

## Harvest Losses Valued at \$208 Million

### Rains and Flooding Damage State Crops in Southern Michigan

Rain storms which ravaged the southern portion of the Lower Peninsula during September and early October have caused over \$208 million in damage to some of Michigan's major crops.

Excessive rain in the state's dry bean producing area has prevented growers from harvesting an estimated 40 to 50 percent of the crop that was in the fields when the rain struck and has made this the hardest hit crop. Corn, potatoes, sugar beets, tomatoes and winter wheat have also been affected.

Gov. Milliken has made an initial request for an agricultural disaster designation from the U.S. Department of Agriculture, however, the final request cannot be submitted until the

harvest is in and final figures are compiled.

More than \$161 million in agricultural damage was caused by the torrential rains of Sept. 30 and Oct. 1, which dumped up to nine inches of rain in portions of the state. One of the hardest hit counties from that storm was Clinton, where early estimates indicate an overall loss of nearly \$11 million in crop damage.

George McQueen, Clinton County Extension director, said the dry bean crop was most severely damaged during the two-day rain, although soybeans, corn and mint crops suffered damage.

"Very few dry beans were off the field, probably 20 percent had been harvested before the

rain. Most of the farmers in this area had planted late and had not been hurt by rains to any extent, but this was just too much.

"We figured there were about 15,000 acres planted and about 10,000 acres of beans were still in the field when the rain hit. We could be looking at a 100 percent loss on those," McQueen said.

In Sanilac County, the dry bean crop was also severely damaged as a result of 10 to 15 inches of rain that fell in portions of the county throughout the month of September.

"We are at roughly \$8.5 million in losses on navy beans," said A. Rex Seiting, Sanilac County Extension director. Seiting said that it is now a salvage operation with the navy beans.

"We are direct cutting, clipping them off, salvaging whatever we can. Many farmers have been running with rice tires on their combines so they can get traction to get through. I would assume that probably

50 percent of our navy beans are damaged, or probably have been damaged, and the pinto beans were ruined weeks ago," Seiting said.

The damage summary from the governor's office placed a total damage figure of \$12.8 million on the dry edible beans, soybeans and corn in Sanilac County.

The damage summary from Milliken's office shows that Lenawee County was the hardest hit in the state with \$34.3 million in damage. Robert Bush, a grain farmer and president of the Lenawee County Farm Bureau, said that the soybean crop was especially hard hit.

"The Raisin River goes through most of the county, angling around through the farmland. It flooded over its banks and went out over the crops and stood there for many days. The water left mud, silt and debris in the crops, especially soybeans. Mold is also growing in the pods now. When the farmers haul them in

there's heavy dockage," Bush said.

The rains have also had an effect on the planting of winter wheat according to Steve Pscodna, assistant statistician in charge at the Michigan Agricultural Reporting Service.

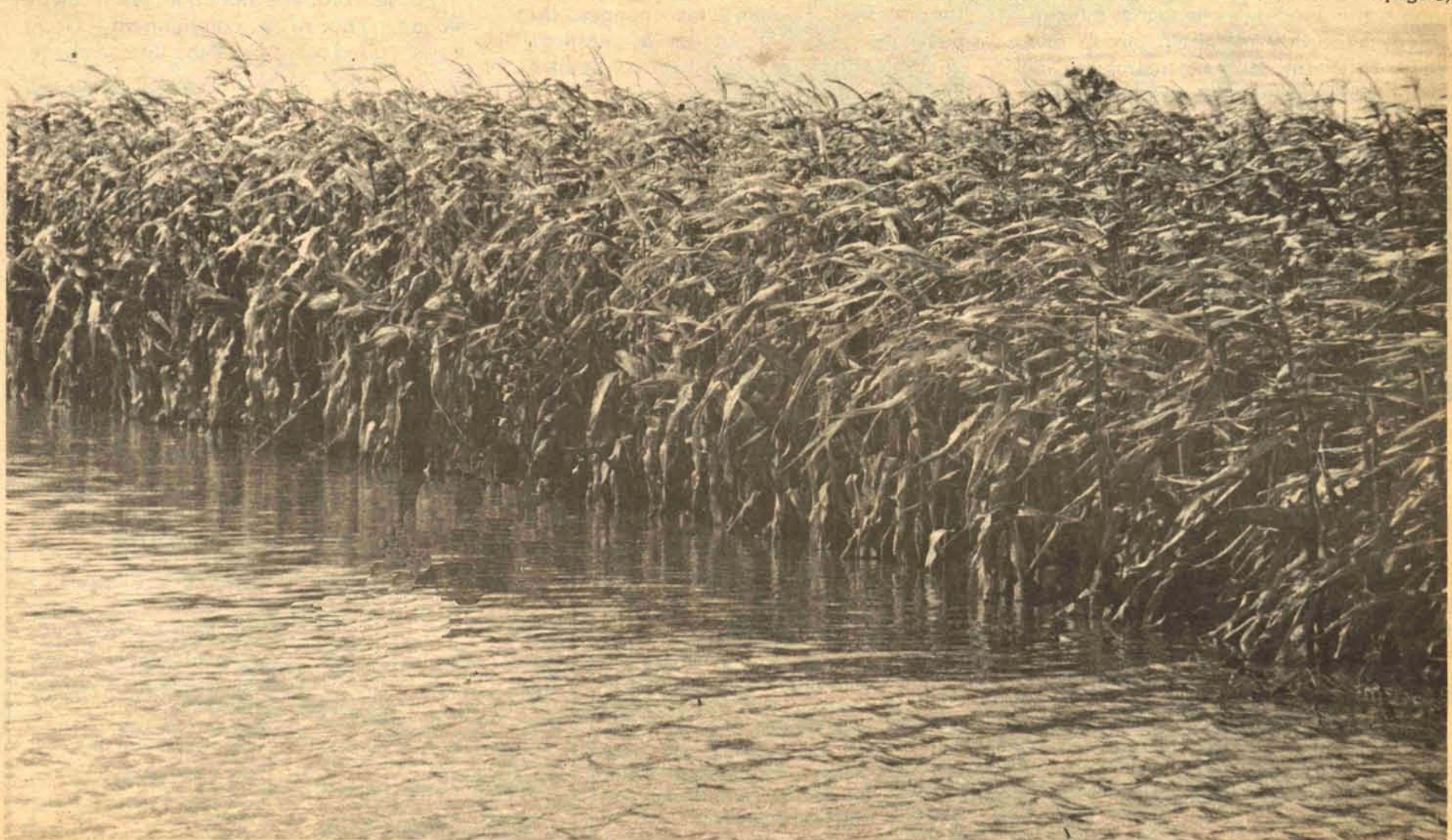
"As of October 12, only 35 percent of the winter wheat had been planted. Farmers were able to get in the fields the week of October 8 to 15, so we estimate now (Oct. 20) that we have about 60 percent planted. Usually at this time we are over 80 percent planted," Pscodna said.

"In some areas, like the eastern part of the state, farmers are having a very difficult time planting their wheat because they first have to harvest their dry bean crop. However, the wheat that is planted is in generally good condition," he said.

Pscodna said that the sugar beet crop has also suffered.

"Officials in the sugar beet industry expect yields to be

*(continued on page 3)*



Clinton County Farm Bureau member Stan Thelen's corn field was one of the victims of up to seven inches of rain which fell in the county on Sept. 30 and Oct. 1.

Crops in many other counties also suffered damage due to heavy rains throughout September. Photo by Marcia Ditchie



## From the Desk of the President

# Reason to Stand Up and Cheer

This column you're reading marks the closing of one chapter in Farm Bureau history and heralds the opening of a new one. Next month I'll be communicating with you through a new vehicle, the Michigan Farm News *Rural Living* magazine. Like our recently-launched pilot program, Agri-Com, it's another illustration of how this organization of yours responds to changing times and the changing needs of its members.

In the over 200 messages delivered to you from page 2 of the *Michigan Farm News* during the past several years, I've covered some pretty weighty subjects, most of them dealing with the challenges we face and action needed by members. Because those challenges are so constant in agriculture, there's been little opportunity to simply stand up and cheer about something good. I'd like to close this chapter by doing just that.

Before you read any further, take a moment, right now, to look at the back page of this publication and you'll see just one of the reasons for this upbeat column: "Farm Bureau Life increases dividends by 25 percent. . . almost \$1 million more for our policyholders in 1982."

For many more years than I have discussed crucial issues with you from this position, our Farm Bureau Insurance Group has been delivering good news - reasons to stand up and cheer - from the back page of this publication. In just recent months, the good news headlines have included: \$713,000 in Safety Group dividends to Farm Bureau members, ag workers compensation rates reduced again

- to 25 percent lower than state standard rates, and annuity interest rates increased to 12½ percent.

I'm confident that Farm Bureau Insurance Group will continue to keep on delivering good news to you, regardless of how our communications vehicles may change. My confidence is based on the record, which speaks for itself and of which all of us can be justifiably proud.

Members can be proud because it was they who decided to build their own insurance companies that would provide them with the protection they needed and would allow them to share in the profits of a successful operation.

Back in 1949, they invested \$340,000 in charter debentures and auto policy applications, and Farm Bureau Mutual was formed. This was followed by the birth of other Farm Bureau Insurance companies, each to fill a particular need of farmers - to build savings, protect growing farm mortgages, develop retirement funds, property and casualty protection, liability and life insurances, workers comp coverage.

Each time Farm Bureau Insurance responded to a need, Farm Bureau members have reaped rewards from the leadership position of their companies. And the "good news" will continue. For example, changes currently underway in the farm-owners policy include improvement and expansion of coverages for farm buildings, livestock, cargo and liability. Gearing up for President Reagan's tax changes, the FBIG board will soon set a year-long guaranteed rate of interest on tax deductible annuities.



Members can be proud because the company they founded grew into a leader and innovator in the industry before it was a mere 10 years old and has enhanced its leadership position ever since. Today, Farm Bureau Insurance Group is recognized as THE leader in providing for farmers' insurance needs. The coverages they offer serve as a benchmark which all other companies strive to match and stir up lots of "me too" activity within the industry.

They cannot be matched and Farm Bureau Insurance Group will continue to be the leader. Why? Because when Farm Bureau members build something, they build and maintain it to be the best. And when their companies say, "We're working to make your future a little more predictable," you'd better believe it.

Those words are more than just a catchy slogan. They're a commitment. Good news - good reason to stand up and cheer.

Elton R. Smith



## DONNA

Did you ever have an old pair of tennis shoes that you were still attached to even though they didn't quite serve the purpose anymore? That's sort of how I feel about this publication you're reading, which has "gone to bed" for the last time in its current format.

Beginning next month, we'll be communicating with you through a new vehicle, the Michigan Farm News *Rural Living* magazine.

Ambivalence, I guess, is a good description of the way I

## Please Don't Let the New Shoes Pinch

feel about this change. I'm excited because it's new, progressive, untested, challenging, aimed at addressing a broader audience than we've had in the past. That makes me feel young and adventurous - ready to hang up the old tennies.

I'm scared because it means shoving me out of my comfort zone into a world of different deadlines, different style, trepidation that Otsego County members will get the *Rural Living* with the St. Clair newsletter inside and vice versa. That makes me feel old and vulnerable - wondering if the new shoes will pinch.

The change means our publication won't fit the bottom of a bird cage or be a good garbage wrap anymore. It means it will fit with your other important farm magazines that you don't throw away with your daily and weekly newspapers.

It also means something else I think I should share with you because if you're reading this, it means you care. I don't want you to get concerned, when you see by our *Rural Living* masthead that Donna is no longer the editor, that I've been demoted. Be assured that's not the case and that I'll still be here in this column and other features.

When I've talked with Farm Bureau Women these past couple years about their own personal growth, one of my lines is "When you grow - you gotta let go." In turning the reins of the editorship over to someone else, I'm practicing what I preach. Even at my age, I'm still growing and have things to do - for you and for me and for Farm Bureau and Michigan agriculture.

Your editorial staff is not changing - just shifting - and I

hope that's good news to you. The people to whom I'm handing the reins are seasoned, talented and, most important of all, caring. Be as good to them as you've been to me. And remember, *Rural Living*, just as the *Farm News* has been, is your publication. You are members of the editorial board and we will keep looking

to you for direction and support.

### Another Recipe for Ken

The longer Ken Wiles is away from his desk, the more we miss him. We figure the best way to let him know that is to print another recipe. Ken was forever bugging us to print a

(continued on page 17)

## MICHIGAN FARM NEWS

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## Delano Calls Farm Bill Proposal Disappointing

The American Farm Bureau Federation is "extremely disappointed" with the direction the House of Representatives is taking in its development of the 1981 farm bill, according to AFBF President Robert Delano.

In a letter to all members of the U.S. House, Delano outlined Farm Bureau's recommendations for H.R. 3603, the Food and Agriculture Act of 1981. Those recommendations included:

- Establishment of the dairy price support at a level not less than 70 percent of parity, preferably indexed to net CCC purchases and adjusted on a semi-annual basis.

- Elimination of target prices for wheat and feed grains, with loan rates based on 75 percent of the previous five year average market price, excluding the high and low years.

- Retention of the farmer-held grain reserve provisions of H.R. 3603, which provide a three-tier trigger release for wheat and feed grains.

Delano also urged defeat of a pending amendment which would authorize the secretary of agriculture to establish an export grain bank and to set minimum export grain prices.

"This amendment is a prescription for state trading and would do nothing more than ensure that the U.S. becomes a supplier of last resort for grain exports, cause a loss of most foreign U.S. grain markets, and result in massive build-up of price depressing grain stocks," the letter said.

Delano also urged defeat of any amendments which would

reduce the payment limitation for producers from the levels currently specified in H.R. 3603, and amendments to place limits on CCC non-course loans.

"Such a reduction is an attempt to shift farm program benefits towards a particular segment of producers," Delano said. "Farm Bureau has historically opposed payment limitations and attempts to influence the size and/or structure of the farm sector through the use of farm programs."

Delano also urged defeat of any amendment which would change the duration of the farm act to a two-year program.

Farm Bureau supports any amendment to authorize the establishment of a CCC revolving export credit fund, Delano said.

"We believe such a fund would greatly increase export demand for U.S. farm products, and would yield a greater return on investment than monies spent on elaborate price support mechanisms and would become a self-sustaining trade development mechanism," he said.

Delano asked the House members to seriously consider the impact H.R. 3603, or any bill similar to it, if enacted into law.

