Johnson, a dairy farmer from Daggett in Menominee County. He is vice president of the Menominee County Farm Bureau, is chairman of the county ASCS committee and secretary-treasurer of the U.P. Holstein Association.



Farm Bureau members attending the August 22 statewide Cabinet Meeting/Policy Development Conference in Lansing listened intently to presentations on nuclear energy, the preservation of agricultural land, and a report on national and international issues.

Representing the Michigan Farm Bureau Young Farmers are Don Gregory, Glenn Preston and Harold Hamlin.

Gregory operates a fruit farm in Leelanau County and is serving his second year on the committee. He has served on the Northwest Michigan FB board of directors, the county Policy Development Committee and the state Young Farmer Committee. He has served as a member of the MACMA Plum Committee and its advisory board and is a member of the Michigan State Horticultural Society.

Hamlin operates a cash crop and vegetable farm in Allegan County and is also serving his second year on the committee. He has served on the county FB board of directors and is a member of the state Young Farmer Committee.

Preston operates a dairy and cash crop farm in Branch County. He is a member of the county board of directors and Policy Development Committee and is chairman of the county Young Farmers Committee. He is also a 4-H leader and a member of the FFA advisory committee. Representing the Farm Bureau Women are Jeanette Houghton, Janice Stoner and Polly Diehl.

Houghton and her husband operate a dairy farm in Mecosta County; she is serving her second year on the committee. She represents District 7 on the state Women's Committee and is a member of the Women's Speakers' Bureau.

Stoner and her husband operate a dairy farm in Cass County. She represents District 1 on the state Women's Committee and is a member of the county Policy Development Committee.

Diehl and her husband operate a cash crop and certified seed farm in Ingham County in partnership with her father-in-law. She was appointed by the governor to serve a three-year term on the State Exposition and Fairgrounds Council and is a member of the Women's State Legislative Subcommittee.

At-large members on the committee are MFB board Directors John Laurie, Donald Nugent and William Spike.

Laurie, chairman of the State Policy Development Committee and MFB vice president, operates a dairy and feed crops farm in Tuscola County. He has served on the state board since 1966, representing District 6 and was elected vice president in 1977. He is active in his county Farm Bureau and community activities and was a member of the Kellogg Farmers Study Group.

Nugent operates a fruit farm in Benzie County in partnership with his father. He represents District 9 on the MFB board and is the third member of the executive committee. He also serves on the board of directors of MACMA, MASA, FBIG, and MFB Group Purchasing, Inc., is president of Graceland Fruit Cooperative, Inc. and is chairman of the board of Cherry Central Cooperative, Inc.

Spike operates a dairy and cash crop farm near Owosso in Shiawassee County in partnership with his brother. He represents District 5 on the MFB board of directors and also serves on the MFB Group Purchasing, Inc. and FBIG boards.



Vernie Glasson, director of the National Affairs Division, American Farm Bureau Federation, reported on the status of current legislation being considered in Washington, D.C. He predicted that agricultural land protection, the future of the family farm and the role of Extension and research would be key issues in the presidential campaigns and urged members to develop policy in these areas.



Policy recommendations prepared by the state Policy Development Committee will be considered by voting delegates to the Michigan Farm Bureau annual meeting, November 27-30 in Kalamazoo.

## **Farmers Must Have** a Marketing Plan

Planning protections from commodity price swings will not eliminate producer risks, but it can help farmers to increase profits by managing risks in the marketplace.

Learning to manage those risks through profitable marketing techniques was the aim of three state Marketing Forums sponsored by the Michigan Farm Bureau Young Farmer Committee on August 7, 8, and 9. The forums were offered cooperatively through the Young Farmer and Rancher Program by the American Farm Bureau Federation and the Chicago Mercantile Exchange. Guest speaker at the Michigan forums was CME vice president for agricultural marketing, Ron Frost.

#### **Managing Risks**

Frost told the young farmers, "It does you no good to have a beautiful field of crops or a nice herd of cattle if, when you are ready to market, you are stuck with the market price at that time

"What many farmers do is spend 12-15 hours a day on production, but when it comes to marketing they are really just selling off and not thinking through a marketing plan. That has to change," said Frost.

Frost emphasized that farmers must acquire greater marketing skill to manage in today's volatile commodity markets. "You see livestock fluctuating \$50 / cwt. over the course of a year; fluctuations in grains. What this means is there is more risk in farming today. There has to be a way for farmers to manage risk.

#### **Evaluate Alternatives**

Of course, futures markets are really a way to manage risks, but a marketing plan is something that each individual must develop for himself, Frost said. He recommends that farmers evaluate all the alternatives cooperative marketing, hedging and contract marketing - to determine the method or combination of methods that is best for their operation.

There are a number of ways that farmers can gain marketing knowledge to develop their own market plan. Frost cited universities and seminars such as the Marketing Forums as a prime source of marketing in-formation. "Universities are getting more marketing-oriented," he said, "offering more courses, more publications. And, of course through these educational seminars, we talk about all elements of marketing - not only hedging on the futures market, but also cooperative marketing, pool marketing and forward contracting

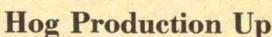
According to Frost, the benefit of hedging on the futures market is that it gives farmers the time dimension to price the market for their commodity. "Hedging is a purchase or sale on the futures market as a temporary substitute for a merchandising transaction that will take place at a later date,' he said. As an example, Frost described the sale of a futures contract for December delivery. "By selling a futures contract today - never with the intent of delivering, but through buying that contract back - it would lock in a price," Frost told the 80 young farmers attending the seminars. Only about two percent of the futures contracts sold on the market are actually delivered.

He cautioned, however, that there are several factors that must be examined before attempting to hedge in the futures market. "You must know your break-even costs. first," said Frost. "You have to look at the futures prices and you have to look at the cash price expectations.

"If you think cash prices are going to be higher, then you wouldn't need to hedge; you

"You must know your break even costs first. You have to look at futures, prices and look at cash price expectations." wouldn't need the protection. On the other hand, if you see a 'bear' market coming with lower prices, then the producer ought to very seriously look at some way of protecting himself against that price decline; perhaps, by selling the futures contract at that time."

Michigan Farm Bureau members who are interested in obtaining further information about marketing alternatives can contact Don Currey, Field Operations Division, Michigan Farm Bureau, P.O. Box 30960, Lansing, Michigan 48909.



Recent USDA statistics indicate that hog producers are carrying out their plans for expanding their operations. The result is an 18% increase in U.S. hogs and pigs inventory with a 30% increase in Michigan. This increased supply is having an effect on the market. In the first week of August, No. 1 grade hogs were selling for about \$38 per hundred. This is a major decline from a price of \$55 per hundred weight in March. Some forecasters predict prices to average in the low to mid - 30s during the last quarter of 1979.

During a period of similar expansion, the American Farm Bureau Federation sponsored an industry-wide conference in October of 1976 to discuss the depressed market and what might be done to improve the profitability of the pork industry.

Many recommendations resulted which appear to have merit for dealing with the current industry situation. Both long-run and short-run objectives were set forth and the methods of achieving these objectives were listed.

•Market hogs at lighter weights.

•Cull inefficient sows and support promotion for sausage and ground pork.

•Producers should be alerted that they face a severe cash flow squeeze.

•Special coordinated promotional efforts should be initiated between industry organizations.

•Pork processors and retailers should be encouraged to feature pork

 Lending agencies should be educated about the current situation and the economic cycle which affects the industry.

 Producers and all segments of the pork industry should be presented with meaningful economic production and marketing information that will assist in decision-making.

# **America and Me Contest**

**Jerry Ford Heads Panel of Judges** 

Former President Gerald Ford will head the list of finalist judges in the 11th annual America & Me Essay Contest, sponsored by Farm Bureau Insurance Group.

The contest, open to any Michigan eighth grade student, will be held Oct. 15 to Nov. 9 in hundreds of schools across the state. FBIG will send contest materials to every eligible school in Michigan in mid-September.

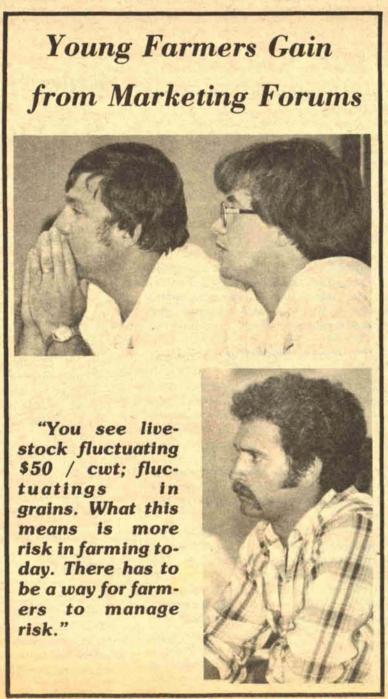
In addition to President Ford, other members of the finalist judging panel, who will determine the top statewide winners, are Gov. William G. Milliken and State Supreme Court Justice Mary Coleman.

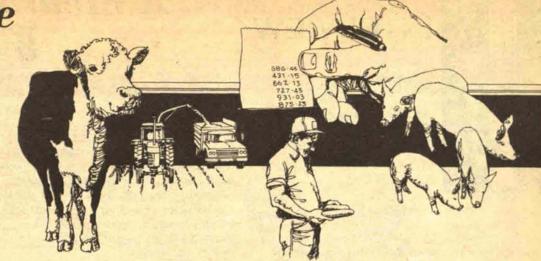
Conducted with the help of Farm Bureau Insurance agents across the state, the America &

Me Essay Contest was started by FBIG in 1968 to encourage Michigan youth to seriously consider their roles in America's future. Since then, nearly 50,000 students have entered, including several thousand students from 333 Michigan schools who participated last year.

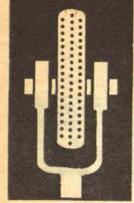
Prizes on various levels include award certificates, plaques, and \$2,000 in savings bonds. Each year, hundreds of excerpts from the essays are compiled into booklet form and distributed to schools, government leaders and to visitors at the State Capitol in Lansing.

As sponsor of the contest, FBIG has received nine national awards from the Freedoms Foundation at Valley Forge.





## INTERVIEW



Al Almy, Director Public Affairs Division Michigan Farm Bureau

### What is the purpose and intent of wetlands legislation for Michigan?

The wetlands bill (Senate Bill 3) was originated because of public concern about the loss of wetlands. There have been considerable acres of wetlands lost through draining and through development. Those who felt that wetlands are a valuable resource and should be preserved led to the development of legislation that would put in place a permit system to regulate what takes place in a wetland.

The whole idea is that before a wetland can be used for development, the person wanting to use that wetland for such a purpose would have to get a permit from the Department of Natural Resources.

What is defined as a wetland in Senate Bill 3?

The definition is very broad and includes just about everything. As currently defined in Substitute Senate Bill 3, wetland means, "....

land characterized by the presence of water at a frequency and duration sufficient to support, and under normal circumstances, does support wetland vegetation or aquatic life and is commonly referred to as a bog, swamp or marsh and which is any of the following:

1) contiguous to the Great Lakes or Lake St. Clair, an inland lake or pond, a river or stream;

 non-contiguous to the Great Lakes, an inland lake or pond, a river or stream and more than five acres in size; and

3) non-contiguous to the Great Lakes, an inland lake or pond, a river or stream and five acres or less in size, if the department determines that the protection of the area is essential to the preservation of the natural resources of the state from pollution, impairment or destruction and the department has so notified the owner."

Now again, this definition is broad and virtually any wet, marshy area of five acres in size or greater is subject to the permit program unless otherwise excluded.

## There are exclusions for agriculture, but how broad are the exemptions?

There is virtually nothing that is prohibited on your farm as it relates to a wetland. This is one of the big misunderstandings that exists throughout the state.

Substitute Senate Bill 3, section 6, specifically contains a number of exemptions for the use of a wetland. Those that are of most interest and pertain directly to agriculture include grazing of animals. In other words, you can turn animals onto a wetland and you don't have to get a permit from anyone to do that.

A second exemption permits farming, horticulture, silviculture (forestry), lumbering and ranching activities including plowing, irrigation, irrigation ditching, seeding, cultivating, minor drainage and harvesting for the production of food, fiber and forest products. So you can see from that exemption, you can do just about anything you want in terms of agricultural production in a wetland and use minor drainage to remove the water so that you can carry out those activities and not have to get a permit from anyone.

Another important agricultural exemption is the maintenance or operation of serviceable structures including dikes and levies in existence on the effective date of the act or constructed pursuant to the act. In some areas of the state dikes are needed to keep out the Great Lakes water and these particular structures can be serviced without a permit. Senate Bill 3 also allows the construction or maintenance of farm or stock ponds without a permit.

FARM NEWS

Another very important exemption allows the maintenance, operation or improvement of an existing private agricultural drain and drains that are legally established under the drain code. . . that would be county or inter-county drains.

Another exemption allows the construction or maintenance of farm or forest roads without a permit in a wetland, providing that the roads are constructed in a manner which will not interfer with the flow of the wetland.

## You have referred to minor drainage several times, what does that encompass?

Reference to minor drainage is very important in this exemption section because as the bill was originally proposed, minor drainage which may be done in a wetland without a permit was not defined. . . if that were left to the Department of Natural Resources to define by rule, it could be very important. To a governmental agency, minor drainage might mean a plow furrow or a slit-trench dug across a field with a shovel.

So the Legislature, in response to Michigan Farm Bureau's request, put in a definition of minor drainage that is very broad; to include ditching and tiling for the removal of excess soil moisture incidental to the planting, cultivating, protecting or harvesting crops or improving the productivity of land in established use for agriculture, horticulture, silviculture or lumbering.

Another exemption that goes even beyond the minor drainage provision is that drainage necessary for the production and harvesting of agricultural products if the wetland is owned by a person who is engaged in farming and the land is to be used for the production and harvesting of agricultural products. Now that simply says. . . if some major type of drainage is needed, as long as the person who is going to drain the wetland is engaged in farming and is going to use the drained wetland for agricultural production, he may do so without a permit.

### When would I need a permit for a wetlands drainage project?

The only really conceivable circumstance that would require a farmer to get a permit would be if ... he's going to drain a wetland with the idea of using it for a non-farming purpose; and then only if the wetland were of five acres or more in size.

One other possibility would be if the wetland were considered to be of paramount public interest, whether it were less or greater than five acres. For example, there might be some endangered species of wildlife dependent on that wetland for survival. In that particular situation, if the department felt the wetland to be of paramount public interest then it is conceivable that they might require a permit before that wetland could be drained. However, the burden of proof would be upon the department to show that.

### How will the state identify those unique wetland areas?

The location of these endangered species is pretty well known and if the department were aware that a location where these endangered species are living were to be drained it would be incumbent upon them to take the initiative to require a permit application to be filed.

#### Will agriculture be able to retain these exemptions through both House and Senate debate? What is the current status of the legislation?

