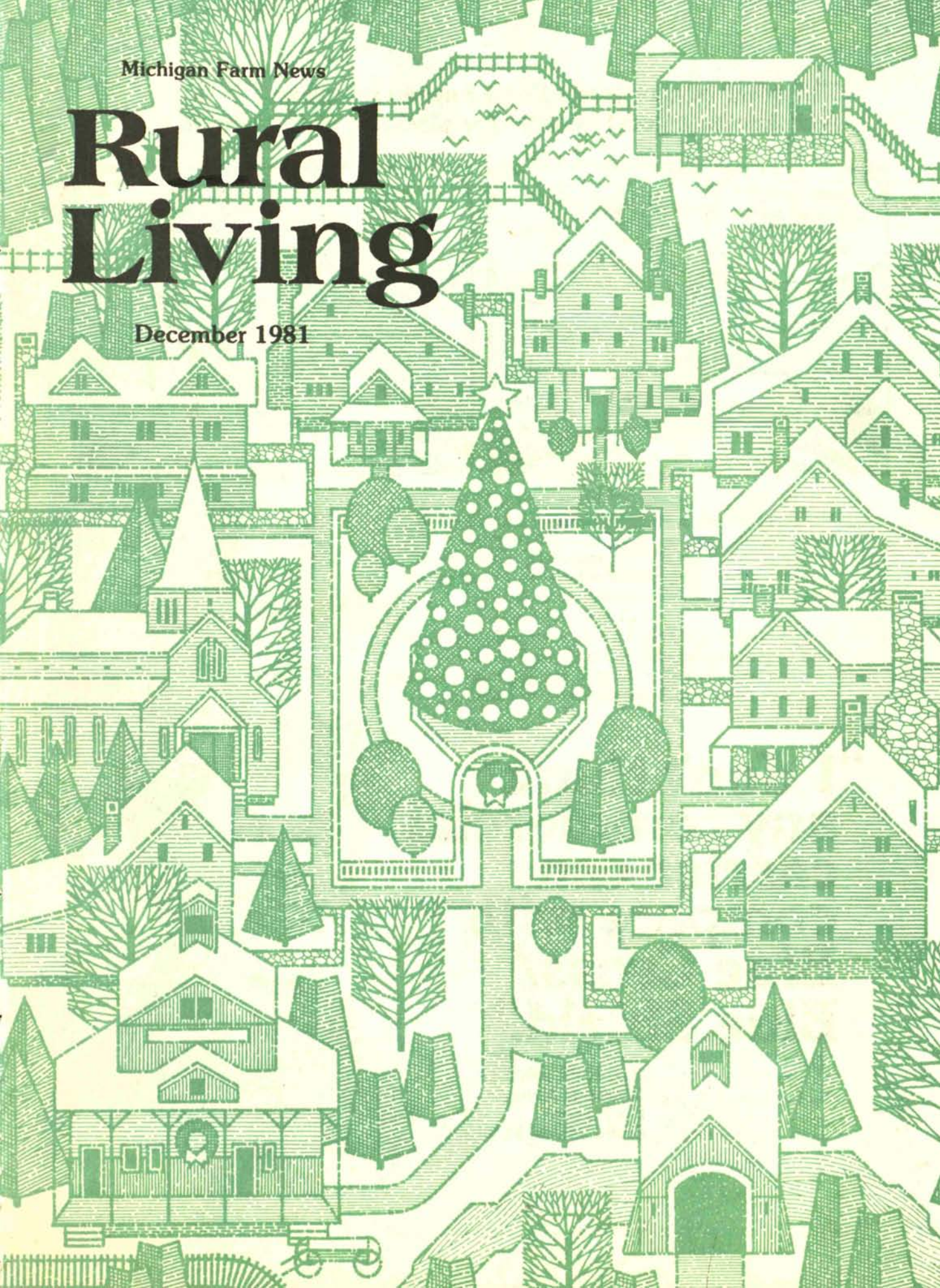


Michigan Farm News

Rural Living

December 1981



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Mrs. Ruth Johnson
Marketing Manager
R & R Farms
Grand Rapids, Michigan





Rural Living

A Publication of the Michigan Farm Bureau

December 1981
Volume 60, Number 12

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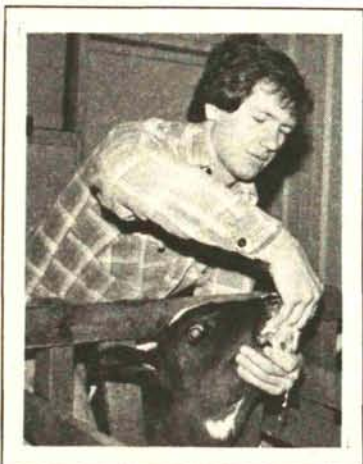
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Rural Route

Farm Bureau and Agriculture

Taking Inventory of 1981

When we close the books for 1981, will it be recorded as a bad year for agriculture - or will the year-end inventory show we had more positives than negatives? One thing is certain: it won't be one of those years that slip into history unnoticed.