"The bill currently does not meet Farm Bureau's objectives in the case of dairy, wheat, feed grains, peanuts and sugar. Unless H.R. 3603 can be modified according to our recommendations, Farm Bureau urges a 'no' vote on final passage," he concluded.

## Bean Crop Suffers Heavy Losses



Much of Michigan's bean crop suffered heavy damage as a result of torrential rains on Sept. 30 and Oct. 1. In some portions of the state, more than 50 percent of the crop was lost.

(continued from page 1)

higher this year because of all the rains in September. A lot of tonnage was put on, but the sugar content is lower," he said.

Claims submitted by county Extension directors for damage mostly cover dry edible beans,

soybeans and corn.

However, in Monroe County, damage has been initially placed at \$18.9 million, with about 50 percent yield losses in tomatoes and potatoes, both from the last rain and earlier rains. Lapeer County is claiming \$11.2 million damage to

vegetable crops, including carrots, onions, celery and potatoes, due largely to flooding.

Other counties in the state with severe agricultural damage include Tuscola with \$19.2 million of damage, Gratiot with \$12.5 million and Saginaw with \$11.5 million.

### Escape for a week to San Diego January 9-15, 1982

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Cost is \$444 per person, excluding hotel, meals and some tours.

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## Straight Talk about Thanksgiving



Farming is  
everybody's bread  
& butter

It's that time of year again. The end of another season. The harvest is in, the equipment is put away, the land lies silent for its long winter rest.

It's Thanksgiving time. A time for giving thanks for our many blessings, for the bounty of our farms and ranches, for the good life that we enjoy.

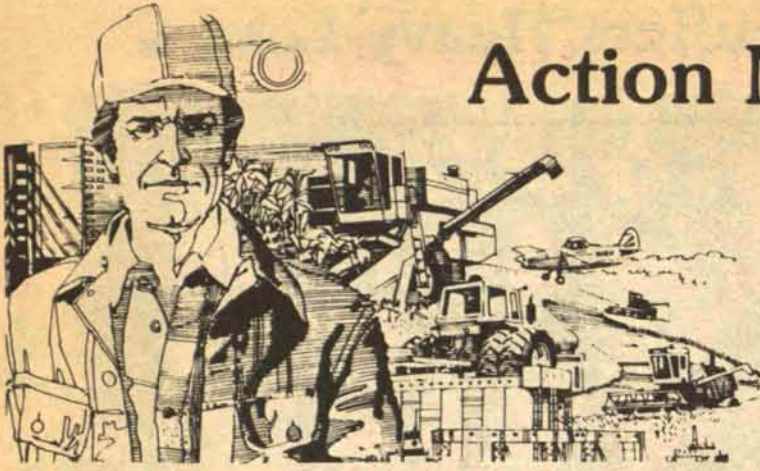
But it's so easy for Thanksgiving to go by as just another holiday. Just a day for a good meal and a good game. So easy to forget what the real meaning of the day is: thanks giving.

We've so much to be grateful for. Let's make it a real day of Thanks Giving this year.

**Production Credit Associations of Michigan**



# Action Needed on 'Right to Farm'



Agricultural issues get action when farmers support their industry, according to Ron Nelson, legislative counsel for the Michigan Farm Bureau. "An excellent example of such an issue has been the passage of the Michigan Right to Farm Act in July of this year.

"Farmers and their farm organization - Farm Bureau -

were behind this act 100 percent, but grassroots action is still needed to assure implementation of the act will provide farmers with the protections they were seeking," Nelson said.

Of particular concern to Farm Bureau legislative analysts is an implementation policy proposed by the Michigan

Department of Agriculture which would limit protections of the Right to Farm Act to only those farms located on identified essential agricultural lands.

"Of course, we are absolutely opposed to any proposal which would limit right to farm protections to selected farms based on the criterion of 'essential farmland,' and we are hoping that this opposition will be voiced by farmers throughout the state," Nelson said. "Further, the MDA has no authority in the act to establish such a limiting stipulation.

"This policy proposal is one of nine developed by the MDA which will be open for comment at local public meetings around the state. We are urg-

ing Farm Bureau members to attend these public meetings and to notify their farm neighbors so that the grassroots reaction and comment to these guidelines will be heard."

Nelson said that a Farm Bureau analysis of the remaining eight policy proposals indicates that the suggested guidelines will be acceptable with some modifications. It has also been suggested that language addressing agricultural employment be added to the proposed guidelines.

The public meetings are to be conducted by county Soil Conservation Districts throughout the state; however, some counties may have already held meetings.

"If you contact your local SCD office and find that you have missed the scheduled meeting, you can still submit written comment on the proposed guidelines to your local SCD office to be forwarded with other materials and comment to the Michigan Department of Agriculture," Nelson said.

MDA officials expect to receive reports from the county SCDs by Dec. 5.

A comparative listing of the MDA proposed guidelines and MFB analysis and comment which has been prepared by the Public Affairs Division to assist Farm Bureau members in preparing a response or comment, is summarized below.

## MFB Analyzes Implementation Provisions

The provisions of the right to farm authority should include but not be limited to the opportunity to:

**MDA PROPOSED GUIDELINE:** Carry out all operations necessary to produce agricultural and horticultural crops, livestock, poultry and other commodities as described in any standard classification for agriculture and forestry.

**MFB ANALYSIS AND COMMENT:** Section 2(3) of the Michigan Right to Farm Act provides a definition of "farm product." The definition includes but is not limited to: forages and sod crops, grains and feed crops, dairy and dairy products, poultry and poultry products; livestock, including breeding and grazing; fruits, vegetables, flowers, seeds, grasses, trees, fish, apiaries, equine and other similar products; or food, feed, fiber or fur.

MFB suggests the policy statement should fully encompass the "farm product" definition, that it include other aspects rather than just related to production, and suggests that the following language be substituted for the proposed policy:

"Carry out all operations necessary to produce, dry, store and process farm products as defined in Section 2(3) of the Michigan Right to Farm Act."

**MDA:** Process and market each farm unit's output for the best economic return to the operator, including the construction and use of buildings and parking areas for on-site farm markets and pick-your-own sales and other facilities.

**MFB:** The proposed policy reference to "each farm unit's output" seems to limit the policy to cover only products

grown on individual farms. Many farms process and market products produced on other farms. Section 2(2) of the Michigan Right to Farm Act defines "farm operation," and includes, but is not limited to, "marketed produce" which MFB interprets to mean products produced on the farm as well as products from other farms.

Also, the proposed policy reference to "on-site farm markets" would limit farm markets to those located on the farm property. Several farm operators have their farm operations on country roads not convenient for customer travel and have, therefore, purchased land away from the farm on a main road to operate a farm market.

MFB suggests the following language be substituted for the proposed policy:

"Process and market farm products for the best economic return to the operator, including the construction and use of buildings and parking areas for farm markets, pick-your-own sales and other facilities."

**MDA:** Replenish soil nutrients as recommended by Michigan State University and other qualified soil testing laboratories.

**MFB:** The language of this proposed policy requires that fertilizers be applied only according to soil test. We believe the amount of fertilizer applied has nothing to do with a farm being a nuisance. It is the noise, dust and, perhaps, odor associated with fertilizer that might be considered nuisance factors - not the rate applied. The cost of fertilizer and commodity prices discipline farmers to avoid applying excessive amounts. A soil test on every

field every year is not practical. MFB suggests the following language be substituted for this proposed policy:

"Replenish soil nutrients."

**MDA:** Use federal or state approved products according to label instructions for the control of pests and diseases affecting plants and livestock and for the control of weeds.

**MFB:** Proposed policy specifying only products for the control of pests, diseases, plants, livestock and weeds does not appear to implement the full scope of the Michigan Right to Farm Act. For example, are fumigants, propionic acid used to preserve wet grain in storage, or brush killers included? MFB suggests the following language be substituted for this proposed policy:

"Use of federal or state approved products according to label instructions,"

**MDA:** Clear woodlands or make vegetative and terrain alternations to improve or expand agricultural production.

**MFB:** The policy is adequate for land clearing to improve or expand agricultural operations. MFB believes land clearing to maintain agricultural operations should be included and suggests this proposed policy be reworded to read:

"Clear woodlands or make vegetative and terrain alterations to maintain, improve or expand agricultural production."

**MDA:** Install physical facilities for soil and water conservation and drainage.

**MFB:** The policy could be construed to apply only to new soil and water conservation and drainage practices since it refers to installation of physical facilities. Improvement and maintenance of existing soil

and water and drainage facilities should be included: MFB suggests the following language be substituted for this proposed policy:

"Construct, improve and maintain new or existing soil and water conservation and drainage facilities."

**MDA:** Dispose or otherwise make use of all livestock and organic waste on farms in accordance with acceptable management practices.

**MFB:** Reference is made to disposal and use of wastes but does not include storage, transportation or processing of wastes. Livestock wastes are often stored with resulting odors. Transportation is nearly always involved with waste disposal and odors, noise and dust are usually present. Some wastes are processed for animal feed, gasohol production, etc.

Also the word "generally" should be used in conjunction with "acceptable management practices" to be consistent with language in the Michigan Right to Farm Act. MFB suggests this proposed policy be revised to read as follows:

"Store, process, transport and dispose or otherwise make use of all livestock and organic waste on farms in accordance with generally accepted management practices."

**MDA:** Use new technology when related to agricultural production, i.e., ethanol production or others which improve efficiency of uses of resources.

**MFB:** This proposed policy is fully adequate.

**MDA:** Right to farm legislation could be restricted to essential farmland areas of each county which is defined as follows: "All farmlands, in-

cluding prime, unique and other (as identified in the Michigan Resource Inventory Act, P.A. 204 of 1979) which through inherent productivity; management and/or particular uses, are identified by the appropriate soil conservation district in consultation with local agencies and units of government as essential to the agriculture and economy of a county..."

**MFB:** MFB believes this proposed policy statement is totally unacceptable. It would limit the protection against nuisance suits provided by the Michigan Right to Farm Act to only those farms located on essential farmland. A farmer conducting his farm operation with generally acceptable agricultural and management practices should be entitled to protection against nuisance suits whether his land is prime or marginal farmland. The Michigan Right to Farm Act gives absolutely no authority to the Department of Agriculture to limit the benefits of the act to only certain farms. MFB strongly suggests the complete removal of this proposed policy statement.

(Note: Section 2(2) of the Michigan Right to Farm Act defines a "farm operation." The definition includes "the employment and use of labor." However, there is nothing in the proposed policies that refers to the "employment and use of labor" which is an integral part of agriculture.)

MFB suggests the following language be added as a policy statement:

"Construct and use farm labor housing facilities and employ farm labor in the production of farm products as defined in the Michigan Right to Farm Act."



# AgriCom Pioneers Launch Computer Project

By Henry Huisjen  
Farm Bureau Insurance

Farmers are good business people, and they have characteristically shown a willingness and ability to adapt to new technology - to make it work for them.

More than 80 years ago, when the thunder of harvesting equipment came to the farm, Will Carleton, the poet laureate of rural Michigan, looked with awe - and some fear - at what technology might mean in the future. He wrote:

*All of the harvest songs vanish before us,  
Blended and lost in this grand metal chorus.  
Such are the harvests these rushing days fling us:  
What will the twentieth century bring us?*

One of the things the twentieth century has brought us is the computer. And there's little doubt that Will Carleton would marvel at a group of farmers in Michigan who are experimenting with its capabilities in a pilot project that may, in the long run, lead to a revolution as important - though much less noisy - than the one he described eight decades ago.

The member-only service is known in Michigan as AgriCom, and it combines home

computer facilities with satellite communications technology to provide the 25 participants - AgriCom Pioneers, as they are known - with up-to-the-minute marketing information as well as weather forecasts, farm news and legislative information.

The 25 Pioneers in the year-long pilot project, which began Oct. 1, are all Michigan Farm Bureau members chosen to represent broad commodity interests and geographic areas.

Bob Craig, project leader and manager of commodity activities and research for MFB, describes the AgriCom Pioneers as top-notch farmers and Farm Bureau leaders who are extremely enthusiastic about their experiment.

### Current Marketing Information Needed

During the 70s, Craig says, farmers developed a need for on-the-spot marketing information because futures prices began to fluctuate very rapidly - not only week by week or day by day, but within a given day.

A year-long study by the American Farm Bureau Federation showed that the organization should be involved more deeply in disseminating accurate, up-to-the-minute marketing information to producers through such means as on-

farm computers.

AFBF worked with the Illinois Farm Bureau to organize the system because Illinois had been using a similar communication program for several years.

Michigan is one of eight states participating in the nationwide marketing information program that resulted. AFBF is coordinating the system. Participating states are Michigan, Illinois, Indiana, Iowa, Ohio, Arkansas, South Carolina and Georgia.

Financial support for the AgriCom project is coming from MFB and AFBF as well as the participating farmers.

### Here's How It Works

Commodity futures quotes from the Chicago Board of Trade and the Chicago Mercantile Exchange are updated every 10 minutes during the working day and sent via a transmitter in Chicago to an orbiting communications satellite which relays the information to a receiver in Bloomington, Ill.

There the information is gathered by the Illinois Farm Bureau and sent by telephone lines to another transmitter in Omaha, Neb. Twice each day the Illinois Farm Bureau does an analysis known as "Agri-Visor." That information is sup-



AgriCom Pioneers Richard Gerstenberger, left, of Sanilac County and Gerald and Dale Duckert of Lapeer leave Farm Bureau Center with microcomputer units following an Oct. 2 orientation meeting for project participants.

plemented with farm news and legislative information from AFBF offices in Park Ridge, Ill., and Washington, D.C., and then sent to the transmitter.

The Omaha transmitter sends the information again to an orbiting satellite which relays it to a receiving dish, two feet in diameter, which has been installed on the roof of the Farm Bureau Center in Lansing.

The information is sent from the receiving dish through hard wires to MFB's AgriCom computer. The information is available via telephone to AgriCom Pioneers in a matter of seconds.

### MFB Provides Information

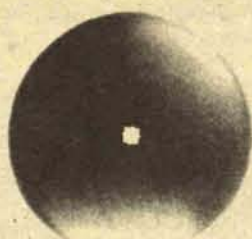
State agricultural information is entered into the AgriCom system at Farm Bureau Center.

Cash livestock prices from the Michigan Live Stock Exchange are updated once each day. Grain prices from MEE are updated twice a day and MEE provides market comments to the AgriCom Pioneers.