The bill passed the Senate on May 8; following passage it was sent to the House Committee on Conservation, Recreation and Environment. The Conservation Committee has met several times on the bill since May and when it returns in September for its fall session, it will take up the bill. We expect that the committee will report the bill to the House floor; the speaker of the House has indicated that it will be one of the goals of the Legislature to have the bill passed and on the governor's desk before they recess in December. At the present time we do not have any concern that the House Committee will narrow or weaken the agricultural provisions in the bill.

Environmentalist interests were insistent that agricultural use of wetlands be brought under the permit program. Why are they now supporting S.B.3 with the agricultural exemptions?

In the early stages of legislative consideration, Michigan Farm Bureau pointed out that agricultural use of wetlands does not represent irreparable harm or permanent destruction of that resource.

Any farmer who has wet spots on his farm knows that if a tile becomes plugged or the particular agricultural use of the wetland is stopped, the wetland will quickly revert back to its original state... So we were able to point out to members of the Legislature and the environmental community that unlike filling in a wetland and blacktopping it, agricultural use does not permanently destroy a wetland.

### Then Farm Bureau has supported S.B.3 since it was first proposed?

Farm Bureau is one of the supporters of Substitute S.B.3 with the agricultural exemptions that the bill now contains. Farm Bureau support was not given until the exemptions were inserted and we were assured that farmers would be able to continue to use a wetland for agricultural production without a permit. Other proponents from the agricultural community include the Michigan Cattlemen's Association and the Michigan Department of Agriculture.

## Will the public have an opportunity to comment on wetlands legislation?

Yes, once passed by the Legislature, the law will go to the Department of Natural Resources which must develop rules and regulations to administer the law. These rules are made available to the public and the public will have an opportunity to testify at public hearings on the proposed rules.

## **Rules Strengthen** SCS Commitment to Wetlands Protection

New steps to protect wetlands and encourage wise management of floodplains were announced recently by USDA assistant secretary for Natural Resources and Environment, M. Rupert Cutler.

According to Cutler, two separate rules published in the July 30, 1979 FEDERAL REGISTER may be expected to result in changes in the financial and technical assistance available to landholders for the development of wetlands and floodplains. All department agencies at the state and local le el are currently reviewing their activities in the administration of programs and regulations related to wetlands and floodplain management.

Positive assistance to landholders and other concerned persons will include providing information about alternatives and implications in wetlands development projects and in evaluating the environmental, social and economic impact of such projects. However, the new rules restrict Soil Conservation Service (SCS) agencies from giving technical or financial assistance for drainage projects which would alter certain classifications of wetlands and floodplains.

Exceptions are allowed for compatible land uses in type 1 and 2 wetlands, i.e. lands flooded intermittently throughout the year or in the early spring. For these classifications of wetlands and certain floodplain lands, the SCS office will determine their ability to offer technical or financial assistance based upon indications that the land has been used for agricultural production for three of the five years before the request for assistance, and where there is no practicable alternative.

## A Member Asks About Wetlands Legislation

Gov. William G. Milliken recently announced the appointment of four people to the Agricultural Labor Commission. The appointments are subject to Senate confirmation

Perc A. Reeve, 1620 Glendale, Saginaw, will serve for the remainder of a term expiring November 16, 1981. He is executive vice president of the Farmers and Manufacturers Beet Sugar Association and president of the Michigan Agricultural Conference. He will serve as a grower's representative on the commission.

Guinivere S. Steffens, 6690 Walker, N.W., Grand Rapids, will serve for the remainder of a term expiring November 16, 1980. A fruit producer, she is actively involved in American Agri-Women and is a former state chairman of Women for the Survival of Agriculture in Michigan. She will serve as a producer member on the commission.

Esther M. Huizenga, 6720 Eastern S.E., Grand Rapids, was reappointed for a term expiring June 27, 1982. She is a farm market seasonal manager and was first appointed in 1977. She serves as a seasonal representative on the commission.

Fabian Vasquez, Rt. 3, 72nd Avenue, Hart, was reappointed as a permanent year-round worker representative for a term expiring June 27, 1982. He was first appointed in March of this year for the remainder of a term.

### Safety Group Pays **Record Dividends**

Dividends totalling more than \$244,000 were paid in August to Farm Bureau members participating in the Agricultural Workers Compensation Safety Group, a member-only program from Farm Bureau Mutual Insurance Company

The dividend, which equalled 15 percent of the policyholder's premium, was the result of the Safety Group's excellent safety record and low workers comp losses during the period of July 1, 1978 to Jan. 1, 1979.

The Safety Group, which currently has more than 2200 Farm Bureau members participating, is a workers compensation insurance plan available exclusively to Farm

Send to:

Bureau members who employ agricultural workers.

The \$244,000 was the largest amount ever paid in dividends in the history of the Safety Group. Started in 1971, the Safety Group has paid nearly \$800,000 in dividends in the last eight years.

Dividends can range from five to 45 percent, depending on the overall losses of the participating members in the Safety Group.

The Safety Group policy period runs an entire year, although a recent change in the month starting the policy year (now January instead of July) resulted in the unusual sixmonth policy period for which the recent dividend was declared.

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would like to expand its slide library and if you have any slides that could be used for future slide-tape presentations, please send them to the address below. Your slides will be duplicated and returned.

Marcia Ditchie

Michigan Farm Bureau Information & Public Relations P.O. Box 30960 Lansing, Michigan 48909

terivew

Jackson where reporters asked questions regarding food prices, the outlook for adequate fuel for agriculture, and possible changes in the farm program. A pig roast on the Richard Byrum farm near Onondaga (below) was a highlight of Bergland's Michigan visit. Later Secretary Bergland and Congressman Carr were guests of Marvin and Vivian Lott, Ingham County dairy farmers. After a flying trip to Iowa for one of Presi-dent Carter's "Town Hall" meetings, Bergland returned to the Saginaw Valley area where he was hosted by Con-gressman Robert Traxler (D-Bay City). Bergland's ad-vice on how a farmer can make his voice heard in Washington? "Join a good hard-hitting farm organization!" (More in an in-depth in-

Bob Carr (D-Lansing) ap-

peared at a press conference in

**Bergland Visits Michigan** 

#### **A Good Meeting**

AFBF President Allan Grant, AFBF secretaryadministrator John Datt, and Michigan Farm Bureau President Elton Smith, leave the White House following a meeting with President Carter. The farm leaders discussed the problem of overregulation, energy and transportation with the President. The meeting took place following the signing of the trade bill.

**AFBF Leaders Meet** With President Carter

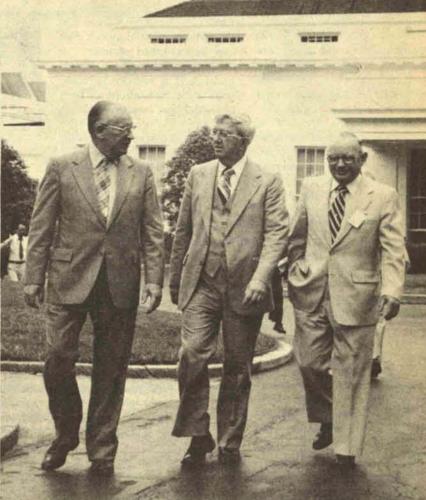
FARM NEWS

#### (Continued from Page 1)

leaders told him. "Most recently we commended you on your initiative to decontrol prices of petroleum products. We have long felt that decontrol will provide the necessary incentives for more exploration, discovery, and development of energy sources. We are hopeful that your continuing efforts to meet the energy crisis will move in the direction of less government involvement.

'We are particularly hopeful that you will relax federal restrictions that prevent exploration and development on many government-owned lands, will make environmental regulations more realistic, and will promote the development of all possible energy sources.

"Farmers and ranchers are very concerned that, in the event of a serious shortfall of petroleum supplies, agriculture must be provided adequate and uninterrupted supplies of fuel in order to ensure adequate food and fiber production and distribution," they told the President.



## **Trade Bill Will Boost Ag Exports**



Secretary of Agriculture Bob Bergland was in Michigan on August 21-22 to visit with farmers in various parts of the state. (Right) Secretary

Bergland and Congressman

## Michigan Sugar Beet Growers Conquer Weed Problems

By Alan Caruba

By any standard, Agrico's recent "Weed Day" was a big success, drawing farmers from great distances around the state to tour its weed control plots, Nutsedge and Canada Thistle studies, along with demonstrations of a recirculating sprayer and a factory tour. An estimated 1,500 farmers attended.

Of particular interest to Michigan sugarbeet growers were the weed plots demonstrating the effectiveness of a number of herbicide combinations. Ray Kolwaite, an Agrico agronomist, noted that representatives of the chemical companies actually participate in the planting and the applying of the herbicides. "I encourage them to check one another and that way everyone stays honest."

The result are weed plots that give dramatic proof of the effects of various herbicides. Among the herbicides represented were Pyramin, TCA, Nortron, Ro-Neet, Betanal and Betanex. (All of these herbicides are available from Farm Bureau Services, Inc.) Michigan has approximately 90,000 acres devoted to sugarbeets, a figure which has remained fairly constant for many years.

A leading authority on weeds, Dr. William F. Meggitt of Michigan State University's Pesticide Research Center was in attendance and noted that the major weed species that challenge farmers are lambsquarters and redroot pigweed with some infestations of both ragweed and smartweed. In addition, there is some evidence of nightshade in fields as well. There are, as well, annual grasses such as green and yellow foxtails, along with perennials such as quackgrass, bindweed and sowthistle which Michigan farmers call "daisies" because of its bright yellow flowers

"You've got to want to grow sugarbeets," said Dr. Meggitt, noting that sugarbeet farmers "are good managers" and very responsive to new techniques that will improve their crop. Proof of this is the fact that Michigan sugarbeet growers have been fully mechanized for the past decade while growers in other parts of the nation are just reaching a point of full mechanization.

The weed plots revealed that Dr. Meggitt's recommendations were right on target for weed control. "Right now we're using

"Weed Day" was a big success as growers from as far as 200 miles away came for the recent tours in Saginaw. An estimated 1500 farmers attended the event. (Photo by Alan Caruba)

a Pyramin-Nortron-TCA combination, all put down in a band pre-emergence. We've got lots of fields out there," noted Dr. Meggitt, "with 95% to 100% weed control." While Pyramin and TCA have long been in use by the sugarbeet growers, the introduction of Nortron has proved an important factor in weed control. "We didn't, in many cases, have the longevity that we wanted in terms of having length of control through the season and this is where Nortron comes into the picture," said Dr. Meggitt. "It gave us extra punch on the broadleafed weeds, particularly

redroot pigweed." Grower William Penn, Midland County member from Hope, agreed, noting that he had attended last year's "Weed Day" and decided to go to the Pyramin-Nortron-TCA combination. Currently farming 750 acres of sugarbeets in partnership with his father-in-law brother-in-laws, Penn and noted that their average tonnage has been 19 and 20 tons. Penn expressed some reservations about post-emergence weed control, indicating their current methods achieve their desired results

On one field of high organic soil, Penn utilized a Nortron-TCA combination and "it's probably the cleanest field we've got." Dr. Meggitt pointed out that post-emergence control is often necessary, however, and Betenal and Betenex have more than proved their worth. "We can have as many as seven chemicals put on sugarbeets", said Dr. Meggitt, with no crop injury. There is currently some concern about carry-over with soybeans and alfalfa, but studies are being conducted to determine the extent of the affect.

## Agriculture Fraternity Has "Good Things Growing" at MSU

The slogan—"Good things growing in Michigan" — adopted by the state's farming community in 1977 to promote its agricultural products, has been used as the motto of Michigan State University's Alpha Gamma Rho Fraternity for many years. But in the case of the fraternity, those "good things growing" are men rather than food products.

As fraternity president Dave Armstrong says, "We join together to form a cooperative body to develop better men for a better tomorrow in agriculture."

AGR's membership is limited to men who are enrolled in MSU's College of Agriculture and Natural Resources or affiliated majors. Armstrong, who is from Ionia, explains this gives men with common interests the opportunity to live and study together. "Limited membership tends to make our house a closer, more personalized house," he said.

AGR promotes scholastic achievement by awarding two scholarships each term — one to the resident who has the most improved grade average from the previous term and another to the "active" who has the highest term grade average. AGR men have held the highest grade point average of any of MSU's fraternities. Each year AGR members participate in a number of community service projects. They have promoted Michigan's apple industry, helped a local museum raise funds through participation in a "bike-a-thon" and given scholarships to outstanding high school juniors involved in FFA.

They also participate in intramural sports and social activities. AGR members are also involved in many of MSU's clubs and organizations, including the marching band, rodeo team, Future Farmers of America, and the Intra-Fraternity Council.

"Alpha Gamma Rho means many things to many different people," says Armstrong. "It offers a place where a student can feel comfortable and at home. It's a place to learn, to grow, where life-long friends can be found."

For further information on this agricultural fraternity, see the advertisement on this page.

### **Dear Prospective Student,**

We would like to have you know of a source of student loan funds available only to members of Michigan Farm Families.

Since January 1971, we have made student loans in 61 of Michigan's 83 counties.

Our loan limit is \$2500.00 per academic year with a maximum to any one student of \$7500.00. Repayment is to be made with simple interest at 7% per annum and payments and interest are required to start not later than 12 months after graduation, in most cases.

Write or call for further information:

Michigan Rural Rehabilitation Corp. P.O. Box 188, Marshall, Mich. 49068 Nyle L. Katz, Executive Director (616) 781-4646

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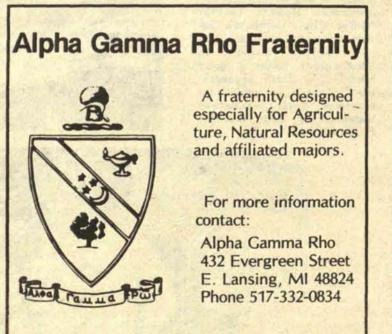
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"Building better men through agriculture,"

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#### Will Look at Marketing Potential for Michigan Products

## **Pridgeon Heads European Tour**

### "Farmers of the Week" Honored by FBIG and Mich. Farm Radio Network

Five more farmers have been recognized for their contributions to the agricultural industry and their communities. All were named Farmer of the Week in the month of July. The award is sponsored by

the Michigan Farm Radio Network and Farm Bureau In-surance Group. Winners receive a plaque and a special ly designed award buckle and leather belt from their local

FBIG agent. A list of the Farmers of the Week for July 1979 follows: Week of July 2 - F.D. Bloss,

59, a Swartz Creek dairy farmer specializing in registered Holsteins. Bloss, who farms 600 acres in partnership with his son, is a member of the Michigan Animal Breeders Cooperative, the Genesee County Farm Bureau, is former secretary and member of the local school board, and is a member of the United Methodist Church. He and his wife, Dorothy, have three children.