We opened 1981 still under the shadow of the Soviet grain embargo, that economic and diplomatic disaster that cost American farmers billions of dollars and damaged their reputation as reliable suppliers in the world market.

To balance that negative, we saw a lifting of the embargo and, hopefully, a lasting realization that such action was totally ineffective and should not be used in the future, except for national security reasons when we're in actual conflict with another country.

Here in Michigan, the year 1981 opened with our state suffering from "economic pneumonia," and we saw programs vital to agriculture take a disproportionate share of the budget cuts.

But on the positive side of the ledger, we witnessed a growing recognition of agriculture as the state's number-one industry and a commitment by influential opinion leaders to assure its expansion. A Right to Farm law was passed and an unprecedented Governor's Conference on Agriculture was called to design a plan to develop Michigan's food and fiber capabilities to their fullest.

Even as we cheered the plans for expansion of Michigan's agricultural industry, we faced the fact that the state's exorbitant workers' compensation costs would be a deterrent to attracting agribusinesses.

On the positive side, we heard the



governor outline proposals that farmers had identified as needed reforms in the workers' compensation system to allow Michigan agriculture to be competitive with other states.

On our farms, we were paying the price for years of free-spending politicians who promoted a continuously rising tide of insidious, destructive inflation.

But on the positive side, we saw a ray of hope with a new administration in Washington, D.C., that had illustrated its commitment to put the nation back on the road to economic recovery through fiscal responsibility - spending cuts, tax cuts, less government regulation and a stable monetary policy.

We saw a potentially dangerous, radical animal rights movement play on the emotions of the general public and school children to humanize animals and build support for vegetarianism.

But a definite plus to that 1981 challenge was the drawing together of various segments of the agricultural industry to calmly and cooperatively develop a positive approach to the issue.

These are but a few of the major issues that challenged farmers during 1981, many of which will follow us into the new year. Did our inventory sheets balance? The answer to that question lies ultimately with each individual in terms of how he or she was impacted by those challenges.

Certainly, when you evaluate the involvement and positive impact Farm Bureau members had on these issues, the scale shows the pluses far outweighing the minuses. There isn't one of these 1981 inventory items listed that hasn't seen Farm Bureau in the forefront, leading the battle - sometimes against overwhelming odds - to protect the best interests of farmers.

That makes me very proud and confident, too, that our policies, which are being formulated as you read this, will provide us with the firm foundation for action, for whatever 1982 might bring.

I look forward to "Rural Route" being an ongoing dialogue between you and me. Let me hear from you.

Elton R. Smith

President
Michigan Farm Bureau

If you have a question or opinion that you would like to share in Rural Route, send it to Rural Living Magazine, P.O. Box 30960, Lansing, Mich. 48909.

Donna

The Twain Have Met And It Is You

Season's greetings, readers, and welcome to the first issue of *Rural Living*. If you're among the "old faithful" who held our hands during the birthing process, go on in and check out the new baby while I chat with our new readers.

Whether you're new because you just joined the organization, or new because, up to now, the only communication from the Farm Bureau you've read is your premium notice - you deserve a little orientation the others don't need.

You've heard a lot this past year about agriculture being Michigan's number-one industry. Well, the Michigan Farm Bureau is the number-one voice for that number-one industry. We're proud to be a part of that voice and we hope this change in the format of our member-publication will make it even stronger.

Farm Bureau has been serving rural Michigan since 1919. Back then, rural Michigan was made up mostly of full-time farmers. Then, as our front cover depicts, railroads brought industry and businesses to serve the farmer and soon there was a community, a rural town. Different characters, perhaps, but with roots firmly implanted in the soil.

As the towns grew, so did a more divisive line between town and country. Seldom did the twain meet, except on Saturdays when the country folks came to town - mom and pop to shop and the kids to attend the afternoon matinee.

Would you believe I grew up hating homemade bread because it told the world I was country? Store-bought bread was a status symbol and you could tell who was country and who was town by your sandwich. You could also tell the town kids from the farm kids by the way they dressed, talked and walked. That was before it was cool to be country.