Weather forecasts and ag weather advisories are updated twice each week day and on the weekend. The weather information comes from a private

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SUPERIOR QUALITY

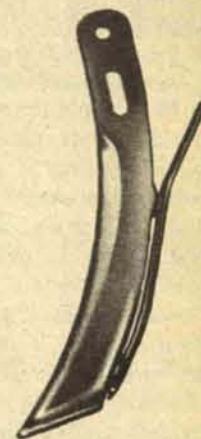


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# Forestry Industry Experiencing Revitalization

*"The economy of Michigan was dominated from 1860 to 1900 by the harvesting, sawing and marketing of lumber. Thousands of men found employment in the industry, fortunes were made from it, and it made a major contribution to the establishment of farms, towns and cities . . ."*

- Willis Dunbar, Author  
*Michigan: A History of the Wolverine State*

## By Marcia Ditchie

Though the forestry industry may never again reach the plateau it did from 1860 to 1900 when it dominated Michigan's economy, private industry, organizations and government have recognized its potential to the economy of Michigan. Through the efforts of all three, in cooperation with landowners, the industry is experiencing a revitalization.

The state's forest resources are only a fraction of what they used to be, but efforts are being made today to renew the resources, while maintaining forestry as a major industry for landowners and the state.

Nearly 10 million acres of forest grow on more than half of Michigan's 36.5 million acres. Two-thirds of that forestland, more than 12 million acres, is in private ownership with more than 180,000 individual owners holding the major portion.

The importance of the forest industry was recognized when Gov. Milliken called for a forestry conference in his 1980 State of the State message. In April 1981 the Governor's Conference on Agriculture issued specific recommendations regarding Michigan's forestry industry and private industry is already addressing some of these recommendations.

At that conference, the forestry committee identified two common situations. "First, many owners simply are not harvesting timber from their woodlots and are missing opportunities for realizing a return and upgrading the quality of their stands. In other cases, woodlots are being cut heavily for firewood or other products to produce short run return. In these instances the residual timber stand is being seriously impaired. Both require attention," the committee report stated.

## Cooperative Action Addresses Problems

Those two situations are currently being addressed, in part, by the Michigan Forest Council, a member of the American Forest Institute, and Menasha Corporation's Otsego Paperboard Division, a privately-owned paperboard company in western Michigan.

The Michigan Forest Prod-

ucts Council represents the wood-using industries in the state. Among the services the council provides to farmers who have woodlots on their property is the American Tree Farm System.

According to John Calkins, executive director of the council, "the American Tree Farm System involves recognition for landowners who are doing a good forest management job in order to encourage other landowners to do a similar job."

The Tree Farm program is a national program to encourage landowners to protect and manage their woodlands for the production of timber and other forest products for continuous yield. The program was started in 1941 to help nonindustrial woodland owners gain access to professional forestry advice. Currently, there are about 1,200 Michigan landowners who are members.

The importance of the national Tree Farm program was magnified by a study conducted by the U.S. Forest Service, according to Corrine Lamb, regional assistant for the American Forest Institute.

"Two years ago, the U.S. Forest Service conducted a study and forecast that in the year 2030 the demand for wood will double and we are looking to the private non-industrial landowner who owns 58 percent of the land to supply those needs," she said.

## A Voice for the Industry

Another recommendation from the Governor's Conference on Agriculture is being implemented now, according to Calkins.

"There has never been a voice in state government for the forest products industry and now there is a strong voice from agricultural interests," he said. "With the renewed interest in forestry and forest resources being a basis for an increase in the state's economy, the governor recently formed a Forest Industries Task Force which is working with the Department of Commerce, the governor's office and the Department of Natural Resources in developing new industry and markets."

Calkins said that as a result of this task force, farmers who have woodlands will benefit.

"Anything we do to bring more wood-using industries into the state will eventually generate more competition, better markets for the woodland owner and a better charge to make his woodlot a paying thing. There's much more industrial activity now in the forest and markets throughout the state," he said.

## Private Industry Accepts Challenge

With the challenge of meeting the demand for wood in the next 50 years and the consciousness of dwindling natural resources, Menasha Corporation's Otsego Paperboard Division has developed three programs to address those concerns.

Menasha Corporation produces more than 364 tons of paperboard per day at its Kalamazoo River mill site in Otsego. The mill consumes more than 100,000 tons of forest products annually, mostly supplied in the form of wood chips. To supply the mill with raw material now and far into the future, Menasha has an active Wood Department with a team of professional foresters who assist private landowners in managing their land for the future.

Typical of this service to private landowners is the firm's cooperative arrangement with the owners of Oak Haven, a 1,200-acre woodland in southern Allegan County and a member of the Tree Farm program. Menasha forester, Larry Heibel, working closely with Oak Haven's owners, has developed a 20-year plan for care, harvesting and improvement of the Oak Haven forest. The plan provides for perpetual harvest of forest products while at the same time, gradually upgrading the growth and quality of the property's timber.

Menasha recently began whole tree chipping (WTC), not only in the Oak Haven forest, but also in southwestern Michigan for 100,000 green tons, or 50 percent of its pulp finish for its mill. The 100,000 green tons of chips represent 2,000 to 2,500 acres of forestland per year being silviculturally treated by WTC.

This spring Menasha's Woodlands Department began implementing timber stand improvement (TSI) operations on privately owned woodlots, ranging in size from a few acres to hundreds of acres.

"The benefits of sound forest management programs are many and we look at it as a multi-purpose use of the forest," said Heibel. "You're increasing not only the timber profit, but also the recreational value and wildlife habitat has increased

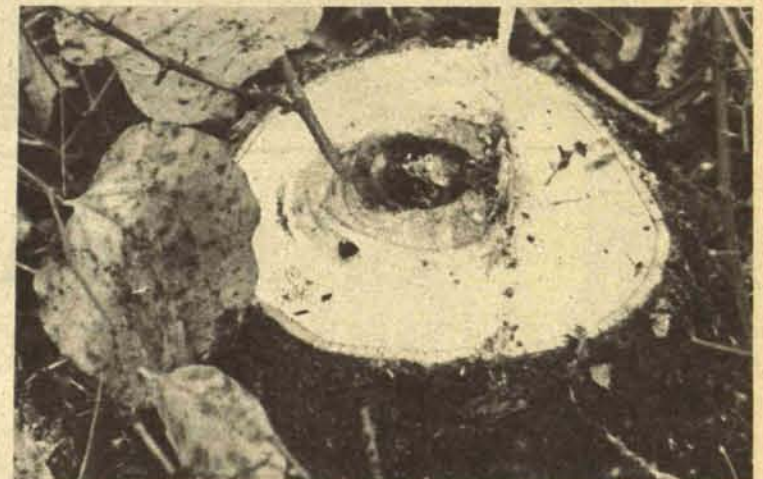
tremendously by harvesting the trees.

"The dollar return to the landowner has also increased because the timber stand improvement is the first step in creating an optimum environment for growth. In the future, the landowner's woods are going to be growing better, faster and higher quality trees than if this timber stand improvement wasn't being done," Heibel said.

With WTC, once unmarketable trees become economical to harvest, then TSI work, which is the important first step to a managed forest, can begin. The entire tree is utilized with this type of harvesting method: limbs, branches and leaves, leaving the woodlot free of debris. The increased volume of harvested material also increases the dollar value to the landowner and 100 percent of the tree is used, which is a goal of the industry.



A new type of logging equipment being used to harvest timber in the Oak Haven forest is the Mor-Bell Logger. Designed in South Africa by Irvin Bell and manufactured by Morbark Industries of Winn, Mich., the Logger is able to thin woodlots without damaging other trees. The Logger is front equipped with a hydraulic shear which "snaps" the tree, leaving no debris around the truck, as shown in the photo below. After snapping the tree, the Logger is able to "carry" the felled tree and place it with others for removal from the woodlot.



Whole tree chipping is accomplished at the Oak Haven forest by use of a Total Chiparvestor, also manufactured by Morbark. A slide boom loader slides out grabbing one or several trees and feeds them to the compression feed wheels and on into the chipper where they are crushed and compressed. In less than a minute whole trees, limbs, branches and leaves, are reduced to chips and blown through a discharge spout into a waiting van.



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## Price Later Agreements

# Part Two: The Issues Surrounding Their Use

The use of price later agreements as a means of marketing grain has become a controversial issue over the last few years in Michigan, especially around harvest time.

Last month's Agrinomic Update reviewed how and why price later agreements are used. This month's discussion will focus on the issues of using price later agreements.

### The Issues

Several issues surround the use of price later agreements and their effect on farmers and the grain handling system. Some issues can be viewed as distinct advantages or disadvantages with using price later agreements. In others, the effect is not as clear cut.

The following list addresses the majority of the concerns about price later agreements and analyzes each issue.

•*Using Price Later Agreements Has a Negative Effect on Prices* - Traditionally, producers have stored grain in order to take advantage of higher prices and improvements in the basis which normally occur later in the marketing year.

The grain placed in storage reduces the available supply, causing prices to rise as buyers "bid up" prices. Farmers placing grain under price later agreements hope the same will occur.

However, under price later agreements grain is allowed to move into marketing channels, satisfying demand. Thus, at first impression, it would seem illogical for producers to expect prices to rise by using price later agreements. On a closer inspection we see that while price

later agreements can satisfy demand, they need not have a negative impact on prices as a cash sale would.

First, the grain may simply be stored and thus there is no negative price effect. Second, if the grain is sold, the elevator must buy cash grain or futures equal to the amount sold, or have an irrevocable letter of credit or money in escrow equal to 50 percent of the value of the grain.

If the price later agreement is replaced with a purchase of cash grain or futures then the sale is balanced out. However, if the sale is replaced with an irrevocable letter of credit or escrow, then there is no offsetting "buy" transaction and indeed there is a "bearish" effect.

The total impact of this would be quite difficult to determine, but it would be very small since nearly all price later agreement sales are replaced with futures contracts or grain.

Price later agreements may also have a positive affect on prices, by allowing grain handlers to efficiently use facilities transportation requirement, and marketing skills.

If elevators can do a better job of merchandising they in turn become better competitors and can do a better job for their farmers. Thus, the overall price may be increased by the use of price later agreements.

•*Price Later Agreements Prevent Adjustments in Long Term Storage Capacity* - Price later agreements are attractive because they allow the movement of grain in large crop years, without the costs of building extra storage which

may not be needed in other years. Therefore, price later agreements are a substitute for storage, but they do not increase storage capacity. They only give that illusion.

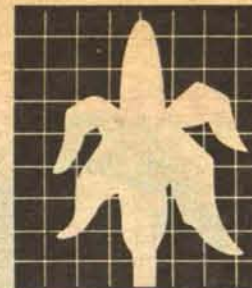
Many critics of price later agreements contend that less storage capacity is being made available due to price later agreements, and that extensive use of price later agreements could prevent long-term adjustments in grain storage capacity. The impact of price later agreements on storage capacity would be quite difficult to determine, but they do not appear to be a negative factor as some would contend.

According to the Michigan Agricultural Reporting Service, the commercial grain storage capacity has increased by over 50 percent in the last five years.

•*Price Later Agreement Service Charges Are Too High* - Elevators collect service charges on price later agreements; these charges are designed to cover handling costs and more importantly to protect the elevator from adverse basis changes, between the time they sell the grain and the time the farmer prices the grain.

Contrary to what some farmers think, some elevators have not charged enough and, in some cases, this is believed to have led to financial difficulties and even bankruptcy of elevators.

If producers understood the reason behind the service charges they might not feel that they are too high. Undercharging of service fees is a dangerous game for elevators to play and can prove costly to both producers and handlers.



## AGRINOMIC UPDATE

Report of the Commodity Activities & Research Department

•*Price Later Agreements Have Caused Poor Financial Stability and Even Bankruptcies of Elevators* - A common complaint about price later agreements is that they have contributed to the poor financial condition or actual bankruptcy of several elevators. The exact impact of price later agreements on these elevators' financial stability would be difficult to determine, but the misuse of price later agreement funds or undercharging of handling fees could be a factor.

In the opinion of some, "price later agreements are a license to steal." They allow elevators to sell farmers grain, yet not repay the farmer until he prices the grain. This allows grain dealers to misuse funds.

The Grain Dealers Act of 1976, and subsequent amendments of 1979, significantly added protection to farmers holding price later agreements. The act specifically says what handlers must do if they issue price later agreements, plus the law gives the Michigan Department of Agriculture the authority to inspect at any time the grain dealers' records and inventories.

These regulations help protect the producer, but it is impossible to protect everyone through laws and regulations. As one elevator manager said, "you can't legislate honesty."

•*Producers Holding Price Later Agreements Are Unsecured Creditors of Elevators* - Producers holding price later agreements are indeed unsecured creditors. Naturally, this becomes a problem when the producer prices his/her price later agreement grain and the elevator cannot pay. This usually means the elevator is experiencing financial difficulties or failure.

Under the Grain Dealers Act of 1976, elevators are required to be bonded. This bond covers warehouse receipts but not price later agreements.

This could lead one to believe that warehouse receipts are more secure than price later agreements. This is only partly true, since the maximum bond is only \$400,000 which in today's grain market is woefully insufficient.

In the case of bankruptcies, holders of price later agreements would share in the distribution of any assets of the elevator when they are liquidated.

This would also include

other creditors of the elevator, such as sellers of grain for cash who have not received payment, and the farmer-creditor does not have top priority as he is an unsecured creditor.

•*The Elevator Sells the Farmer's Price Later Agreement Grain and Uses the Money* - When the elevator sells price later agreement grain they can use this "free" money for various purposes. Although, first they must fulfill the requirements of the Grain Dealers Act. Having done this, they could place the money in a financial institution and draw interest.

To the farmer this may seem unfair, but to the elevator this makes good business practice. By drawing interest the elevator can provide better service and lower handling cost to producers.

However, this privilege can be abused and elevators must understand what they are doing and use caution in handling money that will eventually be used to pay producers.

### Summary

Price later agreements are an important method of marketing grain in Michigan. They provided the rapidly changing grain production and marketing system of the 1970s with an effective marketing tool. Price later agreements allow producers to deliver grain, sign title over to the elevator, yet not price the grain until later.

This allows producers to use rapid, modern harvesting techniques, and gives grain handlers needed flexibility to efficiently utilize their resources in merchandising grain.

Like any tool, price later agreements can be misused and create problems. Many of these problems appear to be related to a lack of understanding about price later agreements and how to properly use them. If improperly used, the price later concept can lead to disaster for both buyer and seller.