F.D. BLOSS

Week of July 9 - Donald Shirley, 38, of Baraga, a beef farmer and contract grower of trefoil seeds. He farms about 700 acres. Shirley serves as a member of the county ASCS committee, vice president of the Copper Country Farm Bureau, secretary of the local Farmers Livestock Cooperative, and member of the Western Michigan Livestock Cooperative. He and his wife, Vicki, have two children.



#### DON SHIRLEY

Week of July 16 - Robert A. Hand, 42, a dairy and beef farmer from Afton who farms over 1200 acres and has a milking herd of 40 Holsteins and a beef herd of 125 head. Hand serves as an elder and vice chairman of the church board for the Burt Lake Christian Church, local board member of the Michigan Milk Producers Assn., chairman of the Cheboygan County local of the Michigan Animal Breeders Co-op, local ASCS committeeman, member of the board of the Cheboygan Cooperative Elevator and vice president of the Cheboygan County Farm Bureau. Hand and his wife, Myra, have four children.



#### **ROBERT HAND**

Week of July 23 – Jim Wissman, 38 a dairy farmer from Marine City who farms 500 acres and milks 75 cows in partnership with his brother, Earl. He serves as secretary-treasurer for the local Michigan Milk Producers Assn., is a member of the St. **Clair County Farm Bureau and** served on the county Farm Bureau board for six years, including two years as vice president. Wissman and his wife, Rosemary, are the parents of three children. They were nam-ed the MMPA's Outstanding Young Dairy Couple of 1974 for District 7.



JIM WISSMAN

Week of July 30 - Leslie Warren, 41, a lifelong farmer from Corunna in Shiawassee County. Warren raises cash crops and has a 70-head herd of beef cattle on his 450-acre farm operation. He serves as a trustee and church board member for Juddville United Methodist Church, is a member of the Hazelton Township Planning Commis-sion and is president of the Shiawassee County Farm Bureau.



**LESLIE WARREN** 

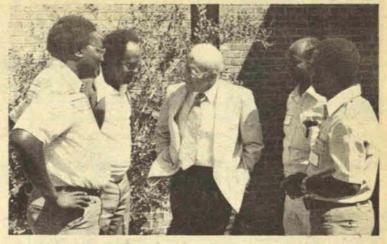
A delegation of Michigan agricultural leaders, headed by Dean M. Pridgeon, director of the Michigan Department of Agriculture, left August 19 for a three week People-to-People tour of Europe.

The visit is privately sponsored and organized under the People-to-People Travel Program.

Pridgeon said the tour is designed to promote understanding and goodwill and to look at the marketing potential for Michigan agricultural products.

Two members of the delegation, Rebecca Tompkins of Traverse City and Charles Donaldson of Stephenson, are members of the Michigan Commission of Agriculture.

The delegation will travel through Belgium, Czechoslovakia, the Soviet Union, Poland and



MDA Director Dean Pridgeon (center) talks with (left to right) Dr. Ondiek, Okelo, Kenya; Abdl Adan Dule, Somali; Mohamed Ahmed Duksiych, Somali; and Dr. Patrick McKenzie, Guyana, who were part of a 12-member agricultural policy group from nine foreign countries that visited Michigan State University in mid-August. The group was interested in learning how MDA activities are coordinated with MSU.

Switzerland. They will par-ticipate in meetings with U.S. and foreign government representatives and will visit agricultural leaders in each of the countries.

Your home

**Member Photo Contest** 



Michigan Farm News is sponsoring the second annual Michigan Farm Bureau member photo contest. The contest has two divisions: the Junior Division is for members 18 and younger; the Senior Division is for members 19 and older.

Prizes will	be	av	var	de	d	in	e	ac	h	d	iv	isi	or	1	as	fe	oll	0	w	s:
1st prize																	1			. \$50.00
2nd prize																				
3rd prize																				
Special Merit																				

For a copy of the official rules of the contest, write: Michigan Farm News, Photo Contest, P.O. Box 30960, Lansing, Michigan 48909

### Women's Leader Conference Set for September 26-27

"Keys to Growth" will be the theme of the Michigan Farm Bureau Women's 1979 Leader Conference to be held September 26-27 at the Valley Plaza Ramada Inn in Midland.

Featured speakers will in-clude Carol Kent, a com-munications specialist, who will speak on self enrichment and Lois Gross, chairman of the Farm Bureau American Women's Committee.

Leadership workshops will

be held on Wednesday afternoon, September 26 and project workshops (legislative, communications and health and safety) will be conducted on Thursday.

Women interested in attending the two-day conference should send their reservations to Helen Atwood, manager, Women's Department, Michigan Farm Bureau, P.O. Box 30960, Lansing, Michigan 48909 by September 10.



### **Planer Molder Saw**

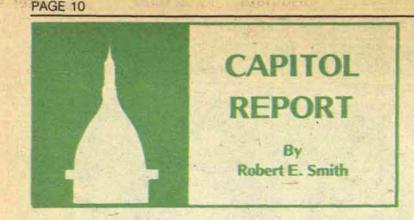
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# **Farm News Sponsors**



### **Workers' Compensation Reform**

Progress is being made on workers compensation reform by the Special Joint Legislative Task Force consisting of five senators, five representatives, the director of labor and the director of commerce. The Task Force met for long sessions the week of August 6 and while the meeting broke up without agreement on August 9, we are still confident that a real effort is being made toward meaningful reform.

While there is a long way to go and it is entirely possible that negotiations might collapse, the Task Force did agree on some important provisions. One is especially important to agriculture and that is the tentative elimination of minimum payments. The payment is often far in excess of the actual wage. This is due to part-time and short-term workers.

## **Position Statement Outlines FB Stand**

#### Workers Compensation Reform Task Force:

"On behalf of the more than 64,000 member families of the Michigan Farm Bureau with membership throughout the entire state, I wish to present to the Workers Compensation Task Force their views as expressed in action taken at meetings of the delegate body and the membership both at the county level and at the state annual meeting in December, 1978.

Farmers in the state were brought under the workers compensation law by a Supreme Court decision in 1972. There have been several court cases that have had a substantial impact on agricultural employers in Michigan. They are as follows:

Gallegos v. Glaser Crandall Company, 388 Mich 654 (1972). The Michigan Supreme Court ruled that it

**October 12, Cobo Hall** 

was unconstitutional for agricultural employees to be excluded from the Workers Compensation Act.

Stanton v. Lloyd Hammond Farms, 400 Mich. 135 (1977). The court ruled that an employee injured before the Gallegos decision was entitled to wage benefits.

Jolliff v. American Advertising, 49 Mich. APP 1 (1973). The court, in essence, in this decision forces the employer to pay an injured employee an amount exceeding that amount which the employee would have taken home had be been working full-time. This situation we believe seems to destroy any incentive an employee may have to return to full employment and full wages.

Gusler v. Fairview Tublar Products. The Appeal Board ruled that the Joliff minimums of \$96.00 per week must be paid even though the injured employee was taking home only \$77.62 per week. In making the decision the Appeal Board relied upon the Jolliff holding.

In general we support the reforms suggested by other employer groups. However the following are some of the changes expressed in the official policy as passed by the voting delegates at the Michigan Farm Bureau annual meeting in December, 1978.

Because of the high minimum premium many farmers and other employers do not avail themselves of the coverage leaving themselves and their employees unprotected. Overly generous awards have contributed to high premiums. (It appears that a large percentage of farmer employers do not have workers compensation because of the high cost and the impact on farm family income.)

Workers Disability Compensation should be made a cost sharing program with employees paying a portion of premium costs since employees receive all of the benefits. (Presently farm wages are not included in the state average weekly wage. Farm benefits should be based on average farm wages and consideration should be given to the fact that most farm work is either short-term or part-time.)

The maximum amount of benefits payable should be 80% of the net income. There should be no minimum.

Workers Disability Compensation benefits should be reduced by the amount of other benefits that are provided at the cost of the employer.

A less complicated appeal process should be implemented for employers who wish to appeal workers compensation decisions.

There should be a statute of limitations requiring a claim to be presented in writing within a three year period.

Attorneys' fees should be based on a flat per hour rate and should not exceed 15% of the total settlement.

Employees should be required to report injuries before leaving the premises where employed or within 24 hours.

Previous injuries, whether reported or not at the time of employment, should not be attributed to the present employer.

Injuries sustained by an

employee involved in a recreational, social or personal interest, regardless of whether they occurred on the premises of employment, should be excluded from coverage. (Strict definitions of work related injuries and disabilities are necessary. Heart, mental and similar disabilities should be allowed only when clearly work related.)

The present situation, whereby benefits are paid to employees leaving the labor market, not because of a true impairment, but because of an advancing age or to take advantage of a voluntary retirement plan, should be corrected.

Workers Disability Compensation claims hearings and determinations should be made within 60 days of filing.

Any retroactive benefit increases should be financed through use of public funds. It would not be equitable to force current employers to assume the expense of raising benefit payments for workers injured years ago.

Dependency of a child should be limited to age 18 unless mentally or physically disabled. Full-time students should be eligible to receive benefits until age 25.

Permanent and total disability should be redefined to eliminate "loss of industrial use" as a criterion for eligibility.

Employees should be required to provide the employer a copy of any physical examination received in connection with any injuries or medical impairments. (Agriculture often employs the residual work force, those who are prevented from obtaining other employment because of health or other reasons. The farm employer has no way of knowing of pre-existing health impairments.)

Disabilities should be redefined to mean the inability of an injured employee to perform or obtain any work suitable to his or her qualifications or training.

The present exemptions from workers Disability Compensation coverage of dependent family members should be maintained.

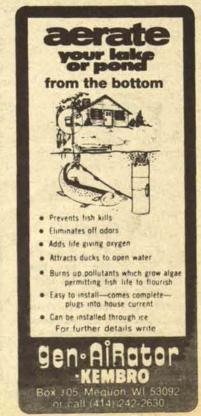
The above summary from the Michigan Farm Bureau policy as adopted by the voting delegates contains a few of the recommendations that would be helpful to agriculture. It should be remembered that when workers compensation was initiated in 1912 it was carefully explained that the consuming public is responsible for paying through the increased cost of consumer goods for the injuries to a worker resulting from the production of consumer goods.

Agricultural production costs in Michigan are high, the same as industry. However, unlike most other employers, agriculture cannot pass on the cost of Workers Compensation, as farmers have no control over the prices they receive. Agriculture, unlike industry, cannot move to other states; in fact, farmers become the victims of the high costs of production inputs resulting from the very high cost of Workers compensation being passed on to them thereby reducing the farm family income.

Any proposed workers compensation legislation should recognize the problems of Michigan agriculture and not force Michigan farmers into a non-competitive position with other states.

I would welcome any opportunity to provide the Task Force with any information relative to the effect of workers compensation on agriculture."

Robert E. Smith Senior Legislative Counsel



## Rural, Urban Citizens Join for Harvest Time Dinner

When Rep. George Cushingberry, Jr. (D-Detroit) was named chairman of the House Agriculture Committee, one of his first stated goals was to bridge the gap between food producers and consumers. In last month's FARM NEWS "Interview," he expressed his hope that an All-Michigan Harvest Time Dinner would be a part of that bridge.

Plans are progressing for this event, which will bring together people from industry and agriculture to celebrate the state's harvest time. The dinner will be held October 12 at Cobo Hall, Detroit.

President Jimmy Carter, Secretary of Agriculture Bob Bergland, Governor William G. Milliken, Michigan congressmen and legislators will be among the invited guests. A slide-tape presentation on Michigan agriculture is currently being produced for the event.

Tickets for the All-Michigan Harvest Time Dinner may be ordered by filling out the form below and mailing it with your check (\$12.50 per person) to the Michigan Agriculture Conference. Make your check payable to the Food Industry Council.

		ř
Return to: Michi	gan Agricultural Conference	
921 N	N. Washington	
Lansi	ng, Michigan 48903	

Please send\_\_\_\_\_tickets for the All-Michigan Harvest Time Dinner to:

Name			194	1	Harris .	
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## **Defining the Rules**

#### **By Allan Grant**

For decades, growers of agricultural products have joined cooperatively to seek better marketing conditions. Over the years, these conditions have changed. Now, many farmers and ranchers produce commodities under contracts with processing firms or handlers.

Included are processing fruits and vegetables, turkeys, broilers, popcorn and milk. Other crops and commodities may be produced under contract in the future.

Although many growers voluntarily supported marketing associations designed to negotiate with processors on their behalf, these efforts were often circumvented by handlers.

Processors played producers against each other. Refusal to bargain in good faith for prices and other terms of trade resulted in extreme grower frustration.

To help solve these problems, a new Farm Bureau affiliate, the American Agricultural Marketing Association was formed in 1960. AAMA, and member state Farm Bureau marketing associations, have since engaged in marketing for sale of select commodities with some notable successes.

Still it is evident that farmers remain unduly handicapped by marketing forces beyond their control and that national legislation to more clearly define bargaining rules would be helpful.

Positive assistance came with passage of S.109 — the Agricultural Fair Practices Act of 1967.

For the first time, handlers were prohibited from engaging in certain unfair practices.

But the Act contained a number of weaknesses, including inadequate provision for enforcement.

Farm Bureau delegates have urged that a more comprehensive federal marketing and bargaining act be given high legislative priority. They hold that such legislation must be available to growers in all states who wish to organize marketing associations accredited to operate within provisions of the law.

As a result, the National Agricultural Bargaining Act of 1979 has been introduced in Congress by California Representative Leon Panetta. The bill (H.R. 3535) contains four major proposals. The first is a requirement that the secretary of agriculture establish a system for defining, and accrediting, voluntary membership producer associations on petition by the growers of a commodity.

The second provision makes good faith bargaining a mutual obligation of both parties. This section does not require that agreement be reached, rather that a definable fair attempt toward such agreement be made by both parties.



A restatement and expansion of the Agricultural Fair Practice Act of 1967 is the third provision. It covers such practices as coercion, intimidation, discrimination, bribery or other inducement, misrepresentation, refusal to bargain and conspiracy on the part of either party.

Enforcement is covered in the fourth provision of the act which includes rule making, review and remedy procedures, with authority for enforcement placed with the secretary of agriculture.

Thousands of farmers now need this protection. As agriculture and farm marketing grow more complex, many thousands more will need this protection in the future.

Enactment of H.R. 3535 —the National Agricultural Bargaining Act of 1979 — will greatly improve the bargaining power of all farmers and ranchers, and contribute to the survival of family farming.

## **Ag-Lands Preservation Topic** at **Tri-State Conference**

In 1973, the Michigan Department of Agriculture published a projection of future agricultural land requirements to feed Michigan's growing population. It was conservatively estimated that Michigan would need 7.9 million acres of food-producing cropland in the year 2000. Yet in 1969, there were only 6.6 million acres of suitable agricultural land available for production in Michigan — and that figure has declined by oneand-a-half million acres since then.