In the 30s a lot of those country kids left the farms to seek a better way of life in the cities. A few left, temporarily, to go to college and learn how to be better farmers, and then return to carve out that good way of life back on their home farms.

A few decades later, we began to see another kind of exodus - this time of people moving from the cities to the country - they, too, in search of the good life.

So, not only has rural Michigan experienced a changing scene, it has a new set of characters. It's no longer made up exclusively of those involved in commercial agriculture. It's also part-time farmers with off-the-farm jobs, or just rural residents whose closest ties to agriculture are the farms next door. And this new community shares the same schools, the same roads, the same hopes and dreams.

This new community also has found a common ground in Farm Bureau whether it be for services, philosophy, opportunities for grassroots problem-solving, personal growth opportunities, or just being a part of an organization that has strong influence on decision-makers.

You'll see examples of these in the following pages as we review the past year, and we hope reading them will reinforce and expand your reasons for being a part of this dynamic organization.

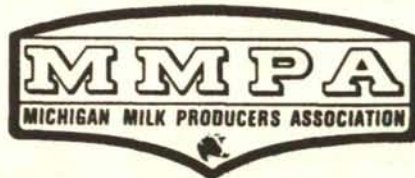
We hope, too, that *Rural Living* will become one of those reasons.

SOME THINGS NEVER CHANGE...



A GOOD FRIEND.

Congratulations, Farm Bureau members, on your new publication, *Rural Living*.



GOOD LUCK

Congratulations, Michigan
Farm Bureau, on your new
RURAL LIVING magazine.

MICHIGAN LIVE STOCK EXCHANGE

Agricultural Impact Statement - S.B. 261, sponsored by Sen. Arthurholz, requires filing of an "agricultural impact statement" whenever a project involves state funds and impacts five or more acres in a defined essential agricultural land area. The bill includes an amendment suggested by Farm Bureau, but more amendments are needed to bring it in line with Farm Bureau policy.

Income Tax for Schools - H.B. 5190 and H.B. 5191, sponsored by Rep. Dan DeGrow, would permit a school district, by vote of the people, to levy an income tax for school purposes in place of a property tax vote. Farm Bureau policy suggests the concept of an income tax as an alternative local tax for schools. A limit, such as 1 percent, should be set.

Subdivision Control Act - The Department of Commerce has appointed a representative from Farm Bureau to a special committee to review the present law. One of the many problems is the effect of the present provision permitting the sale of parcels of over 10 acres to avoid the act. This, however, has resulted in the unnecessary loss of farmland, among other problems.

Agricultural Bankruptcy and Prompt Payment - Sen. Hertel's bills are making progress. S.B. 110 which increases the bond requirements for potato dealers, and S.B. 112, which amends the Grain Dealers Act, passed the Senate and are being considered by the House Ag Committee. S.B. 111 and S.B. 338 are still on the Senate floor. Amendments have been worked out that should eliminate some opposition. S.B. 113, on fruits and vegetables, is still on the Senate floor. Amendments are also being considered. Opposition has been heavy on this bill.

Budget - The 1981-82 budget, in effect less than two months, is in deep trouble with a \$270 million cut as required by law to balance the budget. The Legislature accepted the governor's recommendation. The MDA's budget was cut \$4 million. Such cuts

will include: elimination of all 105 commodity grants; cutting county fair premiums in half; eliminating custom meat inspection; cutting \$125,000 out of the \$300,000 budget of the livestock diagnostic center. The MSU Extension Service and Agricultural Experiment Station were cut a total of \$700,000.

Agricultural assessments - The attorney general has ruled that H.B. 4596, requiring agricultural property to be assessed based on the value of cash rent for the land, would be unconstitutional. The attorney general also ruled that a tax limit on each class of property would be unconstitutional. The opinions were based on the "uniformity clause" in the constitution. Farm Bureau has pointed this out all along and succeeded in putting language in two of the recent constitutional proposals to permit the assessment of farmland based on its use for that purpose.

Land Preservation - The proposals by Rep. Dodak to authorize Soil Conservation Districts to purchase farmland development rights are now in bill form. The bills would require the county to change its zoned land identified as essential farmland in the county for agricultural use only and would allow Soil Conservation Districts to buy farms and retain the development rights once the farms are resold for agricultural purposes. These are very comprehensive and far-reaching bills and will need to be studied very carefully. Farm Bureau's position will be based on delegate action at the 1981 MFB annual meeting.