(Editor's Note: This article is taken from "A Study of Price Later Agreements," which was recommended by the MFB Feed Grains & Oil Crop Advisory Committee and authorized by the MFB board of directors. If you would like a copy of the study, write: Commodity Activities and Research Department, Michigan Farm Bureau, P.O. Box 30960, Lansing, Mich. 48909.)

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**AFBF President Delano Tells Cass Members:**

# Local Efforts Vital to Strong Agriculture

**Animal Rights is Challenge**

American Farm Bureau Federation President Robert Delano told the several hundred farmers attending the Cass County Farm Bureau annual meeting Oct. 21 not to get so wrapped up in their businesses and private lives that they fail to prepare for the challenges facing agriculture.

One of the challenges spelled out by the national farm leader was the animal rights movement.

"These people are not only anti-meat and anti-machinery - they are also anti-agriculture," Delano said.

"To equate people with animals debases humanity's higher nature, denies human uniqueness in marriage and family life and in a moral code, and denies biblical teachings."

Delano said many sensitive and thoughtful people may have been innocently caught up in the animal rights movement, but as an issue based on emotions and radical ideas, it can also be attractive to people with darker motives.

"Some of these people would disarm us, some are interested in lowering our moral standards, denying the concept of personal accountability or destroying such virtues as thrift and savings. Some would replace our private enterprise with their version of a new economic order," he said.

"Because it is perceived as strong, agriculture is a favored target for the social planners and regulators.

"I am concerned that people like you and I may get so wrapped up in our farming businesses - and in our private lives - that we fail to prepare for the great challenges facing agriculture. Because we are busy and hurried, we may not recognize that agriculture is both strong and vulnerable.

"Our strength lies in our base of knowledge, in support for family ideals, in our beliefs in God and church, in a human soul and a personal judgment and in our abilities to get important things done.

"Our weakness lies in our extreme busyness, in poor communications and inaction resulting from the need to get things planted, cared for, harvested, sold, and then - started all over again."

**Turn Government Back to People**

Another important challenge faced by farmers, Delano said, was turning big government around in Washington and "wherever else it exists." He urged replacement of Washington power with Lansing power,



"If we are serious about turning government back to the people... we must be prepared, ready and willing to take charge," Delano told Farm Bureau members at the Cass County annual.

and replacing some of the Lansing power with Cass County and community power.

"If we are serious about turning the government back to the people, along with the tax base to pay for it, we must be prepared, ready and willing to take charge," he said.

"We are helped by a growing tide of citizen confidence that ordinary people are capable of deciding how much, and what kind of government, is best for them. Opportunity, economic improvement and personal fulfillment are created individually, and from the bottom up. They do not filter down to us as gifts from government.

"That is part of the new political reality that the Cass County Farm Bureau and nearly 3,000 other county Farm Bureaus like it can pass along. Do not ever think your local efforts in building and supporting a stronger agriculture are in vain. Positive actions have a tendency to reach far beyond local borders.

"That is why Farm Bureau's

policy development process is so important. A Cass County Farm Bureau resolution can become the policy of the Michigan Farm Bureau or the American Farm Bureau Federation.

"Historians have traced Public Law 480 back to a proposal from a community Farm Bureau group to use our abundant farm production in a 'Food for Peace' international trade-and-aid effort. About 30 billion dollars in agricultural exports have moved to eligible countries in the 26 years since Public Law 480 was enacted.

"Best of all, many of the countries which benefited from our Food for Peace programs now are good cash customers. A stronger American agriculture depends upon strong cash markets for what we produce," Delano said.

The Farm Bureau president cited victories in estate tax reform as another example of the power of member involvement in issues facing agriculture.



AFBF President Delano met with Michigan press representatives at three news conferences during his one-day visit to the state. Above, Delano responds to questions from WJR newsperson Hugh Carlson.

**An Important Election Year**

Delano reminded the Cass County members that 1982 is an important election year and that it is not too soon to accurately and honestly evaluate the performances of incumbents and the potential of candidates.

"Review how they have done and are doing in terms of state and federal spending. What is their attitude toward taxes? Toward regulatory reform? Toward balanced budgets?"

"Pick every candidate for even the smallest public job carefully, not just for now, but for years to come. After all, that local official you help elect might become your next congressman. That new congressman might become the next director of the U.S. budget - as happened when David Stockman took over," he said.

"Of course, we are proud of Mr. Stockman's Farm Bureau family background. He obviously had good training. As director of the Office of Management and Budget, his sound economic advice on tax and spending cuts, a balanced

budget and reduction of the national debt is the medicine badly needed by our ailing economy."

**Farmers and 'Reaganomics'**

President Delano said that eliminating federal deficits also eliminates the need for excessive federal borrowing, and that without this competition for available money by government, credit will be available to everyone at lower rates.

"I am convinced that the wavering of support from Wall Street is not caused by disbelief in the effectiveness of 'Reaganomics,'" he said. "Rather, it is an expression of fear that Congress and the American people will not give the economic recovery program time to work.

"We must all join in making sure that this does not happen. You and I know that the best thing government can do for farmers is to stabilize the economy and to wipe out inflation.

"Working together in Farm Bureau, in building and supporting a strong agriculture, we are, and will continue to be, an effective force in making this happen," he concluded.

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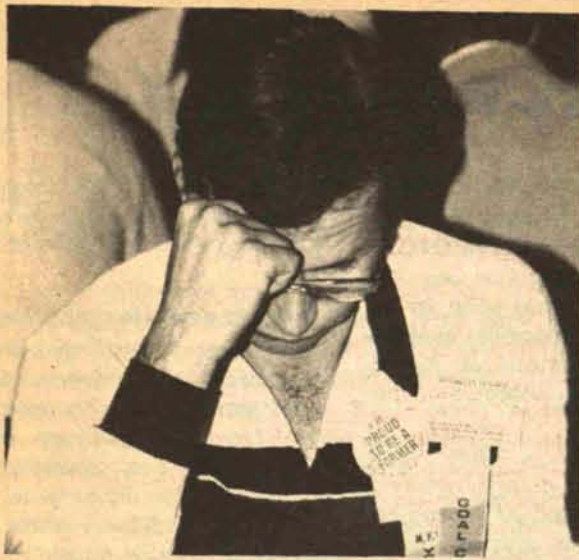
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**Tuesday**

**FBS/FPC to Kick-Off Annual Meeting**

Farm Bureau Services, Inc. and Farmers Petroleum Cooperative, Inc. will kick-off their 1981 annual meetings on Tuesday morning, Dec. 1, in the Grand Center's DeVos Hall in Grand Rapids.

Registration starts at 9 a.m. and the FBS annual meeting will begin at 10 a.m., with the FPC annual meeting scheduled to begin at 11:30 a.m.

At the conclusion of the FPC annual meeting and the complimentary luncheon which immediately follows, the Product Show will begin. Sponsored by Farm Bureau Services and Farmers Petroleum Cooperative, the 1981 Product Show will be held in the Lower Exhibition Hall of the Grand Center on Tuesday from 2 p.m. to 7 p.m. and from 10 a.m. to 7 p.m. on Wednesday.

**Tuesday**

**MACMA Annual Meeting**

The Michigan Agricultural Cooperative Marketing Association will hold its annual meeting on Tuesday afternoon, Dec. 1 in the President Ford Room at the Grand Plaza Hotel.

That evening, the marketing cooperative will hold a banquet, also in the Grand Plaza Hotel.

**Tuesday Evening**

**County Presidents' and Campaign Managers' Banquet**

Michigan Farm Bureau's annual meeting activities will begin on Tuesday evening, Dec. 1 with the joint county presidents' and campaign managers' banquet.

The banquet will begin at 6 p.m. in the Grand Center's Grand Hall, with dinner compliments of FBIG's Marketing Corporation.

Keynote speaker will be Ken Cheatham, director of safety and local affairs for the American Farm Bureau Federation.

Presentation of the 1981 "Fabulous 15" awards and 1981 President's Trophies will highlight the banquet. In addition, the award winners from the 1980-81 Talk of the Town membership contest will be recognized.

**Tuesday Evening**

**County Farm Bureaus to be Honored**

The annual county Farm Bureau awards program will be held on Tuesday evening, Dec. 1 following the county presidents' and campaign managers' banquet.

The awards program, designated "Farm Bureau is Magic," will begin at 8:30 p.m. in DeVos Hall in the Grand Center. The program will recognize county Farm Bureaus for their program achievements during the 1981 membership year.

Entertainment during the awards program will be provided by magician Gill Scott.

**Action-Packed Agenda at Annuals**

The Amway Grand Plaza and Grand Center in Grand Rapids will be the site of the annual meetings of Michigan Farm Bureau and three of its affiliates Dec. 1-4

The return to Grand Rapids will also mark the return of two popular annual meeting events. The Product Show will be open Tuesday and Wednesday. Farm Bureau members will don western gear for the country Jam-

boree, scheduled for Wednesday evening.

Another change in format will be a Kick-Off Breakfast sponsored by Farm Bureau Women on Wednesday morning, rather than their traditional separate annual meeting.

Action by MFB's 526 voting delegates on policy recommendations will begin Wednesday afternoon following the president's address and continue through Friday.

**Wednesday Morning**

**MFB Women to Sponsor Kick-Off Breakfast**



RUTH ANN FOWLER

The Michigan Farm Bureau Women will sponsor a kick-off breakfast on Wednesday morning, Dec. 2 at 7:30 a.m. in the Grand Hall.

Following breakfast, Ruth Ann Fowler, a Florida lecturer who believes you should invest your lifetime only in what you believe in with your whole heart, will address the delegates.

The kick-off breakfast will also include highlights of the 1981 women's activities and recognition of women's programs.

**Wednesday**

**Young Farmers Day**

Michigan Farm Bureau Young Farmer activities will be held on Wednesday, Dec. 2.

The Discussion Meet semi-finals will begin at 9 a.m., with the finals beginning at 1:30 p.m. Both will be held in the Grand Center. All delegates are welcome to attend the semi-final and final contests.

A Young Farmer reception will be held following adjournment of the resolutions session on Wednesday afternoon in the Grand Center. County Young Farmer star awards will be presented and awards will be given recognizing the winners of the Discussion Meet, Outstanding Young Farm Woman and Distinguished Young Farmer contests. All members are invited to attend the reception.

**Wednesday Noon**

**President's Luncheon**

The annual Michigan Farm Bureau President's Luncheon will be held at noon on Wednesday, Dec. 2 in the Grand Center's Grand Hall.

MFB President Elton R. Smith will address the delegates, reviewing the organization's accomplishments during 1981 and looking toward the challenges facing the organization and agriculture in 1982.

The resolutions session will open at 2:30 p.m. in the Grand Hall.

**Wednesday**

**Commodity Session to Focus on Economic Outlook, Animal Care**



DR. WM. LESHNER  
USDA  
ASST. SEC.  
ECONOMICS

The commodity session at the MFB annual meeting will be held Wednesday, Dec. 1 in the Grand Hall.

Dr. Bernard E. Rollin, professor of philosophy at Colorado State University, and Neal F. Black, president of the Livestock Conservation Institute, will speak on the economics and philosophy of animal care.

The second half of the two-hour session will include a discussion of the 1982 farm economic outlook and the 1981 farm program by Dr. William Leshner, assistant secretary for economics at the USDA.



DR. BERNARD ROLLIN

NEAL BLACK

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# Product Show, Jamboree Back Again

## Wednesday Evening

### FB Jamboree Returns

Reached the end of your rope? Hold on, because the Farm Bureau Jamboree is back by popular demand. Bring your jeans, plaid shirts and boots and join in the fun on Wednesday evening, Dec. 1.

A delegate round-up will be held from 6 to 7 p.m. in the Grand Hall prior to dinner in the Grand Rapids Civic Auditorium, which precedes the jamboree.

Music at the jamboree will be provided by the Petal Fall Variety Band.

## Thursday Morning

### 'Friends of Agriculture' to Benefit From AgriPac Breakfast

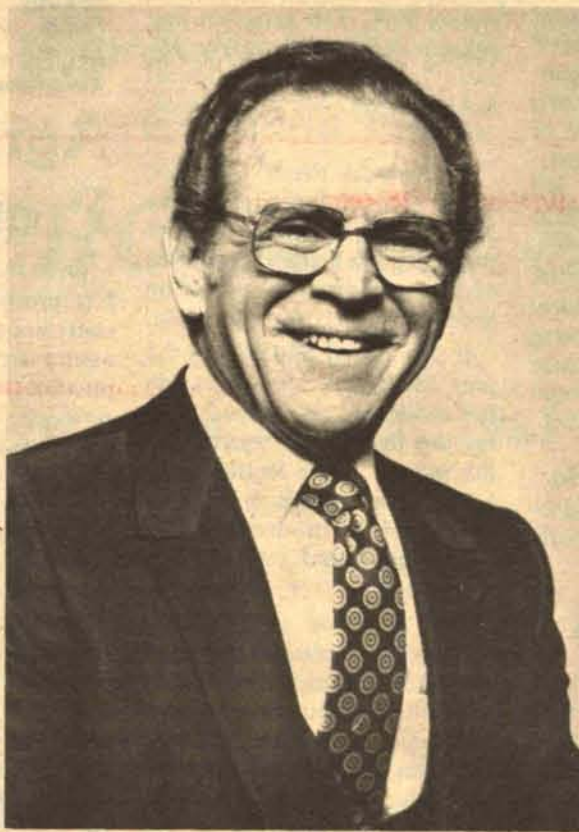
A special delegate breakfast will be sponsored by MFB's AgriPac on Thursday, Dec. 3 at 7:30 p.m.

Featured speaker at the breakfast will be Bruce Hanks, who will present an inspirational portrait of Abraham Lincoln. Hanks, a distant relative of Lincoln's mother Nancy Hanks, closely resembles President Lincoln.

The cost of the breakfast is \$15 per person. Proceeds will be used exclusively to help elect "Friends of Agriculture" in the 1982 election. Tickets may be purchased through Michigan Farm Bureau, Public Affairs Division, P.O. Box 30960, Lansing, Mich. 48909.

## Thursday Evening

### 1981 Annual Banquet - Highlight of Convention



CHARLEY WILLEY  
'SERIOUS HUMORIST'

The Michigan Farm Bureau Annual Banquet will be held on Thursday evening, Dec. 3 beginning at 6:30 p.m. in the Grand Center's Grand Hall.

Featured speaker will be Charley Willey. His keen interest in others, his enthusiastic approach to life, coupled with his ability to move and motivate an audience make him one of the country's truly popular speakers.