#### **States Share**

#### Concern

The preservation of prime agricultural land for crop production is a vital and recognized issue. To address the issue, the National Association of County Planning Directors is sponsoring a tri-state conference on Agricultural Preservation — A National, Regional, State and Local Concern. The

In 1973, the Michigan Department of Agriculture published a projection of future agricultural land requirements to feed Michigan's growing population. It was conservatively estimated that Michigan, Ohio, and Indiana, which share similar farm constituencies. The conference will be held on Tuesday, October 2, 1979, in Lima, Ohio, at the local campus of the Ohio State University. Registration is \$10.

#### MDA/Michigan

#### **DNR** Participating

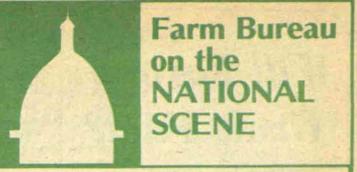
The conference features nationally and regionally renowned speakers. The morning session will be devoted to a panel including Dean Pridgeon, Director of the Michigan Department of Agriculture. A panel member representing each of the three states will present a status report on agriculture in that state.

Of the three states, Michigan is the only one with a legislated farmland preservation program. Dennis Conway, who administers that program in the Michigan Department of Natural Resources, will lead off the afternoon workshops with an assessment of its impact.

It is generally accepted that the major threat to prime farmland is its conversion to suburban or urban uses, particularly housing. The problem will be tackled at the conference by Dr. Charles Sargent of Purdue University.

The view point of agricultural organizations will be presented by a speaker from the American Farm Bureau Federation. Albert Pugh, an Extension Sociologist at Ohio State University, will report on the current status of agricultural districts.

To receive a brochure, or to register for this conference, contact Ms. Terry L. Jurrens at the Genesee County Metropolitan Planning Commission, 1101 Beach Street, Room 223, Flint, Michigan 48502; phone (313) 766-8865.



The National Agricultural Bargaining Act of 1979 now has 37 co-sponsors. Field hearings on the bill are planned for sometime in September. One will likely be held in the Michigan-Ohio-Indiana area. It is vital that producers appear at these hearings to relate their personal experiences and answer questions.

In a report to Michigan Farm Bureau staff on August 15, AFBF Washington office associate director Don Donnelly said that the proposed legislation is encountering strong opposition from processors and, at this point, more letters against the bill are being received than for it (Michigan being an exception).

"If a strong case is built at the field hearings, there is a good chance there will be action in the House in 1980," Donnelly said:

Excessive government regulation and domination by organized labor are the major roadblocks to improved transportation, according to Chuck Fields, assistant director of national affairs for the American Farm Bureau Federation.

Fields, speaking at an AFBF Grain Outlook Conference, said that the recent protest shutdown by the independent truckers demonstrated the vulnerability of agriculture to those who provide transportation.

Fields predicted dramatic growth in demand for transportation in the next ten years. He also said that railroads will survive and become an attractive investment. It will be a different rail system than we now have, more labor efficient and making better use of equipment. Better service will cost money and more bulk shipments will be used to hold costs down. Single shipments will be available, but must pay their own way, according to Fields.

Fields said that effective mergers and regulatory reform will be necessary to bring about the efficiencies needed in this future transportation system.

Creating a separate Department of Education with a more than \$14 billion budget would be "a disaster," says John Datt, AFBF secretary and administrator. "At this time, when both the executive branch and the legislative branch of the federal government rate near zero in terms of public confidence, it would be extremely foolish to attempt to saddle American taxpayers with another expensive and unnecessary level of bureaucracy," Datt said.

The bill creating an Education Department (S. 210) is now before a Senate-House conference committee and is expected to come to the full floor of both chambers after the August recess of Congress.

Predictions of record U.S. harvests of wheat, corn and soybeans are being viewed optimistically by exporters who believe that demand for U.S. grain supplies will increase in foreign markets.

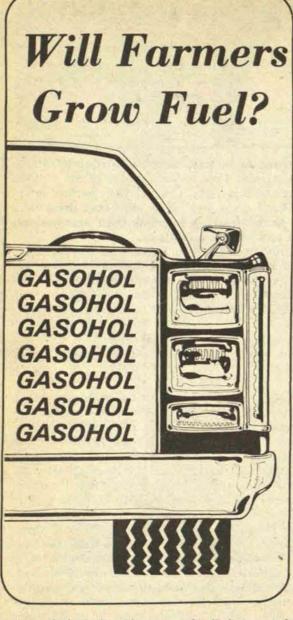
"Inherent in these predictions," says AFBF President Allan Grant, "is an unprecedented demand from farmers for motor fuel to power the machinery to harvest their crops." Grant expressed his concern in a letter to Secretary of Agriculture Bob Bergland and asked the secretary to review the fuel allocation rules announced by the Department of Energy. Those rules, effective August 1, would allocate gasoline for agricultural production at 100 percent of **monthly** usage during the base period of November 1977 through October 1978.

Grant urged Bergland to "take positive steps now" to avoid an agricultural fuel crisis. "We believe that farmers should be guaranteed 100 percent of their fuel needs," wrote Grant. "At a minimum, we recommend an allocation rule based on past usage be established on a quarterly basis, rather than monthly."

#### Washington Addresses

Senators: Senate Office Building, Washington, D.C. 20510.

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



Is gasohol an idea whose time finally has come? Or does the 9 to 1 blend of grain alcohol and gasoline remain an unlikely solution to our current motor fuel crisis?

The possibility of converting grain to fuel has been around at least as long as the Tin Lizzie. Henry Ford's Model T ran quite well on alcohol fuel. He said that alcohol was a marvelous fuel that could be derived from fruit crops, vegetable matter or any organic manner. He said that more than fifty years ago.

It has taken gasoline shortages and soaring petroleum prices to ignite gasohol as a fuel alternative. Gasohol is getting researchers' attention, politicians' interest, news media coverage - and, naturally enough, grain farmers' support.

Despite early reports of good consumer response to test marketings, however, the jury is still out on gasohol. Once you look past the admittedly acceptable performance of the product, the issue is relatively complex. Equally qualified experts are split on the subject.

Gasohol would seem to hold some promise for improving the income of the cash grain producers. States which produce a surplus of grain and give gasohol the biggest permanent tax break could see the blended fuel become quite popular. So far, though, no company has come up with plans or money for making and distributing large amounts of grain alcohol on a practical basis.

#### A Renewable Resource

Any decision, by government or private enterprise to go whole hog in making fuel-grain alcohol (ethanol) out of crops has major implications for farmers and for the nation's food and agricultural policy.

Obviously any large-scale program would raise the farm price of the feedstock used. Feed buyers of course, would be less than pleased. We would have another outlet for disposing of surplus farm commodities that can depress prices and keep some farmland idle.

Since feedstocks could be produced each growing season, the supply would not be depleted like conventional oil reserves. Farmers would become



energy producers as well as food producers. Risk of embargo by foreign nations should be reduced lending some sense of national satisfaction to "growing" fuel.

Another plus factor would be the distillers dried grain (DDG) that remains after ethanol is produced. Even a modest gasohol program could triple or quadruple the available amounts of this high protein animal feed. Some experts say DDG could be processed for human consumption.

#### **An Economic Alternative?**

Many people are particularly concerned, however, about the economics and the morality of using U.S. grain for fuel. The process of producing alcohol from agricultural products is basically the same process used in distilleries. The process makes what is known to most people as "white lightning" or moonshine.

Now, and for the foreseeable future, gasohol must be priced above regular gasoline. That's true even though OPEC nations have jacked prices of imported crude oil to unprecedented heights. And it's true even though the blend has been granted substantial government tax waivers. And it should be noted that most tax waivers already granted or being proposed in some states are temporary. That gives pause to potential investors in ethanol production.

If gasohol replaces any significant amount of the 110 billion gallons of gasoline we used last year for fuel, a big chunk of the total grain harvest must be diverted to ethanol production.

Once expensive new ethanol plants were built, they would have to run continuously for long periods of time, buying corn even when prices were high.

Such a drawdown of grain supplies would mean that grains for food and feed would be in tighter supply. Consumers prices would rise, shortages would be chaotic, our dollar-earning exports would be threatened. Only if farmers substantially increase production could that unpleasant scenario be avoided.

Is enough idle acreage available to increase production? Here's what Secretary of Agriculture Bob Bergland said in congressional hearings on May 4:

"Because the amount of available set-aside land is unpredictable except on a very short-term basis, it would not be practical to construct alcohol distilleries with reliance for feedstocks upon production from set-aside acreage."

Not only is there a question about the amount of idle land available; there are doubts about its productivity. Very few farmers set aside their good land.

Then there's the problem of soil loss. Reports indicate that the U.S. has a very serious soil conservation challenge right now; what is perhaps our most precious national asset is washing into the oceans at a distressing rate. All out grain-for-fuel planning could hardly improve that situation. No-till might help in some areas, but then you're close to trading off petroleum used in chemicals for the fuel produced from the grain.

One problem that concerns a number of scientists is that it presently takes more energy to convert grain or other raw material into alcohol than the alcohol contains when you're through processing it.

That's somewhat of a standard any time you process fuel. There is always some kind of waste - it is never 100% efficient, and the fermentation process used to make ethanol is actually a low-energy process.

Another major consideration is storage space and the cost of transporting the raw materials to distilling plants and the fuel to consumers. How does fuel get transported to other areas if it's produced in the middle of the corn belt? By rail and by truck. And what fuels the trucks?

The answer, some experts say, are local processing plants that would cut transportation costs, decreasing the cost of the fuel.

The fact remains however, that much of our corn (the major item presently considered for ethanol production) is produced far from most of the great urban areas that generate most of the demand for fuel.

### Gasohol Production: Public Policy or Private Enterprise?

President Carter's recent endorsement has raised expectations that farm cooperatives will be gearing up for gasohol distribution. But, by their very nature and purpose farmers' co-ops ar not set up to supply mass markets. Selling gasohol probably would bring farmers' co-ops a slug of new business, however, farm co-ops have to keep their focus on the fuel needs of farmers.

In figuring the cost of producing a gallon of ethanol, most sources are including a credit of \$110 per ton for the distillers dried grain that remains. Feedmen are concerned that any sizeable program would release such a large amount of DDG to the high protein feed market that the price of all sources, including soybeans, would be under heavy downward pressure. A Michigan State University scientist has sug-

A Michigan State University scientist has suggested there could be an integrated system where an alcohol plant and a feedlot were combined. After the alcohol is extracted, leftover DDG would be fed to the animals.

Concern over the impact of massive ethanol and DDG production may be premature. As Secretary Bergland noted in early May, "Tax waivers do not appear to have encouraged the entry of significant new distillery capacity as yet."

Gasohol needs the tax consideration to be priced competitively. The future of the product shouldn't be based on tax exemption. We still need the money from fuel taxes for state highways, rural roads and bridges. Letting farm-to-market roads gradually go to pieces - they're not in great shape now - would be a disaster.

Another observer has noted that government must have a certain amount of money to operate, and if it let go of fuel taxes as an incentive, it would adjust its tax take from other sources.

Weighing all the pros and cons of the gasohol issue leads to this critical question: Would it make good public policy to provide incentives towards a large-scale grain-to-alcohol program? Or would it be better to continue the development and demonstration work to produce liquid fuels from coal, shale oil, cellulosic (residue) materials, or other alternative sources?

other alternative sources? In research at Virginia Tech a bio-chemist has been studying the conversion of cellulose into glucose in a joint project with Gulf Oil on ethanol production. Cellulose, the most abundant compound in nature, is present in all forms of biomass. An essential and costly step in distilling alcohol from grain is obtaining glucose from the starch.

The Tech-Gulf process would at least partially eliminate the need to use starch or other sources as grain, which could otherwise be used for human and animals foods.

No matter what the extent of conversion to gasohol may be, it won't happen overnight. It would take several years to design and build all the production facilities required.

## **I-69** Concerned Citizens Ready for Court Battle

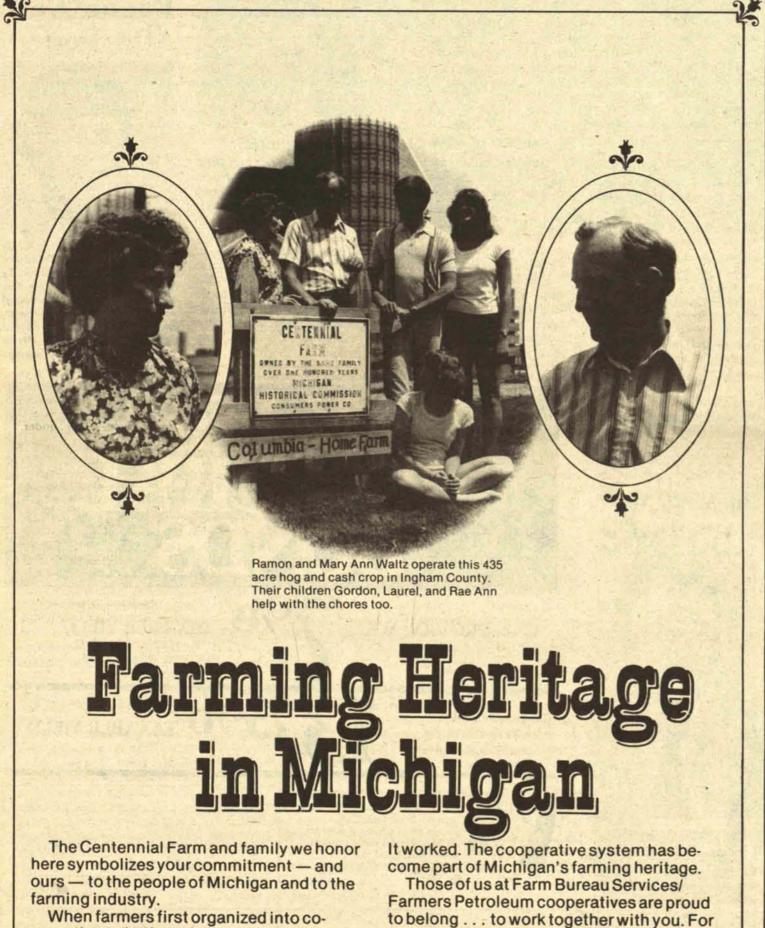
After ten years of public hearings, meetings and legal proceedings, a citizens' group fighting construction of Interstate-69, from Charlotte to Lansing, has won the right to represent five townships and a portion of another in a class action suit against the state highway department.

In arguments before Ingham

County Circuit Court Judge Jack Warren, witnesses for the Concerned Citizens About I-69 were able to show potential adverse effects to the agricultural base in communities lining the proposed corridor. Using maps and surveys from the U.S. Department of Agriculture and other certified groups, witnesses testified that prime, essential and unique farmland would be lost.