Malicious Destruction - H.B. 5042 provides for suspension of driver's license for malicious destruction of property. This is a clean-up bill from last year. Two bills were submitted last year to provide for restitution and loss of driver's license for what is commonly referred to as "turging." The use of motor vehicles to maliciously destroy property including crops is a problem. One of the bills passed last year provides for restitution. Farm Bureau supports H.B. 5042.

Livestock Branding - H.B. 4042, sponsored by Rep. Fitzpatrick, provides for state registration of branding for livestock. Currently county clerks may register a brand upon request. However, the information is only available during working hours, five days a week. For law enforcement agencies to effectively utilize brands and to have a substantial deterrent to livestock larceny, the brand information must be available 24 hours a day. H.B. 4042 would provide that anyone choosing to brand would be required to register the brand with the secretary of state's office. A \$25 fee for a five-year registration would be required.

Vitamin A in Milk - H.B. 4621 passed both Houses last year, but in different forms. Farm Bureau opposed the legislation, but then offered amendments to lessen its impact. The legislation would eliminate the requirement that Vitamin A be returned to skim and lowfat milk. Farm Bureau amendments, however, require distinctive labeling to advise that the milk should not be given to infants. A conference report, which has been agreed to by both Houses, now requires that instead of the labeling being on the bottle that there should be a large sign in the place of sale indicating that such milk products do not meet federal requirements and do not have Vitamin A added and should not be given to infants.

Deer Shining - H.B. 4270, sponsored by Rep. Spaniola, amends the Game Law and would limit shining of deer from midnight to 6 a.m. The bill has passed the House and is under consideration on the Senate floor. A Farm Bureau-sponsored amendment would move the time to 11 p.m. from midnight. Farm Bureau policy calls for a total ban on deer shining. In addition, H.B. 4670, sponsored by Rep. Nash, amends the penal code and prohibits shining of residences, buildings and livestock. This would be a meaningful addition to the law. A combination of the two bills would limit shining substantially. Currently, shining is prohibited under Game Law only if a firearm is in the motor vehicle.

State Construction Code - A few years ago when a bill creating a state construction code was passed, Farm Bureau succeeded in exempting farm buildings from state inspection. Local government was given two years to either comply with the state code or adopt one of the two nationally recognized codes. As a result, some county codes or local ordinances affect farm buildings.

About one and a half years ago, the Michigan Department of Labor appointed a special five-member study committee to determine if agriculture's exemption from the state code should be removed. Farm Bureau was represented on the committee.

This issue was discussed in the March 1981 discussion topic in the *Michigan Farm News*. A survey was taken of members and community action groups; 25 percent favored bringing farmers under the state code, but 75 percent were opposed. Comments

overwhelmingly opposed more state controls and regulations.

The state study committee met on Nov. 10, considered Farm Bureau's survey results along with the proponents' arguments for state control and finally voted 3-2 to recommend that the exemption of farm buildings in the State Construction Code be continued. The committee urged that Farm Bureau, the Extension Service and others continue information programs on building and electrical system safety.

Bottle Bill - S.B. 62, sponsored by Sen. Monsma, amends the state Bottle Bill. It provides that a retailer does not have to receive any containers that are contaminated with specific types of dirt and filth. In addition, a retailer would not have to accept more than \$25 worth of returnables from one individual at any given time. The bill passed the Senate and is on the House floor.

T.B. Testing - H.B. 5004, sponsored by Rep. Muxlow, eliminates T.B. testing on sales of cattle within the state. However, any cattle moving into the state would still be required to have T.B. tests and the Michigan Department of Agriculture would continue to monitor for T.B. at the slaughterhouse. According to MDA, no T.B. has been surfaced using this testing mechanism in the recent past. The cost of the T.B. test is borne by the farmer and has been ineffective in identifying T.B.

Christmas Trees - H.B. 5049, sponsored by Rep. Alley, amends P.A. 116 to include Christmas trees in the definition of the law. Christmas tree farms have been included in the definition of agriculture. The bill has passed the House and is in the Senate Forestry Committee.