"People can laugh and learn at the same time," Willey says. He motivates, informs and inspires, leaving his listeners with an improved self image, a better attitude toward their job and an increased understanding of the people around them.

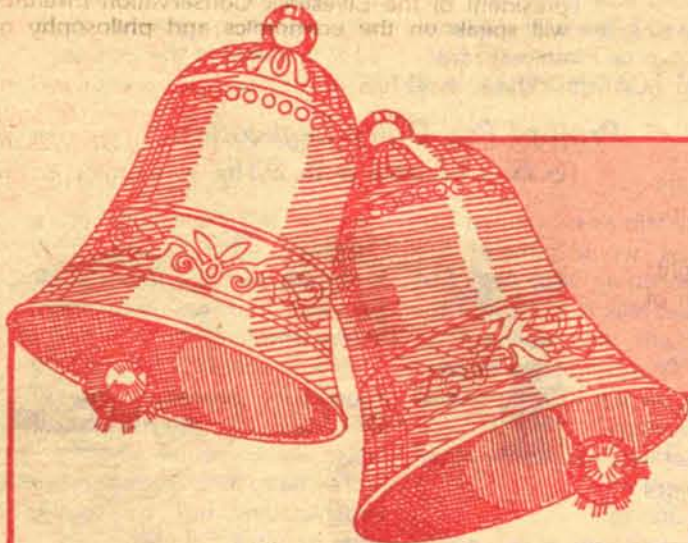
Also in the spotlight at the banquet will be the 1981 recipient of the MFB Distinguished Service to Agriculture award.

## Friday

### Resolutions Wrap-up, Elections Scheduled

The final resolutions session will begin at 8:30 a.m. on Friday, Dec. 4 and continue until noon. Election of directors in odd-numbered districts, one director at-large, one director representing the Farm Bureau Women's Committee and one director representing the Young Farmers Committee will take place during the morning session.

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



## MEMBER-TO-MEMBER

# Christmas Citrus Sale

Stock up on your favorite holiday items!

### PLACE YOUR ORDER NOW!

| Quantity | Item  | Price           | Amount |
|----------|---|-----------------|--------|
| _____    | Navel Oranges, 4/5 bushel                               | \$13.50         | _____  |
| _____    | Hamlin Oranges, 4/5 bushel                              | \$9.15          | _____  |
| _____    | Orlando Tangelos, 4/5 bushel                            | \$10.50         | _____  |
| _____    | Pink Seedless Grapefruit, 4/5 bushel                    | \$9.80          | _____  |
| _____    | Skinless Peanuts, 20 oz. can                            | \$2.25          | _____  |
| _____    | Pecan Halves, 1 lb. package                             | \$3.60          | _____  |
| _____    | Hi-D Orange Juice Concentrate, 24/12 oz. cans/case      | \$33.00         | _____  |
| _____    | Hi-D Grapefruit Concentrate, 24/12 oz. cans/case        | \$25.60         | _____  |
| _____    | Sharp Cheddar Cheese, 4/1 lb. pkg./case                 | \$10.70         | _____  |
| _____    | Medium Cheddar Cheese, 4/1 lb. pkg./case                | \$10.20         | _____  |
| _____    | Colby Cheese, 4/1 lb. pkg./case                         | \$9.85          | _____  |
| _____    | Monterey Jack Cheese, 4/1 lb. pkg./case                 | \$9.85          | _____  |
| _____    | Mozzarella Cheese, 12/10 oz. pkg./case                  | \$19.55         | _____  |
| _____    | Swiss Cheese, 12/10 oz. pkg./case                       | \$22.00         | _____  |
| _____    | Gourmet Popcorn, 2 lb. bag                              | \$1.00          | _____  |
| _____    | MACMA Vintage Ham, 4/4 lb. hvs./cs. (\$2.45/lb.)        | Approx. \$39.20 | _____  |
| _____    | MACMA Thick-Cut Smoked Bacon, 8/1 1/2 lb. pkg./case     | \$21.40         | _____  |
| _____    | Smoked Hickory Stick, 4 lb.                             | \$9.90          | _____  |
| _____    | Christmas Bockwurst, 10 lb. box                         | \$20.60         | _____  |
| _____    | Michigan Apple Cider Concentrate, 12/15 oz. jugs/case   | \$19.70         | _____  |
| _____    | Michigan 100% Concord Grape Juice, 6/1/2 gal. jars/case | \$13.80         | _____  |
|          | <b>Total</b>  |                 | _____  |

### IMPORTANT NOTICE!

All Farm Bureau Members - There are no individual county newsletters this month. Please use this as your order blank and forward your order to your own county Farm Bureau. Make sure it reaches your county Farm Bureau before Nov. 18.

If you have any questions on ordering, please contact the county secretary or member-to-member chairperson in your county.

ORDER DEADLINE: November 18, 1981

DELIVERY DATE: Week of December 7, 1981

County \_\_\_\_\_

Name \_\_\_\_\_

Address \_\_\_\_\_

Phone \_\_\_\_\_

Other Phone \_\_\_\_\_



# Tax Reform Unlikely as State's Economy Worsens

As Michigan's budget problems continue to worsen, it is less likely that it will be possible to pass any meaningful or fair tax reform program.

At a joint legislative session tax experts from two universities presented a summary of a 1,000-page report on the state's finances.

The report states that much of Michigan's problem is due to "high wages and high Worker's Compensation and unemployment compensation costs." For example, "workers with relatively minor disabilities receive relatively large benefits" which creates "strong work disincentives."

The researchers reported that nearly 70 percent of all business expenses are labor costs. Government spending per person in Michigan is about 12 percent higher than the national average with welfare benefits about 40 percent higher.

The report shows that state employee salaries are 23.6 percent higher than the national average and that Michigan has about 25 percent more state employees per 10,000 population than do neighboring states.

## Tax System Analyzed

The report points out that Michigan's tax system is considered one of the best in the nation. Property taxes are "slightly higher" than the national average and about "mid-range" for income taxes. State and local business taxes are below the national level.

The report praised the "circuit breaker" property tax rebate system which places property taxes on "ability to pay" by refunding 60 percent of the difference between 3½ percent of the household income and the amount of the property tax. For the elderly and certain disabled persons the refund is 100 percent of the difference. This

property tax cut program amounts to over one-half billion dollars.

Federal budget cuts, amounting to about \$2 billion, will have a serious effect on Michigan. Federal funds and grants have made up about 25 percent of Michigan's budget in the past.

In addition, Michigan will have to pay about \$20 million more in interest on the \$500 million that it usually borrows to make school aid and local government revenue sharing payments. This is because Michigan has become a "high risk" state in the bond market.

## Tax Reform - Yes or No

There are, however, some tax reform measures that might be passed. These include:

- Changing the present "circuit breaker" property tax refund program so that the tax relief could be deducted from the property tax bill at the time it is paid. This is known as "front loading." It is not as simple as it sounds but it can be done through a "voucher" system.

- Passage of a "truth in taxation" law. Presently local governments can take advantage of a state equalized valuation (SEV) increase and realize more revenue even though the millage remains the same. This proposal would require the local elected board (schools, county, townships, etc.) to hold a public hearing and vote as a board whether the additional revenue is needed.

- "Capping" the local tax revenue would set a percentage limitation on local taxing units and would hold revenues at that percentage level despite increasing property valuations. There was a 6 percent cap in Proposal A that was rejected by voters last April.

Currently, local units of government must cut tax millage rates if the increase in revenue

over the previous year is more than the inflation factor.

(Farmers also have the voluntary P.A. 116 program that refunds all the property tax over 7 percent of the household income plus other benefits.)

The report made reference to farm and forest taxes by stating that a case could be made for the state to pay most of the property tax providing land was kept in its present use.

It was noted that during the past five years, nine property tax reduction plans have been on the ballot and rejected by the people. State legislators of both parties have been proposing tax reform programs but little has been said about paying the cost.

Two or three months ago, the Senate Democrats released a tax cut program that would amount to about one-half billion dollars per year. That was followed by a House Republican plan costing about the same. Gov. Milliken, in his economic message of Sept. 17, also proposed a tax cut with local government sharing in the cut. House Democrats also announced a tax cut plan.

Some observers have said that Michigan cannot afford a tax cut of any significance because of the state's worsening economic condition.

The Citizens Research Council has pointed out that in spite of budget cuts totalling over \$1 billion, the state faces a \$600 million cash flow deficit. Other budget cuts must be made, adding up to around \$1 billion.

Last April when the budget was passed it contained \$165 million for property tax relief but because state revenues have continued to fall, the \$165 million is being wiped out and another \$270 million must be cut from the current budget.

# Understand 'Sale' to Grain Elevators to Avoid Problems

The problem of determining whether a producer owns the grain he places in an elevator that goes bankrupt often can be traced to the original transaction between the producer and the elevator, according to a USDA official.

Jim Springfield, director of USDA's Agricultural Marketing Service's warehouse division, says that if a grain producer has simply stored his commodity in an elevator and retains his receipt, "there's no question that he owns it."

The ownership question, however, becomes muddled

from the producer's standpoint when he sells his grain under a delayed price contract. Springfield explains, "What's concerning us most is the delayed price contract where the farmer takes (grain) in (to an elevator) and actually passes title to it, doesn't price it and doesn't take any money for it until sometime in the future."

"Then it's the elevator's ownership," he said, "... even though in some cases it seems like he (the producer) is storing it, he's actually passed title to it." If the elevator goes bankrupt, the producer becomes a

common creditor and must wait in line with the elevator's other creditors to get his money through the bankruptcy proceeding.

The widespread publicity in recent months over grain ownership is mainly the result of a string of large elevators, mostly in Missouri and Arkansas, having declared bankruptcy last summer. While there have been reports of irregularities in those cases, Springfield attributed most elevator failures to the volatile grain market and the nation's economy, which

(continued on page 19)

## CAPITOL REPORT

By  
Robert E. Smith

# Agriculture Awaits Prompt Payment Laws

Over the years Farm Bureau has promoted and supported state and national legislation to assure farmers, to the extent possible, payment for their products.

For example, livestock producers have been virtually guaranteed payment within hours after they send livestock to market. The reason is that there are strong state and federal laws (Packers and Stockyard Act) mandating payment to the farmer.

Certain milk laws mandating payment have been helpful to the dairy farmer. A bonding law has helped to assure payment to many potato growers. Grain producers have been protected by the warehouse receipts law.

Fruit and vegetable producers have a little protection under one state law and a federal law known as Parishable Agricultural Commodities Act

(PACA). There are also other examples.

However, times have changed and laws must be updated. For example, the Elevator Warehouse Act has become the Grain Dealers Act because some farmers lost large amounts of money through "trucker dealers."

Elevator bankruptcies have occurred. Legislation is part-way through Congress to give farmers a secured interest in cases of bankruptcy.

S.B. 112, tightening the Grain Dealers Act, has passed the state Senate and will soon be considered by the House. S.B. 110, updating the potato bonding law, has also passed the Senate and is in the House.

But legislation to help assure payment to dairy farmers (S.B. 111 and S.B. 338) and fruit and vegetable growers (S.B. 113) is stalled in the Senate.

## Prompt Pay Dairy Legislation (S.B. 111 and S.B. 338)

These bills as substituted and amended would amend the "Manufacturing Milk Act" and the "Fluid Milk Act of 1965" to:

- Require the licensee to prove "financial ability to pay" farmers for the milk by one of the following:

- A certified audited financial statement or
- A bond or
- Other security to prove ability to pay.

- If none of the above requirements can be met, the Department of Agriculture could

require the selection of a "trustee" who would have authority over the financial affairs and could assure payment to the producer.

- Enforcement would be funded by processor fees of 3/10 of 1 cent per 100 lbs. of milk.

The dairy farmer cooperative organizations will be paying over one-half the cost.

The legislation is based on the Wisconsin law which has proven to be highly successful over many years.

## Prompt Pay Fruit and Vegetable Legislation (S.B. 113)

The main features of the fruit and vegetable bill are:

- Require a processor, shipper, broker, dealer or their agents to:

- Certify that producers or producer cooperatives have been paid for their fruits or vegetables in any previous calendar year or have a signed, written contract stating a date on or before which payment will be made in full.

- Certify that the producer of fruits and vegetables will be paid in full upon acceptance of the fruit and vegetables

or not later than 30 days after acceptance will receive a signed, written contract stating the date on or before which payment will be made in full.

- Provide for complaints to be filed with the Department of Agriculture by an individual, producer cooperative, a representative of a producer, or producer cooperative or by a group of producers or its representative.