"With the loss of the agricultural base in Eaton County, the remaining agricultural community also loses part of its business those in agri-supplies and services," says Allan Caughey, chairman of the citizens' group.

Caughey, who first spoke out against the highway department proposal in November 1969, says that the group now represents 500 people in the county and has received resolutions from units of government representing 60% of Eaton County. Caughey, a member of the Eaton County Farm Bureau, acknowledges



operatives 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. to belong . . . to work together with you. For FARM BUREAU SERVICES

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



SERVING YOU FIRST FOR FIFTY YEARS

that the group has also received considerable assistance from the Michigan Farm Bureau and Michigan Agricultural Services Association.

Warren's ruling established a geographic area for the class action to include Benton, Oneida, Eaton, Chester and Roxand townships and that portion of Delta Township west of I-96. The ruling also requires the Concerned Citizens group to notify all residents and landowners in the affected areas of their option to be represented in the legal matter.

The group plans to use mail and newspaper notices to comply with the ruling. Until notification and responses from the public have been received, court proceedings will be delayed. The group hopes the necessary notification can be completed within 120 days.

Certification is just a "preliminary to the final battle," says Caughey, but the group will be ready to go into court any time a trial date is set.

Persons interested in learning more about the Concerned Citizens group or wishing to offer support, may contact Allan Caughey, chairman, or Ms. Jennifer Forrell, secretary, through the Eaton County Farm Bureau Office in Charlotte.

## **MSU Student** Honored

Patti Moss of Springport has been named a state winner in the National Junior Merit Award program. She was selected for the honor by the Michigan Junior Polled Hereford Association.

The 19-year-old Michigan State University student is the daughter of Jackson County members Larry and Ilene Moss.

The award was based on the applicant's Polled Hereford operation, junior Polled Hereford association activities, goals, skills and long-range plans, as well as participation in school and agriculture-related activities.

The award program is sponsored by the National Junior Polled Hereford Council and the American Polled Hereford Association.

In 1978 Moss spent 5 1/2 months working on a 40,000-acre ranch in Montana as part of her placement training at MSU. During that time she and one other worker calved out 500 cows. She also assisted in branding 800 cows and detecting heat in 300 cows. After completing those tasks, she showed cattle for the ranch at the Montana State Fair and the Yellowstone Exhibition.

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FARM NEWS

SEPTEMBER, 1979



## **L** A Cheney Retires



L A CHENEY

A Cheney, executive secretary of the Michigan Association of Farmer Cooperatives (MAFC), retired September 1 after nearly 25 years of service to the association

Since Cheney became MAFC executive secretary in 1955, association membership and programs have grown to include 95 percent of the farmer cooperatives in the state. These include marketing and farm supply, electric, credit and service cooperatives in Michigan.

During his tenure, he has been active on both the state and national level. He served on the board of the National Council of Farmer Cooperatives for four years and as a trustee to the American Institute of Cooperation (AIC) for the last 14 years. Cheney also served several years as chairman of the Farm Bureau State Liaison Committee, and in 1978 was president of the National Association of State Councils.

Cheney has been instrumental in organizing youth pro-grams while with MAFC, including the new FFA officers program and the MAFCsponsored tour to the annual meeting of the National Institute on Cooperative Education, held in conjunction with the AIC annual meeting.

Words of praise for Cheney have come from leaders of various cooperatives and organizations during his 25 years of service. Last December, Gordon Guyer, director of the MSU Cooperative Extension Service, wrote Cheney, "I want to take time to indicate my respect for the superb job you do in maintaining the enthusiasm and momentum associated with the Michigan Association of Farmer Cooperatives.'

Following Cheney's announcement of his retirement as a trustee of the AIC board, AIC President Owen K. Hallberg paid tribute to his

cooperative service. "It is difficult to lose the services of you who have served so faithfully and well for several years. On behalf of myself and our entire AIC staff, I want to thank you for your contributions of time, talent and effort and your continued support."

'LA has been a friend of everyone involved in cooperatives," said Elton R. Smith, president of Michigan Farm Bureau. "Throughout his many years of service, he was always aware of current issues that affected our cooperatives and provided knowledgeable direction for appropriate action. He was a strong believer that cooperatives are good for all Americans and had the ability to communicate that belief to others.

Reflecting on his years of service to MAFC, Cheney said, "I have thoroughly enjoyed working for the association and have made many friends. I think agricultural and cooperative leaders are excellent people to work with.

In mid-September, Cheney and his wife will leave on a three week tour to the Orient and Hawaii. Following his return, he plans to remain acinvolved with tively cooperatives in some way.

**Buchholz** New **MAFC Head** 

**CHARLES BUCHHOLZ** 

Farm Bureau regional

representative in the Southeast Region, has been named ex-

ecutive secretary of the

Michigan Association of

31 after nearly 25 years with

as regional representative in

the Southeast Region. Prior to

joining MFB, he was executive

vice president of the Farmers

and Manufacturers Beet Sugar

Buchholz served three years

the Association.

Association.

Charles Buchholz, Michigan



#### HAROLD BOROWICZ

Harold Borowicz of Cheboygan has been ap<sup>9</sup> pointed Michigan Farm Bureau regional representative for the North Region. He replaces Ray Wood who recently accepted a position with the National Corn Growers Association in Iowa.

Borowicz is currently serving as president of the Cheboygan County Farm Bureau and has been involved in many activities associated with Michigan Farm Bureau and its affiliate companies



North Region Ruhlig Retires After

#### **DON RUHLIG**

Don Ruhlig, regional representative in the South Region, has retired from Farm Bureau, effective August 31. He has been associated with the organization at the county and state level for 25 years.

Before being elected to represent District 3 on the Michigan Farm Bureau board of directors in 1963, Ruhlig served as president of the Washtenaw County Farm Bureau.

After three years of service

**Rep Named** 25 Years of Service on the MFB board, he was appointed regional representative in the Southeast Region in January of 1967.

When Farm Bureau regions were reorganized in 1976, he became regional representative of the new South Region and held that position until his retirement on August 31.

## **Bonnie Gets ADA Post**



Bonnie L. Lynch has been named the new executive director of the American Dairy Association of Michigan. The appointment was announced July 25 by John J. Gilbert, present president of the ADAM board. Bonnie joined ADA in 1975 as secretary to former manager Don Carlson.



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Interest exempt in the opinion of counsel, from all present Federal income taxes under existing laws, regulations, rulings and judicial decision.

#### SEPTEMBER, 1979

FARM NEWS

## **FFA Accepts President Carter's Energy Challenge**

"I set before you this extraordinary challenge, asking every FFA chapter in this country to get involved in this basic question of energy conservation ... That was President Carter's "unique call" to FFA chapters all across the country.

Carter, a former FFA secretary at Plains, Georgia, was speaking to the 1979 State President's Conference. The previous Sunday, he told the nation about his plan for energy conservation and allocation. Then, on July 19, he told the 96 state FFA officers gathered in the Rose Garden, "I will give recognition. . . to the one FFA chapter in the nation. . . who does the most outstanding job in carrying out this response to the energy crisis. I'm going to depend upon the FFA to take the lead in energy conservation. I know you will do this, and it's a solemn commitment between me and you.

National FFA President Mark Sanborn immediately accepted the challenge on behalf of the FFA and enthusiastic applause ran through the crowd of blue and gold jackets.

Implementation of this challenge has followed with the FFA putting into motion a pro-



"The President's ject. Challenge.

Six days after Carter issued his challenge, the National FFA Board of Directors approved a resolution outlining and providing for the funding of the project. Plans are now being made to distribute information

about the challenge, including 'commitment cards" and "action information," giving FFA chapters and members energy conservation ideas.

The program will run from August, 1979, through June 15, 1980. Individual FFA chapters are encouraged to accept the President's challenge, and include energy conservation projects in their ongoing programs such as Building Our American Communities (BOAC), and local Public Speaking Contests. In addition, it is hoped that chapters will see fit to aim new thrusts

directly at what President Carter called "our way for energy security."

At the 1980 State President's Conference, recognition will be given to the one FFA chapter which has answered the President's call for conservation most effectively.

### **Young Farmer Contests**

## **Distinguished Young Farmer**

The Michigan Farm Bureau Young Farmer Committee will again sponsor the Distinguished Young Farmer Award. The program is designed to recognize successful young Farm Bureau members for outstanding achievement in the business of farming and leadership in the agricultural community.

Applicants must be Farm Bureau members and must be

December 31, 1979. Former contestants, with the exception of previous first place state winners, are eligible for the contest, but members of the state Young Farmer Committee and their spouses are ineligible for the contest.

Distinguished Young Farmers will first be recognized at county annual meetings and then will compete for a minimum of three awards at

more than 30 years of age on the state level. The first place winner will receive an all expense paid trip for two to the AFBF annual meeting in Phoenix in January, 1980.

> The deadline for submitting applications for the state contest is November 1, and applications should be sent to Don Currey, manager, Young Farmer Department, Michigan Farm Bureau, P.O. Box 30960, Lansing, Michigan 48909



## **Outstanding Young Farm Woman**

The Outstanding Young Farm Woman contest honors farm women for their achievements as leaders and spokesmen for agriculture. The Michigan Farm Bureau Young Farmer Committee recognizes the changing role of women in agriculture; in 1976 they developed a program which promotes leadership and ruralurban communication.

The committee sponsors the Outstanding Young Farm Woman contest each year. Applicants must be Farm Bureau members, must be no more than 32 years old on December 31, 1979 and must use an official entry form for the state award contest.

The first place winner will receive an all expense paid trip for two to the Washington Legislative Seminar in Washington, D.C. in March, 1980

The deadline for mailing entry forms for the state contest is November 1. Forms should be sent to Don Currey, manager, Young Farmer Dept., Michigan Farm Bureau, P.O. Box 30960, Lansing, Michigan 48909



Blue Cross and Blue Shield of Michigan offers continual protection for eligible young people, ages 19 through 25, on the Farm Bureau group contact. Subscribers may continue coverage on their children if they qualify as dependents under the Internal Revenue Code. To qualify as a dependent, over half of their children's support must be provided by the subscribers as in-dicated on their 1979 tax returns.

All subscribers whose records indicate they have dependents who will reach their 19th birthday this year will receive information on the program by September 1. To continue coverage on 19 year olds, subscribers must respond to the mailing by returning the situation card to their county secretary by September 14, 1979

Dependents will be removed from contracts effective January 1, 1980 if subscribers do not respond by September 14. Further information is available from county secretaries.

### Participating Physicians

Blue Cross and Blue Shield (BCBS) of Michigan subscribers must be treated by a participating physician in order to be assured that the physician will accept the BCBS payment as payment in full for covered services.

A participating doctor is a professional (whether MD, DO, podiatrist or chiropractor) who has signed a formal participating agreement with BCBS. This means he has agreed to accept the payment made by BCBS as payment in full and to make no additional charges to BCBS members for covered services. Participating doctors bill BCBS direct and BCBS sends the payments directly to them.

A non-participating doctor is also a professional but one who has not entered into a formal agreement with BCBS. He has not agreed to accept what BCBS will pay and thus can charge subscribers a fee that is more than BCBS's payment.

A non-participating doctor can choose to participate on an individual case basis. This means that for that particular covered service, he will accept BCBS's payment as full and final. Should he do so he will receive payment directly from BCBS.

Should the non-participating doctor choose not to participate on an individual subscriber's case, the subscriber will receive payment for the doctor's services from BCBS; the doctor will request payment directly from the subscriber. If the doctor's fee is more than

BCBS's payment, then the subscriber will have to pay the difference.

BCBS members should ask their doctor if he is a participating doctor. If the answer is no, be sure to find out in advance of treatment what he charges. Members should also ask their non-participating doctor if he participates on a per case basis.

To locate participating doctors, subscribers may use the BCBS hotline by calling 313-225-8100 and giving their name, group number, contract number and zip code. BCBS will inform members of the names of three participatng doctors in their locality. These names will be selected at random from BCBS's records.

## **FmHA Loans Available**

Emergency loans are available to farmers in 14 Michigan counties through the Farmers Home Administration (FmHA) to cover losses caused by adverse weather.

The counties and weather conditions are listed below:

Antrim and Leelanau – Below normal temp. Jan. 1-March 31, freeze April 29.

Benzie and Grand Traverse – Below normal temp. Feb. 1-April 30.

Manistee – Below normal temp. Feb. 1-Feb. 28, freeze April 17-18, April 27-30.

Van Buren - Below nor-mal temp. Jan. 1-Feb. 28, heavy wind and excessive rain May 1-June 30.

- Below normal Mason

temp. Feb. 1-March 31, freeze April 25-28, May 1-31.

Oceana - Below normal temp. Jan. 1-March 31, freeze April 25-28.

Ottawa - Freeze May 1-31, June 25, hail June 20. Newaygo - Freeze May 1-31.

Ingham - Freeze June 25 Berrien - Wind and hail

June 29, heavy rain July 3. Cass - Heavy rain and hail June 29, heavy rain June 7, June 10, frost April 23.

Allegan - Freeze, May 1-31, rain, wind and hail June 29-30

Farmers Home Administration emergency loans are available to help farmers to reestablish farming operations

and pay operating expenses. Loans based on actual losses are repayable in their entirety with three percent interest if incurred before October 1, 1978 and five percent interest if incurred after October 1, 1978. Additional loans are available at higher rates for restoration of farm production. All loan applicants must be unable to get sufficient credit from commercial sources.

Applications for emergency loan assistance are filed in the FmHA County Office. Check the local telephone directory listing under U.S. government. Applications for physical losses are authorized until May 2, 1980 and for production losses until August 4, 1980.