- Provide that a producer or producer cooperative shall be entitled to "recover reasonable" (continued on page 15)



# Farm Bureau Services, Inc.

and

## Farmers Petroleum Cooperative, Inc.

cordially invite you  
to attend the

# 1981 PRODUCT SHOW

on

December 1 and 2, 1981

at the

Grand Center

Grand Rapids, Michigan

*Come to the annual meetings and visit the Product Show to learn more about the many products/services available through your local Farm Bureau dealer or organization.*

**See these products and visit with company representatives at the Farm Bureau Services and Farmers Petroleum Cooperative Product Show:**

**Allied Chemical Co.**

Ammonium sulfate

**American Cyanamid**

Animal health products, Counter, Thimet

**BASF Wyandotte Corp.**

Basagran, Pyramin FI

**Bekaert Steel Wire Corp.**

High tensile barb wire and farm fence

**Bear Paint Co.**

Roof coatings

**Brock Manufacturing Co.**

Hopper bottom feed bins

**Brown and Brown**

Farm tarps

**CF Industries**

Fertilizers

**Carnation Company**

Green Line feeding equipment, Calf Manna

**Chevron Ag Chemicals**

Volck dormant oil, Paraquat, Difolitan

**Chipman Chemical Inc.**

Seed treatments and inoculations

**Chore Time**

Feed bin delivery systems

**Ciba Geigy Corp.**

Aatrex, Bicep, Dual, Princep, Pramitol

**Dare Co.**

Electric fence accessories

**Diamond Crystal Salt Co.**

Salt

**Diamond V Mills**

Yeast culture

**Domain, Inc.**

Crop Cure

**Dow Chemical Co.**

N Serve, 2,4-D, Formula 40

**Du Pont**

Lexone, Lorox, Benlate

**Elanco Products Co.**

Animal products, Tylan, Rumensin, Treflan

**F. H. Reed**

Flowtron bug and fly killers

**FMC Ag Chemicals**

Furadan, Polyram, Thiodan

**Franklin Steel Co.**

Studded T-post

**George White and Sons, Inc.**

Snyder bulk chemical storage, Poly liquid cattle feeders

**Goodall Rubber Co.**

Rubber products

**Gott Corp.**

Poly gas cans, coolers

**Great Lakes Hybrids**

Seed corn and soybeans

**H & H Services**

Bicarbonate of soda

**Hardy Salt Co.**

Salt

**Homelite**

Chain saws, pumps, generators, string trimmers

**Jenner Sales Corp.**

Fertilizer equipment

**Keystone Steel and Wire Co.**

Farm fence and wire products

**Koehring Atomaster**

Co-op oil heaters, kerosene heaters

**Land O' Lakes, Inc.**

Farm Bureau Quick Mix milk replacer, nursing formula, pig and lamb milk replacers

**Lely Independence Mfg.**

Fertilizer equipment

**Midwest Mktg. Assoc.**

Agriculture polyfilm products

**Miller Chemical & Fertilizer Corp.**

Nu-Films, Nutri-Leaf 60, lime-sulfur

**Mobility/Tote**

Fertilizer equipment

**Monsanto Co.**

Lasso, Roundup

**Morton Salt Co.**

Morton Agriculture, salt products

**Namolco Inc.**

Mol-Mix/LPS, liquid protein supplements and liquid silage additives

**Nelson Co.**

Heated water bowls

**Northwestern Steel & Wire Co.**

Farm fence and wire products

**Ortho**

Ortho lawn and garden products

**Pacific Molasses, Vylactos Division**

Sweet Sue, dried molasses, FBS minerals

**Powerline**

Farm tow ropes

**Rigo Company**

Lawn and garden chemicals

**SCI Industries**

Hog waterers

**Shell Chemical**

Bladex

**Speltz & Assoc.**

Behrens galvanized products

**Stauffer Seeds**

Seed corn, sorghum

**Tank Truck Service**

Liquid fuel delivery truck

**Tire Handling Equipment Co.**

Tire service truck

**Traylor Chemical and Supply Co.**

Micronutrients

**Tuco**

Animal health products; Biodry, Albacillin

**Universal Cooperatives, Inc.**

Co-op farm, truck, passenger tires; Co-op batteries, filters; Unico motor oil and lubricants; Unico animal health products; Unico chemical products; Electric fences, barn ventilation equipment; Co-op sprayers, Co-op air compressors, Wells Lamont gloves; Feeders, tanks, gates, confinement equipment; barn and home paint; Co-op baling twine

**Union Fork and Hoe Co.**

Farm and garden tools

**Vandermolen & Zick**

Root Lowell sprayers

**Waconia Manufacturing Industries**

Fertilizer receiving and blending equipment

**Western Shoe**

Utica and Tingley boots

**Westlake Equipment Co.**

Fertilizer equipment supplies

**William M. Wilson's Sons, Inc.**

Fuel dispensing pumps, fuel management systems

**Willmar Manufacturing**

Fertilizer equipment



## Conference Trains Leaders to Develop to Their Full Potential

It's official! The Michigan Farm Bureau Women's Leader Conference has gone co-ed! Although the conference has welcomed men as workshop leaders and guest speakers, there have been no men among the participants; that is, until this year when a husband and wife from the state's Upper Peninsula registered for the conference at Midland, Sept. 30 - Oct. 1.

A few heads turned in surprise when P. Ford Waterman, FBIG insurance agent from the Iron Range County Farm Bureau, appeared among the participants in the afternoon "Speakeasy" workshop headed by Lansing consultant, Donna McKeague.

In a letter following the conference, Waterman wrote:

"...the workshops were tremendous...and overall the conference was a real learning experience.

"Everyone made me feel at ease and I was able to meet many women active in Farm Bureau...I am extremely proud to

be part of Michigan Farm Bureau and am looking forward to next year's conference."

Atwood says that Waterman's comments were encouraging and she is looking forward to more participation from the total Farm Bureau organization - men and women both - in next year's conference.

"Our conference is designed to build leaders in the whole organization, not just among women," she says. "Workshops in public speaking, legislative affairs, conducting effective meetings, and communications provide valuable learning experiences for any Farm Bureau member.

"This year's conference involved a county Farm Bureau president, an insurance agent, state and county board members, committee chairpersons and others interested in developing their leadership skills and their Farm Bureau organization to the fullest potential."

Enthusiastic evaluations from many of the 160 participants indicate that the address by

Karen Kaiser Clark, "Grow Deep, Not Just Tall," on Oct. 1 was a timely inspiration for personal growth.

Clark, who is a lecturer and consultant in human relations and communications, reminded her audience that we are "never too old to change" and that while there is no simple formula for change, a life can be lived more fully by reawakening the wonder and excitement for life we experienced as children.

"Remember when you hated to take naps, didn't like to go to bed and could hardly wait to get up in the morning?" she asked. "Nothing seemed impossible to us then. Life was most often exciting. The positive outweighed the negatives. Those times do not have to be in the past. Life can still be an adventure and an exciting one if we choose attitudes that make it so.

"Hopefully that little child within us is still very much alive, anxious to revitalize some of those most real parts of ourselves. In a world so rushed, we need time to pause and to be refreshed. Personally, we need to recommit ourselves to 'growing deep, not just tall,'" Clark said.

Other speakers and workshop leaders during the two-day conference included Marsha Herndon, director of Women's Programs for AFBF; Stuart Proctor of the AFBF Washington legislative staff; Gail Walsh, communications specialist; Louise Saks, parliamentarian; Hugh Johnson, director of the Poultry Division for AFBF; Robert Craig, Commodity Activities and Research Department, MFB; and Michael Rogers, Information and Public Relations Division, MFB.

and has held Foreign Service posts in Dahomey, Kenya, Kuwait, the Federal Republic of Germany and the U.S.S.R.

Other speakers include Pat Leimbach, potato grower and author of two books on country living, and Patty Newman, researcher and author of "Who is Bankrolling the UFW (United Workers Union)."

Workshops will be offered on stress management, writing and publishing a newsletter, commodity futures marketing, time management and group decision-making.

Registration kits for the convention are available by writing AAW Convention, Box 215, Sparta, Mich. 49345.



Leader conference participants relaxed in the evening by spending bogus bucks in a special AgriPac Auction. With the help of auctioneer Jack Shriver of Newaygo County, the event raised \$2,297 for the MFB AgriPac fund.

## Agri-Women to Meet Nov. 10-14

Women farm leaders from across the United States will meet at the Grand Rapids Marriott Inn, Nov. 10-14 for the sixth annual convention of American Agri-Women.

AAW is a national coalition of farm and ranch women's organizations and individuals working together to solve problems of mutual concern.

The convention will be hosted by Women for the Survival of Agriculture in Michigan, an AAW affiliate.

Keynote speaker for the convention will be Sister Thomas More Bertels, professor of history and economics at Silver Lake College, Mantiwoc, Wisc. Sister Bertels is an expert on

organizations and will address the women on the effective use of organizational power to achieve their objective of keeping the family farm in commercial agriculture.

American Agri-Women will also host Richard E. Lyng, U.S. Department of Agriculture deputy director, and Hugh G. Hamilton Jr., deputy director of economics in the U.S. Department of State, Office of Soviet Union Affairs.

Lyng served as a transition team leader in the USDA for the Reagan administration and, subsequently, was appointed to his USDA post in February 1981.

Hamilton has served in the State Department since 1966

## OPEN LETTERS

Andrea Hofmeister  
1980 Outstanding  
Young Farm Woman



## Singin' in the Rain

Dear Mom and Dad Hofmeister,

Thanks for taking the kids while I took in that last load of beans. They had had enough of mother's brand of truck entertainment and were glad to stay in your cozy livingroom for the evening. On the road, we like to sing together, but because of their limited repertoire, they weary quickly of my antics.

I have to confess, on this last trip my mind wasn't on the kids or the songs. I am getting so far behind at home.

"I've been workin' on the railroad..."

Workin' is right. Seems like there is no end to the chores. This ridiculous rain isn't helping much either. Harvest is only glamorous for the first load of beans and the last load of corn. The rest is such a rat race.

"All the livelong day..."

How many hours are there in a day lately? When we get out of bed in the morning, I feel like I'm leaving a good friend that I won't see again for years.

"Cancha hear the whistle blowing..."

What is that strange sound emanating from below the floorboards of this truck? I must remember to tell Ken about that. It's sort of a cross between a twang and a ratch. I wish I were more mechanically inclined.

"Rise up so early in the morn..."

Wish I could stand and drive for a while. I think I am permanently glued to this seat.

"Cancha hear the captain shoutin..."

What was it Ken hollered just before I left him on the combine? Something important. Oh well, it will come to me later.

"Dinah, blow your horn..."

Watch out, you fool! Nothing makes me madder than this one particular fella who weaves down the road with three wagons and a wheelbarrow tied together with baling twine.

"Dinah, woncha blow, Dinah, woncha blow, Dinah woncha blow your horn, horn, horn..."

He's got a line behind him five trucks long, each one of them honking as they pass him. You'd think he'd get the hint.

"Someone's in the kitchen with Dinah..."

I've got to get to cleaning that kitchen. The cupboards are full of food I don't even know I have. While looking for the vanilla, I found four boxes of baking soda. No vanilla.

"Someone's in the kitchen, I know..."

If Ken comes home for supper before I get there, what will he find? There's salami, bread, soup and potato salad. I hope that salad is still good. Oh, please don't eat the potato salad. I guess he won't. He's learned about the dangers of a harvest-time leftover.

"Someone's in the kitchen with Dinah, strummin' on the ole banjo..."

I hope I make it back in time for my piano lessons. I'd hate to have one of my students standing at the backdoor waiting.

"And singin' fee-fi-fiddly-aye-oh..."

"Mom! Hey, Mom! Cancha sing something else? We've sung that one ten times already," says Nick. Poor kid.

"Sure, Nick. What were we singing anyway?"

"The one about the captain shouting, remember?"

Just then I glanced at the gas gauge, and I remembered what my captain had shouted from the cab of the combine. I've discovered that our truck runs quite well on fumes.

Nick and Jo wanted to stay with you for that last trip to the elevator, and I comprehend why. Mom just wasn't much fun by then.

So, Mom and Dad, "You Light Up My Life, You Are My Sunshine and Goodnight, Irene!"

Andrea Hofmeister, Tuscola County farm wife, has been a guest columnist throughout this year.

The Farm News extends a special thank you to her for her interesting and thought-provoking articles.



## Prompt Pay Legislation

(continued from page 12)

attorney fees and court costs in a successful action for the price of fruits or vegetables not paid for in accordance" with the law.

•Provide that, upon complaint, the MDA director may require a licensee or applicant to submit a certified financial statement for the most recent fiscal year.

This legislation will work very well in conjunction with PACA and will give fruit and vegetable producers some protection from the "no pay or slow pay" situation they presently face. This legislation will help prevent bankruptcies which have been devastating to growers.

## Pioneers Launch AgriCom Project

(continued from page 5)

weather service; when the system becomes automated in a few weeks, updates will be done four times every day, including weekends.

Michigan State University provides daily updates from its pest management program and a weekly market analysis for corn, soybeans, wheat, cattle and hogs.

Ag-related news is compiled by the MFB Information and Public Relations Division and the MFB Public Affairs Division provides legislative and state political updates each morning. The current rate of MFB's Money Market Fund is entered each afternoon.

Fruit and vegetable market information and feeder pig prices are provided by the Michigan Agricultural Cooperative Marketing Association when available.

One AgriCom Pioneer even sold his MACMA feeder pigs by sending a message through AgriCom.

The participating farmers are connected to AgriCom by their home telephones and at any time during the day or night they can dial in and select the kind of information they wish to view by dialing codes listed in their operations manual.

### Computer Age Has Arrived

Craig views Michigan's involvement as a further extension of the historical efforts of MFB and its affiliates to promote Michigan agricultural products through vigorous marketing efforts.

Information about computer hardware, software and farm management applications for the new technology will be featured at a leader/management training seminar scheduled for Feb. 2-4, 1982. The seminar, sponsored by Michigan Farm Bureau, will include a micro-computer trade show.

# Congratulations

... to Farm Bureau Insurance Group's six newest CLUs.



**Pat Timiney, CLU**  
Agency Manager  
Temperance



**Charles (Chuck) Steele, CLU**  
Agent  
Caro



**Ken (Buck) Weaver, CLU**  
Agent  
Monroe



**Craig Moore, CLU**  
Agent  
East Lansing



**Terry Kuhns, CLU**  
Life Underwriting Manager  
Home Office



**Charles (Chuck) Gum, CLU**  
Supervisor of Life Planning  
Home Office

CLU (Chartered Life Underwriter)... those letters behind a name indicate the highest degree of life insurance professionalism. Conferred by the American College of Bryn Mawr, Pa., the CLU is a designation requiring years of arduous study and the highest personal and business standards.

We are proud to salute the six men pictured here - Farm Bureau Insurance Group's newest CLUs. Their dedication and pursuit of excellence mean even better service for you.

### We also salute our Veteran CLUs:

#### Agency Force

Jim Carl, CLU, Holland  
Thomas Carter, CLU, Auburn  
Gerald Davis, CLU, Shelbyville  
Keith DeZwaan, CLU, Ypsilanti  
James Dolezal, CLU, Dundee  
James Erskine, CLU, Freeland  
William Frazier, CLU, Hudsonville  
Harold Grevenstuck, CLU, Plainwell  
Robert Keyes, CLU, Traverse City  
Wilbur Lohr, CLU, Temperance

Rusty Moore, CLU, East Lansing  
Larry Neal, CLU, Hastings  
Ed Oeschger, CLU, Bay Port  
Pete Phelps, CLU, Stockbridge  
D. Duane Robison, CLU, Saline  
Al Schrepfer, CLU, Haslett  
Harris Seymour, CLU, Okemos  
Joe Siewruk, CLU, Warren  
Harry Steele, CLU, Caro  
Don Swindlehurst, CLU, Rosebush  
James Whelan, CLU, Paw Paw

#### Home Office

Gordon Amendt, CLU, East Lansing  
Leo Dahring, CLU, CPCU, Lansing  
LaVerne Spotts, CLU, Flint  
Sam Wells, CLU, Adrian  
James Slack, CLU, FLMI, Lansing  
Ralph Scribner, CLU, Lansing  
Gerald Walsworth, CLU, Hesperia  
Walt Lander, CLU, Lansing  
Larry Stauffer, CLU, Brighton

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# Horse Racing and Agriculture: Working Together

Surprising as it may sound, every time a dollar is wagered at a Michigan pari-mutuel race track, a contribution is made to the state's agricultural programs.

The monies obtained are used to supplement a variety of activities, including 4-H projects, the building and maintenance of county fair facilities, livestock and crop commodity shows and major support for premiums at county and state agricultural fairs.

In the 1979-80 fiscal year, Michigan's agricultural industry benefited by \$7,376,875.65 from this source of support.

In addition, Michigan towns and cities where pari-mutuel tracks are located received \$2,673,581.71 and the state's general fund received an additional \$17,179,316.70 from the pari-mutuel dollars wagered. This made the total contributed to state and local government an impressive \$27,229,774.06.

Surprised? It's all a matter of public record, and has been going for a long time. During the past decade, Michigan has benefited by more than \$269 million from pari-mutuel wagers.

And more than 25 percent of that sum has gone directly into agriculture.

For every dollar that is wagered at a Michigan pari-mutuel race track, five to ten cents (depending on the sort of wager made) is deducted and sent directly to the state.

Once the state receives the full fiscal year's allocation from the wagering, a portion is earmarked for the Department of Agriculture, another portion goes to the towns and cities where tracks are located and the remainder goes to the state's general fund.

"I know that I can speak for our entire membership when I say that we are pro, pro, pro agriculture," said Jack McCracken, president of the Michigan Harness Horsemen's Association.

Don Price, executive general manager of the Michigan Harness Horsemen's Association, agrees.

"Many, if not most, of our 3,000 members own farms and are actively involved in the 4-H and on fair boards," Price said. "Many are also Farm Bureau members. Our commitment to the continuing support of agriculture is total, no question about it."

Horse racing, with its roots in rural America, is the largest spectator sport in the United States, attracting from 70 to 80 million spectators annually.

"It doesn't surprise me at all that Michigan horse racing has

so many fans," said Bill Mooney, a professional writer who has published articles in *Sports Illustrated* and every major racing magazine in the United States.

However, Mooney said, Michigan horse racing is being affected by the state's recessed economy.

"We have three forms of pari-mutuel horse racing in Michigan - standardbred, thoroughbred and quarter horse," he said. "But the tracks, most of them anyway, are in deteriorating condition. This is especially true in Detroit.

"The time seems to have arrived for the state to put less into its general fund and more back into the horse racing industry itself," Mooney said.

McCracken agreed, "Inflation, the increasing costs of breeding, feeding and raising a horse, and higher transportation costs have hurt (horsemen)," he said. "Truthfully, the average horsemen in Michigan makes back, in the form of purses, about half of what he has to spend to keep a horse racing. We all love our business, and are proud of the contributions we make - but it's getting tougher all the time for many of us to break even; never mind make a living."

While very few would be in favor of abolishing Michigan's pari-mutuel wagering takeout, many would favor a change in the distribution of the monies it provides.

"It's important for the horse racing industry in Michigan to be as healthy as possible," Mooney said. "That way, it can help to keep the entire agricultural industry healthy."

## Alumni Members Support FFA

The Michigan FFA Alumni has launched its annual membership drive with the goal of doubling its membership by March of 1982.

"This will be the first time we have had a designated drive," said Mike Kovacic, state FFA Alumni chairman. "We are hoping to charter new alumni affiliates."

Michigan Department of Agriculture Director Dean Pridgeon has been named honorary chairman of the 1981-82 membership drive which is being held during November and December.

"Vocational agriculture and FFA are important to Michigan agriculture," Pridgeon said. "It is a privilege for me to be able to support the organization in this way."

The Michigan FFA Alumni was established to assist the youth program of the Michigan

Association of FFA. The major thrust of the organization is through local affiliates that assist their vocational agriculture departments.

As a state organization, the alumni provides assistance to the local affiliates and works with the state FFA to provide leadership opportunities to FFA members across the state.

Any former active, collegiate or honorary FFA and NFA members, and both present and former professional vocational agriculture educators, parents of FFA members, and anyone interested in supporting the FFA are eligible to join.

For more information contact a local vocational agriculture/FFA department at a high school in your area or write Michigan FFA Alumni, 100 Wills House, Michigan State University, East Lansing, Mich. 48824.

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| West Branch   | West Branch Farmers Co-op       | 517-345-0428 |
| Yale          | St. Clair County FBS, Inc.      | 313-387-2202 |





# Farm Bureau Insurance Group, Michigan Farm Radio Network Honor 'Farmers of the Week'

The Farmer of the Week Award, sponsored by the Michigan Farm Radio Network and Farm Bureau Insurance Group, recognizes Michigan farmers for their contributions to the agriculture industry and the community.

Award recipients for September 1981 were:



**JOHN HAUPT**

**Week of Sept. 7** - John Haupt, 38, a Mt. Pleasant area dairy farmer who farms 650 acres with his wife, Esther. Haupt serves as president and volunteer fireman with the Fremont-Deerfield Fire Department. He is treasurer of the Mt. Pleasant Local of the MMPA, a St. Joseph Catholic Church member and lay commentator at masses, cemetery curator, and a member of the Knights of Columbus, the Beal City Businessmen's Association and the Isabella County FB. The Haupt's also serve as 4-H leaders and were named Outstanding Young Dairy Couple for their region by the MMPA in 1977. They have five children.



**HARRY OVERHISER**

**Week of Sept. 21** - Harry Overhiser, 58, a South Haven fruit grower who farms 300 acres with his two sons, David and Dennis. They raise apples, peaches, cherries and pears. Overhiser is Casco Township fire chief, Casco-South Haven Polmological Society treasurer, Allegan County FB member, past Michigan Apple Commission chairman, past Michigan Cherry Commission chairman and serves as vice president of Coloma Frozen Foods. Overhiser hosted the annual horticultural machinery show at his farm for 25 years. He and his wife, Jean, have two children.

**JOHN FITCH**

**Week of Sept. 28** - John Fitch, 25, a fruit farmer from Ludington. He and his wife, Julie, farm 200 acres, primarily raising sweet and sour cherries and apples. He is a member of the Ludington Fruit Exchange board; the Michigan State Horticultural Society; the Mason County FB, the Mason County FB Young Farmers Committee and Our Savior Lutheran Church.



**ELWOOD RUCKLE**

**Week of Sept. 14** - Elwood Ruckle, 53, a dairy farmer from Whittemore who farms 438 acres and milks 70 Holstein cows. He serves on the Whittemore-Prescott School board and

## Bean Cookbook Has Recipes For the Gourmet on the Go

Whether you're a busy person who prepares meals on the run or a gourmet cook who glories in the hours spent to prepare a special dish, the new *Michigan Bean Cookbook* has something for you.

Prepared by the Michigan Bean Commission, the new recipe book was "designed for everyone," no matter what their lifestyle, according to Jim Byrum, executive secretary.

"The cookbook tells how to use all sorts of Michigan bean varieties, including black beans, pinto beans, kidney beans and

navy beans," Byrum said. "The recipes range from the traditional baked beans and bean soup to the more exotic Black Bean Feijoada, an international classic that takes a little time to prepare but is a true gastronomic delight."

The new cookbook also includes quantity recipes for serving 25 or 50 people.

The *Michigan Bean Cookbook* is available for a 50-cent handling charge from the Michigan Bean Commission, P.O. Box 22037, Lansing, Mich. 48909.

# Cooperatives Build A Better America



Co-op leaders gathered in the state capitol for the official signing by Gov. Milliken of the October Cooperative Month proclamation. From left to right are Tom Reed, Michigan Live Stock Exchange; Walter Frahm and Charles Buchholz, Michigan Association of Farmer Cooperatives; Ed Wicke, representing local grain marketing co-ops; Elton R. Smith, Farm Bureau; Elwood Kirkpatrick, Michigan Milk Producers Association; Jerry Surbrook, Michigan Animal Breeders Cooperative; and Carl Baks, Production Credit Association.

## DONNA

# Another Recipe for Ken Wiles

(continued from page 2)

recipe page and we kept telling him our readers could get their recipes elsewhere.

Last month, after he went to the hospital, we compromised and shared a recipe in his honor and National Pork Month. This month, we'll honor Ken plus our beef producers, who were recently traumatized by the Australian kangaroo meat hoax.

If you're like me, you've got 101 recipes using ground beef - but have you ever thought of using it in a dessert? I hadn't, until we received a news release announcing the winner of the National Beef Cook-Off, Constance Beckwith of Connecticut, and her recipe for...

### "Sweet Meat Bars"

- 2 lbs. ground beef chuck
- 1 can (16 oz.) whole berry cranberry sauce
- 1 1/2 cups brown sugar
- 1 cup seedless raisins
- 3/4 cup coarsely chopped walnuts
- 1/2 cup orange marmalade
- 1/2 cup orange juice
- 2 Tbls. orange peel (commercial or fresh)
- 1 tsp. salt
- 4 cups flour
- 2 Tbls. baking powder
- 2 tsps. salt
- 1 1/3 cups milk
- 2/3 cup oil
- \*Glaze

Place ground chuck, cranberry sauce, brown sugar, raisins, walnuts, orange marmalade, orange juice, orange peel and 1 teaspoon salt in Dutch oven. Cook over medium heat until mixture boils; continue cooking 20 minutes, stirring constantly. Cool.

Combine flour, baking powder and 2 teaspoons of salt; add milk and oil, all at once, stirring until flour is moistened. Place dough on waxed paper and knead about 10 times; divide in half.

Roll half the dough between two sheets of waxed paper to fit 17 x 10-inch jelly roll pan. Peel off top sheet of waxed paper and invert dough onto jelly roll pan. Carefully peel off other piece of waxed paper; press dough to fit over bottom and up sides of pan. Spoon cooled filling mixture over dough.

Roll second half of dough into 17 x 10 inch rectangle. Remove top sheet of waxed paper. Press top and bottom crust edges together to seal. Make 4

slashes in top crust.

Bake in hot oven (425° F.) 25 to 30 minutes or until crust is golden brown. Cool slightly and drizzle with Glaze. Cut into 24 bars.

\*Glaze

- 1 1/2 cups confectioner sugar
- 3 Tbls. milk
- 1 Tbl. rum

Combine confectioners sugar, milk and rum; mix until smooth.

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# DISCUSSION TOPIC

by **KEN WILES**  
Manager, Member Relations

## Changing Roles for Women in Agriculture

All of us have had some change in our lives over the years, many to a greater extent than others. As examples, we may have changed jobs, moved, had our children leave (or return home). Those of us living in rural areas have been considered fortunate because our lives moved in a steady pattern, with little variation. However, in the past 10 to 15 years, trends that have been apparent in urban living since the end of World War II have also come to the country. A few of the more obvious are:

- Increasing rates of family living problems, including divorce.
- An increase in juvenile delinquency, including expanded drug use.
- Almost one-half of farm wives under the age of 50 are working away from the home.
- Farm wives are having fewer children, they're also cooking fewer meals at home, and doing less food preserving.

Practically every farm woman has done hard physical labor, both in the home or as a partner with her husband in planting and harvesting activities. While farming is no longer as physically strenuous as it once was, many wives still drive the truck or combine during harvest, feed the livestock and keep the books. However, there's a difference. Farm wives are beginning to be equal partners in *management* of the farm, helping to make the decisions.

Part of this trend comes about because the increasing complexity and expanding debt load of farming demands the involvement of both spouses. In addition, rural women are now better educated and better prepared, and are insisting on a role in farm decision making.

As one under-40 farm wife told us recently, "My mother never knew what dad paid for a piece of farm machinery. Believe me, I do, and have had something to say about whether we had to buy it or not, and how it was going to be paid for."

Another farm wife indicated all families are in transition, but husband-wife roles can change in the direction of greater cooperation. "Women can perhaps take the time to go to marketing classes, even if men can't." This knowledge can be used as backup for asserting new ideas for husbands' approval and respect. All were agreed that one person cannot do the farming alone anymore.

### Two Income Family

Much has been written recently about the two income family, where the wife supplements the husband in his traditional role of the only wage earner. It's a relatively new situation, but just as prevalent in rural areas as elsewhere. Almost one-half of U.S. wives are working full or part time away from home, and possibly one-third of them are doing so while raising their families. Many do it because of economic necessity, others freely admit that while the extra money is very helpful, they're just as interested in independence and the intellectual stimulation of participation in a society outside the home.

Partly as a result of more "working women," volunteer agencies all over the country are in deep trouble, since many of the women who have been traditional mainstays are now employed.

Farm Bureau women's committees have felt this trend, with many members unable to serve on committees. A few committees meet in the late afternoon or have switched to evening sessions, coordinating with other Farm Bureau committees in order to accommodate the working farm woman.

Incidentally, more women are now serving as Michigan Farm Bureau employees. There are three women working as regional representatives and five employed as home office staff in Lansing.

### Traditional Roles Change Again

One commentator on the subject noted recently that the working women trend was reversing the whole 19th century reform effort to enable women to leave the work force. Emphasis then was on raising male income to the point where wives did not have to work as seamstresses in garment factories, as maids or cleaning women, or taking in washing or ironing to make ends meet.

Peter Drucker, writing in the *Wall Street Journal*, says that as recently as 1950, it was commonly assumed that women would stop working with marriage, or certainly no later than first childbirth.

Now women are working at and want the same jobs as men (within physical limitations), perhaps as much because they want to as out of economic necessity. What will be the impact on the family and the role and place of the child in home and school? What will the family of tomorrow look like, when there are not only two incomes but two parallel and separate careers?

As Drucker points out in an example we can all remember seeing, how much longer will TV comedies feature the little woman who cannot balance her checkbook, when more than half of all accounting students are now female.

### Applications for Agriculture

Rural sociologists say there is a true change in the roles of younger rural men and women. They're better educated and have higher expectations, but not necessarily in relating to each other. Rural males are still not, at least as an entire group, ready to begin sharing housework and child care. With more opportunities to be their own bosses, it's not always easy for rural men to see another's viewpoint.

Any man's ideas about the role of women will be greatly influenced by his observations of his own parents' relationships to each other while he was growing up, sociologists say. Quite often a young farm wife coming into a family partnership will not have the best in-law relationship, if her husband has not observed the full partnership between his parents that his wife wants and expects. This may be only one of many differences we see between the generations.



Modern farmers are professionals, just as heads of corporations, architects, engineers and Farm Bureau employees are professionals. Nine percent of all graduates of the Michigan State University College of Agriculture and Natural Resources go into production agriculture. Thirty-eight percent of the students in the college are women.