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ROY ACUFF - SM-1870 ALBUM \$2.98 Wabash Cannon Ball; The Great Speckled Bird, I'm Building A Home (In The Sky); Pins And Needles In My Heart; The Great Judg-ment Morning; Fire Ball Mail; Night Train To Memphis; The Wreck On The Highway; The Precious Jewel; The Great Titanic; Lonely Mound Of Clay; Come Back Little Pal. 8 TRACK TAPE - 8TM-1870 \$4.98

GENE AUTRY - CS-1035 ALBUM \$2.98 Mexicali Rose; (Take Me Back To My) Boots And Saddle; Have I Told You Lately That I Love You; You Are My Sunshine; South Of The Border; Sioux City Sue; Mule Train; Someday You'll Want Me To Want You; Goodnight Irene; Home On The Range; I Love You Because; That Silver Haired Daddy Of Mine; Red River Valley; Buttons And Bows; Back In The Saddle Again. 8 TRACK TAPE - 18C-01035 \$4.98

TONY BENNETT - C-30240 ALBUM \$2.98 Because of You; Cold, Cold Heart; Rags To Riches; One For My Baby; It Had To Be You; I Left My Heart In San Francisco; I Wanna Be Around; This Is All I Ask; The Good Life; The Shadow Of Your Smile; Who Can I Turn To; Yesterday I Heard The Rain; For Once In My Life. 8 TRACK TAPE - 18C-30240 \$4.98

THE CHUCK WAGON GANG - CS-9804 ALBUM \$2.98 Open Up Them Perly Gates; Thank God For Calvary; I'll Never More Stray; Where The Soul Never Dies; This World Is Not My Home; You Can Depend On Him; I Walk in The New Jerusalem Way; Sundown; Heaven's Really Gonna Shine; The World's Greatest Story; That We Might Know. 8 TRACK TAPE - 18C-00642 \$4.98

JESSIE COLTER - SM-11822 ALBUM \$2.98 Diamonds In The Rough; Get Back; Would You Leave Now; Hey Jude; Oh Will (Who Made It Rain Last Night); I Thought I Heard You Calling My Name; Ain't No Way; You Hung The Moon (Didn't You Waylon?); A Woman's Heart (Is A Handy Place To Be)' 8 TRACK TAPE - 8TM-11822 \$4.98

BING CROSBY - SM-11737 ALBUM \$2.98 Oh Lonesome Me; Heartaches By The Number; Four Walls: Bouquet Of Roses; Wabash Cannon Ball: Wolverton Mountain; Hellow Walls; A Little Bitty Tear; Jealous Heart; Still. 8 TRACK TAPE 8TM-11737 \$4.98

TOMMY DORSEY - ANL1-1087 ALBUM \$2.98 Marie; Star Dust; Little White Lies; I'll Never Smile Again; Yes Indeed; Boogie Woogie; Opus One; Song of India; Who?; Royal Garden Blues; Once In A While; I'm Gettin' Sentimental Over You. 8 TRACK TAPE - ANS1-1087 \$4.98

MERLE HAGGARD - SM-11823 ALBUM \$2.98 My Love Affair With Trains; Union Station; Here Comes The Freedom Train; So Long Train Whistle; No More Trains To Ride; The Coming And The Going Of The Trains; I Won' Give Up My Train; Where Have All The Hobos Gone; Railroad Lady; The Hobo. 8 TRACK TAPE - 8TM-11823 \$4.98

MERLE HAGGARD - SM-11825 ALBUM \$2.98 Soldier's Last Letter; Shelly's Winter Love; Jesus, Take A Hold; I Can't Be Myself; I'm A Good Loser; Sidewalks Of Chicago; No Reason To Quit; If You've Got Time; The Farmer's Daughter; I've Done It All. 8 TRACK TAPE - 8TM-11825 \$4.98

ENGLEBERT HUMPERDINCK - E-34719 ALBUM \$2.98 Raindrops Keep Falling On My Head; Help Me Make It Through The Night; My Love; I'm Stone In Love With You; The Most Beautiful Girl; And I Love You So; Love Me With All Your Heart; Talk It Over In The Morning; Leaving On A Jet Plane. 8 TRACK TAPE - 18E-34719 \$4.98

HARRY JAMES' GREATEST HITS CL-9430 ALBUM \$2.98 Vocals By: Frank Sinatra; Helen Forrest; Dick Haymes and Kitty Kallen. Ciribiribin, You Made Me Love You; All Or Nothing At All; Sleepy Lagoon; I Had The Craziest Dream; Two O'Clock Jump; Cherry; I'll Get By; I've Heard That Song Before; It's Been A Long, Long Time; The Man With The Horn. Horn. NO TAPE AVAILABLE

FREDDY MARTIN - SM-11886 ALBUM \$2.98 Tonight We Love; Santa Catalina; Warsaw Concerto; Why Don't We Do This More Often, Bumble Boogie; Grieg Piano Concerto In A Minor; I've Got A Lovely Bunch Of Coccoanuts; Cumana; Managua, Nicaragua; The Hut-Sut Song. NO TAPE AVAILABLE

CLYDE McCOY - SM-311 ALBUM \$2.98 Basin Street Blues; Farewell Blues; Sugar Blues; Hell's Bells; Slues In The Night; Sugar Blues; Memphis Blues; Mama's Gone, Good-bye; Wabash Blues; Tear It Down. 8 TRACK TAPE - 8TM-311 \$4.98

GLENN MILLER · ANL1·0974 ALBUM \$2.98 Sunrise Serenade: A String Of Pearls; In The Mood; Pennsylvania Six-Five Thousand; Little Brown Jug; Chattanooga Choo Choo; Moon-light Serenade; Tuxedo Junction; [I've Got A Gal In) Kalamazoo; American Patrol. 8 TRACK TAPE · ANS1-0974 \$4.98

THACK TAPE - ANSI-0974 \$4.98 THE OAK RIDGE BOYS - C-33935 ALBUM \$2.98 Lord I've Been Ready For Years; No Earthly Good; Jesus Knows Who I Am; The Same Old Fashioned Way; I'm Winging My Way Back Home; Where The Soul Never Dies; Its Been Done; Doctor God; Jesus Was There; Last Train To Glory. 8 TRACK TAPE - 18C-33935 \$4.98

8 TRACK TAPE - 18C-33935 \$4.98 THE OAK RIDGE BOYS - C-32742 ALBUM \$2.98 Give Me A Star; Put Your Arms Around Me Blessed Jesus; Loves Me Like A Rock; You Happened To Me; What A Time We Will Have Over There; He's Gonna Smile On Me; The Baptism Of Jessie Taylor; Why Me; Freedom For The Sta'llion; He. 8 TRACK TAPE - 18C-32742 \$4.98

BUCK OWENS - SM-11827 ALBUM \$2.98 Love's Gonna Live Here; Gollin' Around; Excuse Me (I Think I've Got A Heartache); I Can't Stop (My Lovin' You); Kickin' Our Hearts Around; Act Naturally; Under Your Spell Again; Above And Beyond; Nobody's Fool But Yours; Under The Influence Of Love. 8 TRACK TAPE - 8TM-11827 \$4.98

PATTI PAGE - CS-9326 ALBUM \$2.98 Tennessee Waltz; Cross Over The Bridge; Old Cape Cod; (How Much Is That) Doggie In The Window; Mister Mississippi; I Went To Your Wedding; Mockin' Bird Hill; Allegheny Moon; With My Eyes Wide Open I'm Dream-ing; Changing Partners; Detour. 8 TRACK TAPE - 18C-09326 \$4.98

RAY PRICE - CS-8866 ALBUM \$2.98 Crazy Arms; You Done Me Wrong; City Lights; Invitation To The Blues; I've Got A New Heartache; Who'll Be The First; Heart-aches By The Number; The Same Old Me; Release Me; One More Time; My Shoes Keep Walking; Back To You; I'll Be There. 8 TRACK TAPE - 18C-00094 \$4.98

LOUIS PRIMA AND KEELY SMITH SM-1531 ALBUM \$2.98 That Old Black Magic; It's Magic; Just A Gigolo; I Ain't Got Nobody; I'm In The Mood For Love; I've Got You Under My Skin; Suona Sera; I Wish You Love; Oh Marie I Got It Bad And That Ain't Good; Embrace-able You.

8 TRACK TAPE - 8TM-1531 \$4.98

JIM REEVES - ANL 1-3014 ALBUM \$2.98 Four Walls; Goodnight Irene; Why Do I Love You (Melody of Love); Auf Wiedersch'n Sweetheart; The Hawaiian Wedding Song; Welcome To My World; From A Jack To A King; My Happiness; Mona Lisa; You'll Never Know. NO TAPE AVAILABLE

TEX RITTER - SM-1292 ALBUM \$2.98 Blood On The Saddle; Samuel Hall; Bury Me Not On The Lone Prairie; Little Joe The Wrangler; The Face On The Barroom Floor; Boll Weevil; Billy The Kid; Streets Of Laredo; Sam Bass; Rye Whiskey. 8 TRACK TAPE - 8TM-1292 \$4.98

JEAN SHEPARD - SM-11888 ALBUM \$3.98 I'd Rather Die Young (Than Grow Old With-out You): A Satisfied Mind; The Other Woman; Beautiful Lies; Don't Fall In Love With A Married Man; A Dear John Letter; Forgive Me, John, Under Suspicion; I Learned It All From You; Two Voices, Two Shadows, Two Faces. 8 TRACK TAPE - 8TM-11888 \$4.98

FRANK SINATRA - M-11883 ALBUM \$2.98 I've Got The World On A String; Three Coins In The Fountain; Love And Marriage; From Here To Eternity; South Of The Border; The Gal That Got Away; Young-At-Heart; Learnin' The Blues; My One And Only Love; The Tender Trap. 8 TRACK TAPE - 8TM-11883 \$4.98

CARL SMITH - CS-8737 ALBUM \$2.98 Hey Joe; There She Goes; Old Lonesome Times; Are You Tasing Me; I Feel Like Cryin'; Doorstep To Heaven; Let Old Mother Nature Have Her Way; The Little Girl In My Home Town; If You Saw Her Through My Eyes; You're Free To Go; Gettin' Even; I Overlooked An Orchid. 8 TRACK TAPE - 18C-00010 \$4.98

B TRACK TAPE - 18C-00010 \$4.98 SONS OF THE PIONEERS -SING HYMNS OF THE COWBOYS - ANL1-2808 ALBUM \$2.98 Suddenly There's A Valley; God Speaks; The Place Where I Worship (is the Wide Open Spaces); All Wild Things; He Walks With The Wild And The Lonely; Wonders Of God's Green Earth; The Woodsman's Prayer; Song Of The Bandit; The Mystery Of His Way; Star Of Hope; How Will I Know Him (When He Walks By); I Believe. B TRACK TAPE - ANS1-2808 \$4.98

BILLIE JO SPEARS - SM-11887 ALBUM \$2.98 BILLIE 30 SPEARD ALBUM \$2.98 Mr. Walker, It's All Over; Stand Bu Your Man; That Man; Home-Lovin' Man; Take Me To Your World; Harper Valley PTA; Molle Brown, I Don't Wanna Play House; He's Got More Love (In His Little Finger); Ode Tp Billie Joe. 8 TRACK TAPE - 8TM-11887 \$4.98

JO STAFFORD - SM-11889 ALBUM \$2.98 You Belong To Me; Shrimp Boats; Make Love To Me; Georgia On My Mind; Jambalaya; Come Rain Or Come Shine; No Other Love; Day By Day; The Gentleman Is A Dope; The Trolly Song. NO TAPE AVAILABLE

THE STATLER BROTHERS - C5-9878 ALBUM \$2.98 Daddy Sang Bass; King Of Love; And You Washed In The Blood; Pass Me Not; Less Of Me; Things God Gave Me; Led Out Of Bondage; Just In Time; The Fourth Man; Oh Happy Day. 8 TRACK TAPE - 18C-09878 \$4.98

HANK THOMPSON • M-11881 ALBUM \$2.98 A Six Pack To Go; Honky Tonk Town; Hangover Heart; Drundard's Blues; Bubbles In My Beer; Hangover Tavern; The Wild Side Of Life; Anybody's Girl; Warm Red Wine; A Broken Heart And A Glass Of Beer. 8 TRACK TAPE • 8TM-11881 \$4.98

TAMMY WYNETTE - BN-26486 ALBUM \$2.98 Stand By Your Man; Singing My Song; Take Me To Your World; Apartment No. 9; I Don't Wanna Play House; D-I-V-O-R-C-E; Your Good Girl's Gonna Go Bad; Run, Angel, Run; Too Far Gone; Almost Persuaded; My Elusive Dreams. B TRACK TAPE - 18E-10230 \$4.98

FRANKIE YANKOVIC - CS-9287 ALBUM \$2.98 Blue Skirt Waltz; Who Stole The Keeshka?; Hoop-Dee-Doo; Beer Barrel Polka; The Last Time I Saw Henry; Happy Time Polka; I've Got A Wife; Milwaukee Polka; Too Fat Polka; Just Because; Pennsylvania Polka. 8 TRACK TAPE - 18C-00184 \$4.98

Poika: Just Because; Pennsylvania Poika. 8 TRACK TAPE - 18C-00184 \$4.98 RAYMOND FAIRCHILD - RRRF-254 ALBUM \$2.98 WORLD'S GREATEST COUNTRY BANJO PICKER - 30 GREAT INSTRUMENTALS S STRING BANJO-FIDDLE-MANDOLIN-DOBRO GUITAR. Whoa Mule; Carolina Breakdown; Turkey In The Straw, Little Darling Pal; McKinley's White House Blues; Blue Grass Bugle; Lone-some Road Blues; False Hearted Love; Nine Pound Hammer; Old Joe Clark; McCormack's Picnic; Red Wing; Cripple Creek; Girl I Left Behind Me; Under The Double Eagle; Ray-mond's Talking Banjo; Cotton Eyed Joe; Cumberland Gap; Raymond's Banjo Boogie; Crooked Creek; Boil Them Cabbage Down; Pretty Polly; Learning On Jesus; Sugar Foot Rag; Train Forty-Five; Earl's Breakdown; Cindy; John Hardy; Banjo Fling; Orange Blossom Special. 8 TRACK TAPE - TRR-254 \$4.98

SEPTEMBER, 1979

## **Gratiot** County Women Celebrate **International Year** of the Child

In celebration of the International Year of the Child, the Gratiot County Cooperative Extension Service developed a "Fun Fair Day" at the Gratiot County Fair in Alma on August 9

The educational concept of the activities was developed by Extension Home Economists Sharon Fortino and Cherie Booth. It was based on the Impressions Five Museum in Lansing, which is a "hands-on" museum where visitors use their five senses.

Held in the Alma Armory, 12 community organizations, including the Gratiot County

Oct. 3

Oct. 3

Oct. 3

Oct. 3

Farm Bureau Women. developed various educational booths and games for youngsters attending "Kids Day"at the fair.

The game sponsored by the Gratiot Women was a bean bag toss, with the bags made with navy beans. Prizes for the youngsters successfully tossing in the bags included navy bean cookies and donuts.

The Farm Bureau Women's activity was the most popular booth in the Armory among the youngsters, with the exception of the baby chicks on display.