What this means is that we will see more professionally trained women not only married to farmers, but taking a larger part in management of the farm enterprise. More and more of them will be participating in agribusiness sales and services, and eventually rising to managerial positions in these businesses.

Conflict can come as women's roles continue to grow and expand. Understanding, tolerance and respect for each other's role will be necessary. Family life in America has been through many periods of stress and strain. Some say the family as we know it is disappearing. Others point to evidence that most women still plan to get married and have children, regardless of what other career they contemplate, and most men still see themselves as eventual head of a family establishment. What do you think?

### Discussion Questions

In the past 25 years, how has the role of farm women changed?

How many women in your group were born and raised on a farm?

For those women raised on a farm - do you consider your role as a farm wife different than that of your mother?

Do farm wives in your group feel they have true input on farm management decisions?

If the average age of your group is under 65, are over 50 percent of the wives working away from the home?



# Understand 'Sale' to Grain Elevator to Avoid Problems

(continued from page 12)

has hurt all businesses. Since 1975, 177 elevators have declared bankruptcy, according to USDA.

Because bankruptcy litigation can take up to several years, and because some courts have not granted primacy to warehouse receipts and instead have sold off grain belonging to farmers, legislation, supported by Farm Bureau, has been introduced (S. 1365 and H.R. 3984) to provide farmers with some relief. The bills grant priority to those holding warehouse receipts in the distribution of assets in bankruptcy proceedings. The bill, approved favorably by the Senate Finance Committee,

also sets up a time frame for setting up farmers' claims.

Springfield believes that further losses by farmers can be prevented if farmers become well-informed about the risks involved in dealing with elevators. Toward that end, Farm Bureau currently is developing an information program to help farmers avert having their commodities entangled in a bankruptcy proceeding.

Farm Bureau recommends that farmers be aware of certain danger signs that point to potential bankruptcies such as an elevator encouraging delayed price contracts, delaying payment for sold grain, paying too much for grain or offering free services.

Farm Bureau also advises that farmers find out who they are dealing with by checking the elevator's credit rating and its annual statement. Farmers should demand cash or certified check after every delivery and demand a warehouse receipt as soon as grain has been delivered for storage. They also should request that their stored grain not be co-mingled with other commodities.

"Obviously, no amount of regulation or law can substitute for a well-informed producer," Springfield stressed.

Such steps are necessary because when elevator operators engage in illegal activities and later declare bankruptcy, a farmer's prospects of getting

back grain that he simply stored is poor. If the operator does not have the amount of grain on hand that he's storing for producers, as he is supposed to, then the producer is forced to settle for his percentage of what is available. As Springfield notes, "Convicting the operator doesn't bring the grain back."

Another problem for producers has centered around the validity of warehouse receipts. It is suspected that some elevators have issued fraudulent receipts and used them as collateral to obtain loans.

The proposed bills, in essence, would eliminate such chancy situations by legitimizing the warehouse receipt or

scale ticket as unquestionable evidence of ownership.

Kendall Keith, of the National Grain and Feed Association, clarified the controversy over receipts. "The issue has not been that warehouse receipts do not constitute proof of ownership, but (instead) whether there were illegally issued receipts."

USDA's Grain Elevator Task Force has recommended that the government require federally regulated elevators that store government-owned grain to have higher net worths in order to obtain government business. In addition, elevators would be required to provide the government with financial statements from certified public accountants.

## Farm Bureau Market Place

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Work Shirts and Pants - reconditioned - low as \$2.35 each. Also, new coveralls, jackets, gloves, boots, shoes. For information catalog, send \$1.00. Sara Glove Co., Box 4069-C-95, Waterbury, Conn. 06704. (9-4t-29p-ts)

Auction and Appraisal Service. Antiques - Agriculture - Commercial. Jim Erskine, Freeland (Saginaw County) 517-695-9182. (10-6t-12p)

Auction Sale of Farm Implements of the late Allen Rush, 4 miles west of Romeo then 2 miles south at 64510 Dequindre on Sat., Jan. 16 at 10:30. Farmall 706 tractor, New Idea front end loader, Allis Chalmers 200 tractor, John Deere grain drill, 2 hay and grain conveyors, New Idea manure spreader, metal corn crib, 2 Allen grain busters, New Holland 273 baler, Whirl a Feed, New Holland Blower #27, New Holland 2 row field chopper #770, near new N.H. flail chopper, 2 Chevy trucks, Triple K cultivator, wagons and many other items. This is only a partial listing. Marvin Rush, Prop. Security Bank of Richmond, Clerk. Paul G. Hillman, Auctioneer. 313-752-2636. (11-3t-115p)

Help! Help! I want to retire! Portable sawmill, diesel power unit - skidder - forklift, 80-acre tree farm, 60 acre tree farm. Near Traverse City and national park in heart of nature's playground. 40 acres, sawmill, planers, shingle saw, bolter, 2 bedroom home - much more. Large quantity of cedar posts. 616-947-5869. (11-55p)

Keep Informed Services. Current information. Research. Reasonable charge. Box 420, Okemos, Mich. 48864. (11-5t-13p)

Book - "Shining Through" - 120 pp, with illustrations. Beautiful rural romance 1897-99, based on diary and letters. \$3.70 postpaid. R. McKim, Box 168, Holt, Mich. 48842. (11-25p-ts)

### FOR HOMEMAKERS

Sewing Supplies, Pearl Snap Fasteners - 191 colors and styles. Free catalog. Bee Lee Company, Box 20558-MF, Dallas, Texas 75220. (2-12t-19p-ts)

Make Perfect Gravy Everytime - \$2.00. Serve fluffy rice everytime - \$2.00. How to make fabulous beef stock - \$2.00. All for \$5.00. Hunter, 4623W7 Division, Portland, Oregon 97206. (4-9t-26p-ts)

For Sale: Handmade quilts. Crochet afghans. Neat for Christmas. SASE, Mattie Arnold, Gadsden, TN 38337. (11-2t-15p-ts)

Wall Hanging Pattern Made From Burlap & Carpet Scraps. Butterfly - Mushroom Design. \$2.00 plus self-addressed stamped envelope. Kathy's Krafts (RL), 515 W. 12th, Garner, Iowa 50438. (11-1t-27p-ts)

Natural Dried Fruit! Great pies! Delicious snacks! Big 3 lb. box! Apples \$7.95; peaches \$9.95; pears \$10.95; prunes \$7.25; raisins \$7.20; apricots \$12.95; papaya \$7.25; pineapple \$9.95; figs \$8.95; dates \$8.60; fruit mix \$9.90; fruit-nut mix \$10.90. Canecreek Farm, Box 2727-MF, Cookeville, TN 38501. (9-3t-45p-ts)

### FOR HOMEMAKERS

Pecans: Quart each halves, pieces, meal. Three-quart sampler \$11.95 postpaid. Tenpeco, Box 638 Rutherford, TN 38369. (9-4t-17p-ts)

Great Sausage Recipes, illustrated book with over 100 recipes explaining sausage making, curing, smoking. Free equipment and supply catalog. SAUSAGEMAKER, 177-56 Military, Buffalo, N.Y. 14207. (9-9t-25p-ts)

Ten Quilt Patterns. Some old, some new. Instructions and catalog list. \$2.00. Joyce Wright, Box 95MI, Woodbury, KY 42288. (10-2t-19p-ts)

Sausagemakers, great! Recipes. Frankfurters, Summer, Bologna, Headcheese, Venison, Pepperoni! \$1.00. Includes catalog! 45 more recipes available! Ham, Bacon, Curing, Smoking! Meat, fish, pickling! Hamiltons, Box 652-131, New Ulm, Minn. 56073. (11-21p-ts)

Pecans for Holidays! Other nuts. Free recipes. Carrolltrees Farm, Box 428-MFN, Carrollton, GA 30117. (9-3t-14p-ts)

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### REAL ESTATE

All Farms - need farms for Midwest and international buyers. Top dollar. Details: John Peck, Four Seasons Realty of Lansing. 517-482-4555. (4-13t-20p-ts)

Wayne County 40 Acre Corner Parcel. 3 bedroom ranch, full basement. 2 story garage 36' x 28'. Quonset barn 71' x 34'. Near Hwy. 275. Land Contract terms. Owner anxious. D.R. Schroeder, Realtor. Phone 313-699-2007. (10-2t-27p)

224-Acre S.W. Michigan Farm. River frontage. 150 acres tillable. Newer ranch style home. Dairy barn. Farrowing house. 616-674-8571. By owner. (11-2t-20p)

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6 acres south of Grand Rapids. 5 bedroom modern tri-level, limestone, office, family room, fireplace. 56x80 pole building with shop. Large trees. Sand. Terms. 10%. 616-681-9562. (11-27p)

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## Classified Ad Policy

Due to rising publication and postage expenses, publishers of the Michigan Farm News are unable to continue offering Farm Bureau members free classified advertising. Members will, however, receive a special discount on advertising rates.

Beginning with the September 1981 issue, a new classified advertising policy took effect.

Under the new policy, members pay 10 cents per word for non-commercial ads and 15 cents per word for ads which promote a commercial business other than agriculture.

All other advertisers pay 20 cents per word for one insertion and 15 cents per word for two or more consecutive insertions.

The deadline for advertisements is the 15th of the month preceding publication and the publisher has the right to reject any advertising copy submitted.

Advertisements should be submitted on the form below. Additional copies of the form are available upon request. All ads must be pre-paid and may be pre-paid up to one year in advance. It is the responsibility of the advertiser to re-insert the ad on a month-by-month or year-by-year basis.

Send ads to Michigan Farm News, P.O. Box 30960, Lansing, Mich. 48909. No ads will be taken over the phone.

Please run the following ad in the issue(s) of the Michigan Farm News.

- I am a Farm Bureau member. This is a non-commercial ad and I am enclosing 10 cents per word.
- I am a Farm Bureau member. This ad promotes a business other than agriculture and I am enclosing 15 cents per word.

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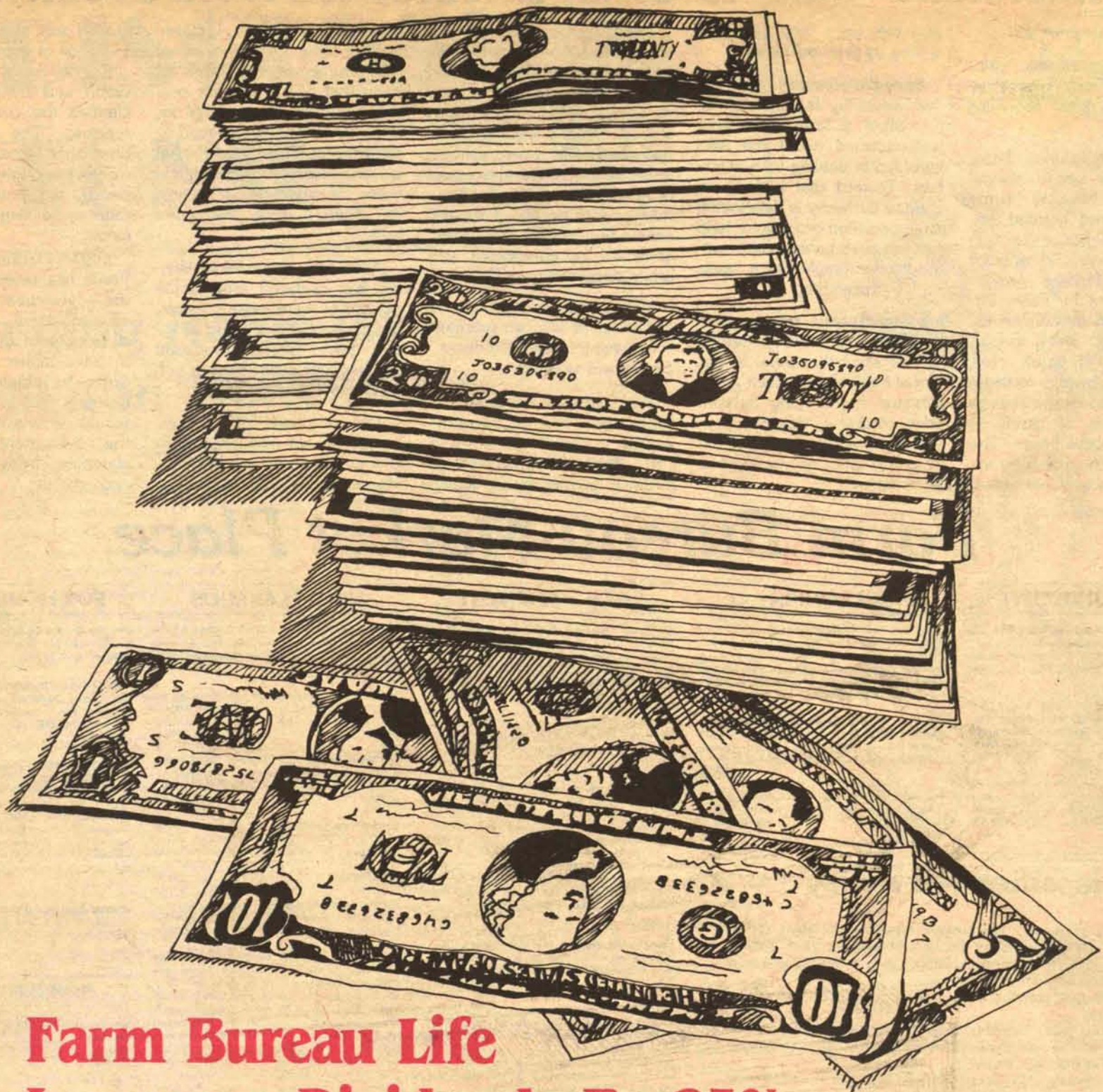
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## **Farm Bureau Life Increases Dividends By 25%... Almost \$1 Million More For Our Policyholders In 1982**

Once again, Farm Bureau Life Insurance Company of Michigan has increased the dividend rate for participating life and annuity policies. The latest increase, effective January 1, 1982, is the largest in our history — an average increase of 25% for our policyholders. This increase applies to policies issued as far back as 1951 and as recently as 1981.

Because 25% is an average figure, some individual dividend increases may be lower and some will be even higher. Overall, it will mean about \$923,000 in additional dividends in 1982.

If you are a charter life policyholder, we have even more good news for you: The special dividend for charter policyholders will increase from 85% to 90% of the initial annual premium, effective January 1, 1982.

Higher and higher dividends, more money back for you...we're fulfilling our pledge to share our earnings with our policyholders.

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