## What's Happening

#### September

Sept. 6 **District 1 Policy Development** Van Buren Co. F.B. Office Meeting Paw Paw, 8:00 p.m. Sept. 6 Bean & Beet Field Day Saginaw Valley Bean & **Beet Research Farm** Sept. 11 **District 5 Policy Development** Farm Bureau Center Meeting Lansing, 8:00 p.m. Sept. 11 Monroe County Annual Meeting 4-H Building, Fairgrounds Monroe, 7:00 p.m. Sept. 11 **District 10 Policy Development** Chalet Inn, Gaylord Meeting 8:00 p.m. Lenawee County Annual Meeting Madison School, Meeting Sept. 13 Adrian 7:00 p.m. **Buckley Branch of** Sept. 17 **District 9 Policy Development** Meeting Cadillac State Bank, 8:00 p.m. Sept. 25 **Bay County Annual Meeting Merritt Town Hall** Munger Sept. 26-27 Women's State Leader Valley Plaza Ramada Conference Inn Midland **Tuscola County Annual Meeting** Sept. 27 **Caro High School** Caro, 7:00 p.m. October Oct. 1 **Benzie County Annual Meeting Contact county** secretary for location and time Mecosta County Annual Meeting Morley-Stanwood High Oct. 1 School, 8:00 p.m. Oct. 1 **Calhoun County Annual Meeting** B.E. Henry Building Marshall, 7:00 p.m. **Chippewa County Annual** Oct. 1 Pickford Twp. Hall Meeting Pickford Oct. 2 Gladwin County Annual Meeting Contact county secretary for location and time Oct. 2 Mac-Luce County Annual Garfield Twp. Hall Meeting Engadine Oct. 2 **Muskegon County Annual Contact** county Meeting secretary Oct. 2

**NW Michigan Annual Meeting** 

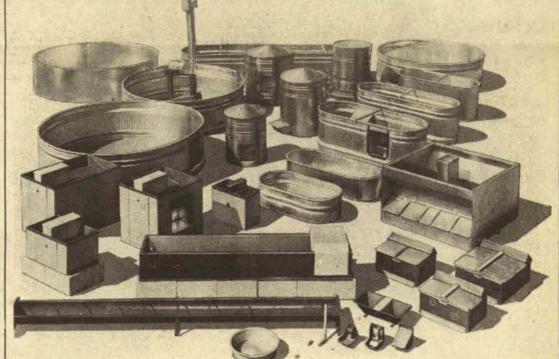
for location and time St. Clair County Annual Meeting Goodells Comm. Bldg. Goodells, 7:00 p.m. Lapeer County Annual Meeting Lapeer County Center Bldg. Lapeer, 7:00 p.m. **Gratiot County Annual Meeting** Camp Monroe, St. Louis 6:30 p.m. Twin Lakes 4-H Camp **Traverse City** Ingham County Annual Meeting P.S. Room, Mason Lanes, Mason



FARM NEWS

The Gratiot County Farm Bureau Women's bean bag toss was one of the favorite "learning games" among youngsters attending the "Kids' Day" at the Gratiot County Fair. The "target" for the toss was designed by Carol Stewart of Bannister, and the bags were made with navy beans grown in the county.

## **Universal equipment can** take a beating and not show it.



#### **Come and Get 'Em** See Your Farm Bureau Dealer for Quality Engineered Livestock Equipment.

**Farrowing Equipment** Safeguards your pig crop and helps to assure thrifty, uniform growth.

**Hay Feeders** Cut waste and preserve hay quality with a heavy duty baled or loose hay feeder

**Rectangular Feeders** Tough enough to stand up to the abuse confined hogs can dish out.

Water Cups Perfect for an individual pen or farrowing stall.

Porcelainized "Flip-Top" Waterers Most durable, convenient automatic waterer on the market.

**Round Feeders** Will not warp out-of-round when filled Pasture Waterers Rugged and durable, with or without heat

**Round and Round End Tanks** Crush proof rims, heavy corrugation and swedges, and double-locked seam bottoms.

All season, porcelainized horse, calf and sheep waterer.

Ask The Farm Bureau People





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## **Allegan Members Look Ahead to Next Generation**

Brenner Bros. and Sons dairy farm is expanding its herd size to make room for the next generation of Brenners. Brothers Ken and Earl Brenner, Allegan County Farm Bureau members, are the senior partners in the enterprise, and now their sons, Burton and Bruce, are also fulltime partners.

The Brenners' herd currently includes 185 Holsteins. Plans are to expand up to 225 cows in the near future.

In September, 1977, when the herd expansion program was in its early stage, the farm's milking facilities were changed with two objectives in mind: to spend fewer man-hours in the milking parlor, and to "even out" the milking chores to four different people.

Working with Chuck Lilge at Southwestern Dairy Equipment, DeLaval milking units advanced-design with Automatic Removal Mechanisms (A.R.M. units) were installed.

"With the A.R.M. units, the

cows don't notice who's doing the milking because the milkers all come off at the same time.

"Any one of us can go in there and milk," Bruce points out. "It makes me feel a lot better to know the cows are being milked the same way every time.'

"My wife, Kim, wouldn't milk cows without the units," Burton adds.

The partners also say their cows have healthier udders since installing the new removal devices. The udders are holding up better throughout the lactation, and cows are holding peak production for a longer period of time, they agree.

"And we've practically eliminated milker-related mastitis problems," Bruce adds. "If cows are trained right, they'll milk completely out. Ninety-five percent of our cows have no problems milking out."

The Brenners also dip teats and dry teat cows against mastitis, but they believe their milking units, along with the

"If we had listened to other people, we would never have had Vicki and Krystal."

"A lot of people probably would find it strange that a man and woman with cerebral palsy would want to have children. Even our friends and some of our family questioned our decision, and I must admit I was worried when Kathy was pregnant," says Ed Lewis.

Kathy says, "What Ed and I have discovered is that we can be as good parents as anyone else despite other people's prejudices. What one can't do, the other does, and in that way we help each other and our children. Vicki, who is four, loves to paint and is doing very well in school. Krystal is a very active six-month-old. They're

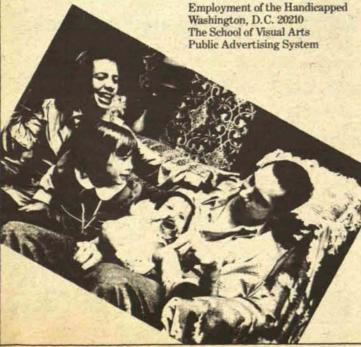
very healthy kids. Neither has cerebral palsy

Ed works for the county welfare office, where he takes care of 300,000 records. On the weekends he works with Kathy's father collecting au-

tomobile parts. Ed says, "There are times we're reluctant to go out and leave the children. So we have had our living room and front door made larger. Now our friends who use wheelchairs can visit us.

"Sure, sometimes things are tough," Ed continues, "but the good times make up for them.

President's Committee on Employment of the Handicapped





Burton (left) and Bruce Brenner, along with their fathers, Ken and Earl, operate the 185-cow Brenner dairy farm where automation is helping the family business grow.

sand-filled free-stalls, are their biggest allies in their fight against mastitis.

Glass weigh jars are also part of the milking equipment.

"They're especially handy for milking fresh cows or cows that have been treated," Bruce points out. "We can just drain the milk out of the jar without it going into the milk line.'

Air gates are used on the parlor stalls, and gravity feeders are used to feed highmoisture corn in the parlor. An in-place washing system shortens the clean-up time.

Besides milking 185 cows, the Brenners raise all of their own replacement heifers. All bull calves are fed out for beef. They grow 550 acres of corn and alfalfa, and produce all the high-moisture corn, corn silage and haylage they feed their livestock.

"There's enough work around here to keep everyone busy, so we're glad automation has helped us save time and labor at milking time, and that's helping this family farm grow,' the partners agree.

## **IFB** Information Efforts **Receive National Honors**

The Michigan Farm Bureau Information and Public Relations Division was honored recently with an award from the American Farm Bureau Federation for "Best Slide-Tape Production." In the same competition, the MICHIGAN FARM NEWS was judged a

Nearly 300 entries from the

50 state Farm Bureaus were entered in this year's American Farm Bureau Federation information awards program. Winning states were honored at an awards banquet in Charleston,

runner-up for "Best Farm Bureau Publication."

South Carolina.

Judges for the competition were selected outside the Farm Bureau organization. They John Holeman, were Associated Press Radio; Seth King, New York Times; Ralph Wennblon, Farm Journal; Ed Curran, USDA assistant press secretary; and David Densford, Public Broadcasting Service.

### **Committee Selects Topics**



Emilie Sharland was among 10 of the 11 members of the Community Group Advisory Committee which met recently at Farm Bureau Center to select discussion topics for coming months. In addition to Gasohol, which is the current month's topic, the committee selected: Energy Alternatives, Government Spending, Imports and Exports, Township Government, and Water Rights. AgriPAC will be an alternate topic, to be discussed during the appropriate month. The discussion topics are studied by Community Farm Bureau groups throughout the state. Results of the discussions are then fed back to the Michigan Farm Bureau to gauge grass-roots thinking on pertinent issues.

granny noteholder

#### Crafts 'n Things magazine shows you how!

If you enjoy making beautiful things (or would like to try your hand at it), then you'll enjoy Crafts 'n Things, the colorful how-to magazine.

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Crafts 'n Things shows you how... with easy directions, full-size pat-terns. Subscribe today at no risk... money-back guarantee.

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Payment enclosed Bill me Name Address

#### SEPTEMBER, 1979

FARM NEWS

## **Otsego Farm Bureau Fair Committee "Does it Again"**



#### "Good Ol' Times"

The "Good Ol' Times" was the theme of the Otsego County Farm Bureau's exhibit at their recent county fair. The exhibit consisted of a shed, complete with siding, shingles, a dirty window, peek hole and old tools inside, and sunflowers outside. "Every year, the fair committee does such a spectacular job that we wonder how they can surpass it next time." The fair committee were Ed and Judi Estelle, Marcus and Sharon Wegemeyer and Henry and Bea Axford. The children in the photo are Scott Sanders and Dawn Estelle.



### FARM BUREAU MARKET PLACE deadline: 13th of month. Mail classified ads to Michigan Farm News, P.O. Box 30960, Lansing, MI 48909. Publisher reserves right to reject any advertising copy submitted.

SPECIAL RATE TO FARM BUREAU MEMBERS: One free non-commercial 25 word ad per month per mem-bership, additional words, 10 cents each. Figures such as 12 or \$12.50 count as one word. NON-MEMBER and ALL COMMERCIAL advertisers: 15 cents per word one edition, two or more editions, 10 cents per word. Copy

FARM EQUIPMENT

WANTED: New Idea single row compicker. Phone 517-523-2803 evenings. Pittsford, Michigan. (1-tf-11f)

FOR SALE: Stormor grain bins, Farm Fans dryers, G.T. Tox-o-wik dryers, Stormor Ezee-dry systems. Hamilton Distributing Company, Hamilton, MI 49419, phone (616) 751-5161. (4-tf-25b)

FARROWING STALLS - Complete \$104.75 1" tubular steel construction. Dealerships available. Free literature. STARR NATIONAL, 219 Main, Colchester, IL 62326. (9-11-19p

FOR SALE: 600 gallon bulk tank, 5 hp Copeland Compressor, automatic washer. Phone 313-482-1892. (5-61-151)

LIVESTOCK

FEEDER PIGS. Cut and wormed. Delivery to your location. Phone: 616-521-4047. (8-3t-11b)

CORRIEDALE SHEEP: Rams and ewes purebreed breeding stock. Papers availab Craig R. Adams, 14368 Jackson Drive, Tekonsi MI 49092. Phone: 517-767-4250

REGISTERED SHROPSHIRE SHEEP SINCE

1890. Breeding stock for sale at all times. Hewens Farm, 7400 Bernis Road, Ypsilanti, Michigan 48197 Phone 313-482-2658. (5-tf-22f)

TWO OUTSTANDING 4-H PROSPECTS. Flashy two year old purebred Arabian gelding. Chestnut, with two white socks. Classy, Raffles-type, rose grey yearling Arabian colt. Lannens, Fife Lake. 616-369-2271. (5-tf-25f)

FEEDER PIGS - Produced and sold by members of the MACMA Feeder Pig Division. Available biweekly in large uniform lots, weighing 40-60 ibs. Contact Bill Haas, 517-323-7000, Ext. 707. (4-tf-28b)

FOR SALE: Landrace Boars and gilts, also Duroc Boars and Gilts. George Carpenter family, 6545 Cogswell Rd., Romulus, MI 48174. Phone evenings (313) 721-0240. (9-tf-23f)

PUREBRED YORKSHIRE BOARS and gilts for sale. Big useful pigs. Raymond Graham & Sons, 5240 Jones Road, North Branch, MI 48461. Phone (313) 688-2165. (11-12t-23t)

LICENSED, DEPENDABLE, LIVESTOCK HAULING, to Mariette, Cass City, and Sandusky. Call Orvy Jelneck, (313) 395-7296, Capac, Michigan. (5-tt-17f)

**REGISTERED HAMPSHIRE BOARS & GILTS** for sale. Validated herd. Dale Terry, Palmyra, Michigan. Phone (517) 263-5854. (10-tf-15f) PUREBRED YORKSHIRE BOARS AND GILTS

for sale. Boars tested in on farm test station. Robert Harper, R No. 1, Vicksburg, MI 49097. Phone (616) 649-2803. (2-121-22f)

(9-11-19p)

(8-61-211)

#### FARM EQUIPMENT FOR SALE: 3 pt. hitch 6' mower and universal \$200.00. 313-887-5259. (8-2t-11b)

FARM TRACTORS IN COLOUR, 80 years TRACTOR HISTORY. 118 full colour photos, 183 pages \$9.75. STEAM POWER IN AGRICULTURE, 100 years steam power. 184 pages, 103 full col-our photos. \$9.75. STEAM TRACTION ENGINES, our photos. \$9.75. STEAM THACTION ENGINES, WAGONS AND ROLLERS, 180 pages, 158 col-oured photos, \$10.95. SPECIALI Complete above library, three hardcover books, \$26.95 postpaid. Diamond Farm Book Publishers, Dept. MFN, Box 266, Alexandria Bay, NY 13607. (8-21-62p)

IRRIGATION EQUIPMENT; Lockwood Center Pivots; Rainbow & Boss Traveler; Pumping Units; Gasoline, Diesel, Electric — Puct Aluminum Pipe — Plummer Supply, Bradley & 131 Exit, Bradley 49311.616-792-2215. (8-tf-25b)

FOR SALE: Huber bean thresher, Schuster 5th wheel tri-axie grain trailer, 1971 Chevrolet truck, rack and holst, John Deere A tractor. Max Netzley-517-681-3945. (7-31-25f)

FIELD QUEEN SELF-PROPELLED FORAGE HARVESTER. Used two seasons with 542 hours on machine. V-8 Cat Diesel with hydrostatic drive. Cranney Land & Cattle Co. 616-823-2515. (7-tf-25f)

ROUND BALE FEEDERS for 1500 lb. round bales. Heavy duty 1" square tubing. Only \$99.95 Rectangular feeders also available. Free Illerature. Dealerships available. STARR NA TIONAL, 219 Main, Colchester, III 22235 (9-11-29p)

FOR SALE: J.D. 115 Chuck Wagon with heavy duty 963 under gear. D.5 - Section, Transport Drag 20', 12' Transport Cultipacker, International wheel disc - 14' 700, 313-659-6535. (9-11-251)

FOR SALE: 340 gallon Green bulk tank. New compressor used a short time. Phone 517-465-6550. (9-11-151)

FOR SALE: Barn-O-Matic gutter cleaner. Good condition - John Royston, Lakeview, Michigan. Phone 517:352-7331, evenings. (9-11-161)

FOR SALE: Allis Chalmers 1 row compicker, good condition, \$125.00.7 miles south of Merrill, Phone 517-643-5372. R. Penny, Route 1, St. Charles, Michigan 48655. (9-11-241)

FOR SALE: New Idea 2 row mounted corn picker. Super 88 Oliver tractor. Brackets for Inter-national. New Holland 818 self-propelled chopper with hay and corn heads. Fox chopper with hay and corn heads. 616-347-8005. (9-11-25f-10p)

NEW IDEA CORN PICKER, single row No. 7 Good condition. Hay elevator 30' electric with motor for corn or hay. Harry Wendzik, 13067 Morseville Rd., Birch Run, 48415. (9-11/25f)

FOR SALE: 1977 Massey Ferguson 300 Dies Combine, 13' grain head, No. 24 corn head. Loa ed with extras. For information call 616-381-84 any day before noon. (9-11-2)

FOR SALE: Large windmill in operating condi-tion, large water tank on 20' angle iron stand, 2000 gal. Wood wheel, steel tire wagon and Chassie. Phone 616-561-2478. (9-11-25f)

FOR SALE: Roughage blower with 10" pipe, 2 oiler and steel fence po ders, cattle George Davidson, 8758 N. Alger Road, Alma, Michigan, Phone 517-681-5073. (9-11-25f)

NEW ALL WIRE RABBIT CAGES and eq ment now available. We can build cages to mee your needs. Dettmers Bunny Patch, Carson City MI 48811.517-584-3765. (5-tf-25b WANTED: Corn Binders, Grain Binders, Silo Fillers, Salvage Tractors. Top prices paid. David Steiner, G-10096 S. Saginaw, Route 2, Holly, MI 48442. Phone 313-694-5314. (4-61-24f) CORRIEDALE SHEEP - Purebred Breeding stock for sale. Paper optional. Waldo F.Dieterle, 7285 Textile Rd., Saline, Mich. 48176, Phone (313) 429-7874.

> BUYING OR SELLING HOLSTEIN HERDS OR HEIFERS? Let us help. State-wide organization gives fast results. Phone 616-825-8116. Write L. Lambert, McBain, MI 49657. Dealer's coopera-(7-61-250) tion welcomed. (7-6t-25p)

(1-11-190)

LIVESTOCK

PUREBRED YORKSHIRE BOAR AND GILTS. Top quality breeding stock. Reasonable farm prices. Wallace Hylarides, Shady Lane Farms, Hudsonville. Phone 616-669-5448. (4-10t-20p)

MILKING SHORTHORNS - Young bulls, year lings and calves for sale. Write or visit Stanley M Powell and Family, Ingleside Farm, R.R. 2, Bor 238, Ionia, Mich. 48846. (6-11-251 (6-11-251)

REGISTERED ANGUS . Yearling Bulls & Heifers, club calves, Write or call Neural Neal Feikema, Evart, Michigan 49631. club ca es. Write or call N na Fai (616) 734-2579. (2-tf-19f)

FOR SALE: RAM LAMBS -- large grow Finn, ¾ Suttolk -- born Feb. 1979, 313-475-7935

RAM, REGISTERED SUFFOLK, 3 years old Centennial Pines Farm, 2775 Bricker Road, Em-metr, MI, Phone 313-384-6662 (9-11-161) (9-11-161)

REGISTERED GUERNSEY CATTLE for Phone 313-752-6217

STAMP'S DUROCS - Our boars are big fram ed, lean, aggressive and sound. They are raised 20-50 per pen. PRV free. Guaranteed. Tom Stamp, Decatur, 616-423-7508. (9-11-25f)

FOR SALE: Six grade Holstein heifers start to freshen in November 1979. Herd average — 19.000 milik 825 fat Phone 517-883-3990. (9-11-201)

STYLISH REGISTERED HOLSTEINS, 8 fancy heilers from son of Chiel, Strong grade heile due Sept-Oct. Astronaut son 20,000 - 4.3% dar Elevation. Baron, Trailblazer, Tester, Georg Tested George (9-11-251) Baron, Trailblazer, 1 lerville, 517-223-9462 Robb Fou

**REGISTERED HOLSTEIN COW OR CALF.** Las record over 18,000 lbs. milk, 700 lbs. fat Classified 83. Also her 1-year-old Kanzabrook Matt Carlo call available. Mike Wardin, 517-642-8590. (9-11-251)

#### MISCELLANEOUS

CUSTOM CUTTING & WRAPPING - Chu beef & pork. Drummond's Meat Processing Co. one mile south of Apple Ave., M-46, 1830 Slocum Rd., Ravenna, MI. Phone 616-853-6200. (7-tf-25b)

TREATED POSTS 7-8 ft., \$2.10. Call for pick up at our sawmill 517-542-2989. (7-3t-13b)

WILL PAY \$1 for each different trade token sent me of Stores, Pool and Billiard Halts, etc. Good for 5 cents, 10 cents or more in Trade or Mer-chandise. Tokens are of brass or aluminum (no plastic or wood tokens). Send to Wm. Clapper, P.O. Box 1573, Sloux Falls, SD 57101. (8-tf-50b)

NEWI PIG FARMERS VETERINARY BOOK NEWI PIG FARMERS VETERINARY BOOK, on-the-farm prevention, symptoms, treatments, 180 pages. Diagnosis chart \$12.95. The Sow—Improving Her Efficiency, covers breeding, nutrition, farrowing, management, etc., 311 pages, 80 illustrations, \$13.95. Pig Housing, 220 pages, 32-page "blueprint" section, housing, equipment, \$13.95. SPECIALI Complete pig library, 3-hardcover books \$37.95 postpaid. Dia-mond Farm Book Publishers, Dept. MFN, Box 266, Alexandria Bay, NY 13607. (8-21-63p)

WINE GRAPES, red and white French Hybrid variaties. Pressed juice. We deliver. Place orders prior to season for substantial discount. Phone 616-521-4047. (8-31-221)

LAND CLEARING and Buildozing - By the hour or by the job, Tom Tank, Eagle, Michigan 48822. Phone 517:626-6677. (4-tf-18b)

MISCELLANEOUS

"WILL FORMS" - make your own will ea Ready to fill in. Mail \$2.50. (2 for \$4.00) to Fo Box 3609, New Haven, CT 06525. (6-61-240)

TRAVEL WITH AGRIGROUPS ABROAD: August 6-12, 1979 EUROPEAN FARM FEST, visiting village, orchards, farms, Jan. 12-Feb, 5, 1980 KENYA, AFRICA, a great adventure in the land of the unusual. Feb, 20-Mar. 14, 1990. SOUTH PACIFIC - Australia, New Zealand, Tahiti, Moorea. Experience an enjoyable and enchanting setting for living and farming. Feb. 24-Mar. 13, 1980 THE OLD AND NEW OF INDIA, tremendous combination of ancient and modern cultures. Sept. 17-Oct. 9, 1980. FABULOUS TURKEY. A triendly, modern civilization, a truly satisfying ex-perience. Agrigroups Abroad Tours feature a combination of traditional sightseeing and wor-thwhile agricultural contacts. Request complete tilinerary and cost figures from Gordon Schlubatts, Route 3. Coldwater, M 49036. (7-51-120) 49036 (7-5t-112n)

 1000 GUNS IN STOCK. Buy, sell, trade. Long guns, pistols, black powder, bows. 500 GUNS, Duane Buckner, 11155 Sherman Blvd., Ravenna, MI 49451. Phone: 616-853-2527.

 (7:tf-25b)

FISH FOR POND STOCKING - Hybrid Sun Fish Farm, Dexter, MI. Phone 313-426-4772. (7-31-19b)

WANTED: Gas globes from top of old gas pumps model tractors from 1950s, John Deere, Farmail Case, Mini Mo., Allis Chalmers, Phone Bernal Tolan, 517-287-5183. (9-61-25f)

FOR SALE: 2 tall Stanley lamps with new lamp shades. electric cart, kitchen table with pullout leaves, sturdy — Ann Klowski, 106 North Street, Pinconning, Michigan 48650. (9-11-25f)

RESTORABLE 1968 CHEVY Caprice Coupe 350, automatic on console, steering, brakes, \$300.00, 1966 and 1967 Nova Coupes completely 517-674-2311 nice. Phone (9-11-23/)

MUST SELL: Antique oak furniture, antique cup MUST SELL: Antique oak furniture, antique cup-board, country kitchen range, manure spreader, wheels, harnesses, collars, carts, Amish buggy Phone Fenton 313-629-4327. (9-11-21f) RUSTIC RAIL FENCE: All cedar 2 to 4 rails high. Split or round rails. For farm or home. Buy from the man who makes it and save. Starting at \$4.50 and up. Ron Garver, Rt. 2, Gladwin, 517-426-5583. (9-11-251-13p)

OLD POSTCARDS (pre 1920) - Wanted. We are fair and will give you a good price for whatever you've got. Write Hoffman. 100 Pascal Avenue. Rockport, Maine 04856. (9-21-27p)

HYDRAULIC-PERPETUAL-MOTION PUMP run on water only, 100,000 - 1,000,000 gailons per month, \$130,00 up. Write for details: Tri-Rivers, Inc. Box 5262, Columbus, GA 31906. (9-11-25p)

#### **OF INTEREST** TO WOMEN

NOWI FROZEN TOMATO SLICESI Enjoy garden fresh flavor, year around! Complete, easy instructions. \$1.00, Hamiltons, Box 652-131, New Ulm, Minnesota 56073. (9-11-20p)

SEWING SUPPLIES, PEARL SNAP FASTENERS - 142 Colors and Styles. Free Catalog. Bee Lee Company, Box 20558-MF, Dallas, Texas 75220. (1-121-19p)

COLDWATER DILLPICKLESI Can in minutes! No hot brine. Delicious, Crisp. Factory Secrets Recipe \$1.00. Hamiltons, Box 652-131, New Ulm, MN 56073. (9-11-20p) NURSERY STOCK

PAGE 19

PECANS. QUART EACH HALVES, PIECES, MEAL. Three-quart sampler, \$9.95 postpaid! MEAL. Three-quart sampler, \$9.95 postpa Canecreek Farm, Box 2727-MF, Cookeville, 38501. Free brochure, recipes. (7-61-2)

#### NURSERY STOCK

SURPRISE COLLECTION freshly cut African violet leaves, 12 for \$4.00, labeled and different. Also, iris and dayilies, 10 for \$5.00, all different. List 25 cents. Theo Jensen, 4090 West Barnes, Millington, MI 48746. (8-21-320)

APPLES . PEACHES . PEARS . PLUMS in Season, Pick your own apples Saturday and Sun-day. Gift packages shipped by U.P.S. Closed Mondays. Wholesale and retail. Blossom Or-chards. The Wardowski's. Two miles north of Leslie on Old U.S. 127. Phone 517:559-8251 or 517-589-8726. (8-51-251-15b)

#### **REAL ESTATE**

FOR SALE: 400x1320' rolling woods frontage on M-134, 7 miles west of Detour. Lovely view of Lake Huron, \$30.00 a foot. Phone 313-887-5259. (8-21-231)

A-1 GARDEN CENTER, Apartment Building etc., fabulous income. I made a million here \$300,000.00 terms-trade? Lambrecht's Nursery 1024 Merriman. Westland, Michigan 48185 (Detroit), 313-728-3644. (8-t1-25b)

PEACH FARM - 35 acres in Watervliet Township. First class site, north slope. Write: Solid M. Spread, Hartford 49057, or phone Solid-M. Chateau (616) 424-3752. \$152,000.00 (4-11-251)

BY OWNER: WEST OF ST. JOHNS, Beautifully Fireplace, mature shade, barn, pasture, garden, fruit, huge yard. Price to sell on land contract terms to qualified buyer. Phone 517-224-3349 after 6 p.m. No realtors. St. Johns schools. (7-31-251-20p)

FOR SALE: 138 acre farm with good buildings on blacktop road. Albert Wieferich, 9651 N. Pingree Road. Alma, M1 48801 Phone 517-463-4575. (9-11-221)

ORCHARD FOR SALE: Equipped, 50 acres. Manton, 1800 cherry, apple, pear trees, 6 room house, pole barn, 2 wells, trout stream, gravel pit 616-824-3580 or 616-824-3795 (9-11-25) (9-11-251)

FOR SALE: Five acres, pines, access to two lakes, lour miles to town, paved road. Consider Ford or Dodge van camper. Phone 616-267-5688 atter 6. (9-41-251) (9-41-251)

FOR SALE BY OWNER: Small brick school house newly remodeled to 8 rooms, 2 full baths, 4 brokenson, 2 f FOR SALE BY OWNER: Small brick school

FOR SALE: YORKSHIRE & SPOTTED serviceage boars and open gilts top bloodlines tested at MSU test station. All registered stock. Richard Cook, ½ mile east Mulliken, M-43. Phone (517) 649-8988. (11-tf-25f) (11-11-25!) DUROC & LANDRACE BOARS & GILTS. Also crossbred gilts. John Swearingen, 655 Prattville Road, Pittsford, MI 49271. Phone (517) 567-8975. (3-tf-19f) QUARTER HORSES - Disposition for 4-H, ability for cattle, conformation for show. Reasonable prices. Customer satisfaction a priority. Visitors welcome. Walton Farms, Rosebush. Phone 517-433-2925. (3-tf-24f)

## REDUCTION FOR FARM BUREAU MUTUAL AGRICULTURAL WORKERS' COMPENSATION INSURANCE POLICYHOLDERS.

40%

MINIMUM

PREMIUM

While prices are skyrocketing today, Farm Bureau Mutual is slashing minimum premium levels of its Agricultural Workers' Compensation insurance policies. Farm Bureau Mutual filed a deviation from the minimum premiums filed by the National Council on Compensation Insurance on behalf of Workers' Compensation insurers. Farm Bureau Mutual was successful in convincing the Michigan Insurance Bureau that Agricultural Workers' Compensation minimum premiums should be reduced.

#### CURRENT POLICYHOLDERS

All Agricultural Workers' Compensation policies in force as of March 30, 1979 will have a reduction

### ANOTHER REASON WHY IT PAYS TO BE A FARM BUREAU MEMBER ....

### AND INSURE WITH FARM BUREAU MUTUAL

of approximately 40% applied at the time of audit if their final adjustment (actual payroll multiplied by rate) is less than the new minimum premium.

#### **NEW POLICY HOLDERS**

New policyholders who are Farm Bureau members and meet other underwriting requirements will automatically participate in this significant 40% reduction of minimum premium levels.

Contact your local Farm Bureau Insurance Group agent today. Get the specific information about how 40% agricultural workers' compensation minimum premium reductions can work for you.



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