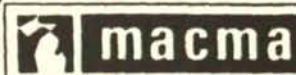
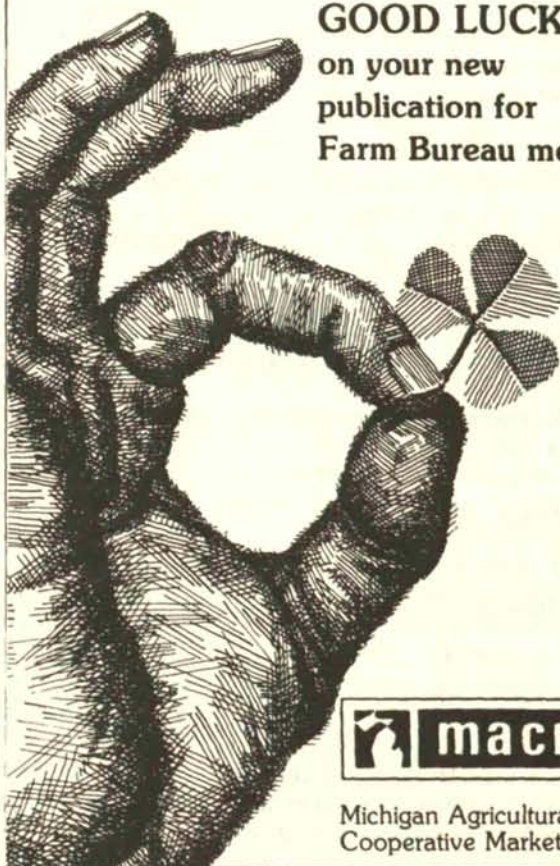
Lansing Review is prepared monthly by Robert E. Smith, MFB Senior Legislative Counsel

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Federal Budget Overruns Threaten to Stall Recovery Phase

Despite the handwriting of special interest groups and mounting criticism from opponents of the administration's economic recovery program, President Reagan and his policy supporters are forecasting an upturn in the U.S. economy in 1982.

The recessionary signals currently evidenced in the economy and high interest rates are signs that the economy is in transition, say supply side economists. It is, they say, the bitter medicine of the recovery phase which will ultimately cure the basic sickness produced by past economic policies - inflation.

Unlike most economic policies of the past which promoted near term prosperity as the expense of long term calamity, the present administration's policies have reversed the process. It is neither easy nor painless to reverse the direction of an economy that has begun to deteriorate, say the supporters of supply side economics.

During the recovery phase, the administration will be battling to hold federal budget deficits down and to defend the tight money policy of the Federal Reserve Board.

At present, budget overruns threaten to prolong the recovery phase. Because the recovery plan is closely tied to reduced federal spending in combination with a stable monetary policy and reduced taxation, further efforts to reduce federal spending will likely result.

Reagan and his supporters are counting on the investment and savings stimulus from tax reductions to boost the economy in 1982.

Instead of sending an ever increasing amount of the money earned by individuals to Washington for federal spending, a greater share will remain in the private sector and individuals will decide for themselves how it will be spent.

For business, a new system of property depreciation, no longer tied to the useful life concept, is expected to provide important investment stimulus next year.

For individuals, the combination of uniform reductions across all individual tax brackets, reductions in the top rate of taxation applicable to dividends and interest, reduction of the maximum capital gains tax rate, and major changes in estate taxation will free up major sources of additional funds for capital investment.

However, the effective date for many of the changes and incentives is Jan. 1 with some provisions retroactive to various dates in 1981.

As previously mentioned, the recovery program is closely tied and interdependent on stable monetary policies, tax reductions for the private sector and spending reductions by the federal government.

Until the full scope of this three-phase recovery program is in effect, the economy will not show dramatic improvement. The recovery is expected to be paced to non-inflationary responses in the private sector.

The good news is that the tight monetary policies of the Federal Reserve Board have slowed the demand for money and have resulted in recent declines in the prime interest rate at some major U.S. banks.

While the consumer economy is presently sluggish due to interest rate levels, resultant increases in consumer savings will mean increased spending for durable goods in time.

In Michigan, where dependence on an industrial/manufacturing economy has taken its toll in higher unemployment than the national average and reduced revenues for state government, the recovery will be slower.

Effects of increased consumer savings in the initial recovery phase will

shrink the money being spent on durable goods, such as automobiles. High interest rates will discourage investment in the short run.

However, while these factors will primarily affect the auto industry and auto supply firms, the agricultural economy in the state will not be experiencing such a critical slump.

Higher interest rates, coupled with the commodity price outlook will probably cause farmers to delay purchases of equipment and postpone expansion plans for another year, but consumers will still buy food although demand may shift to some cheaper goods.



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"Discovery '82," a personal growth and management seminar for progressive farm operators, sponsored by the Michigan Farm Bureau, will be held at the Hyatt Regency in Flint, Feb. 2-4.

According to seminar coordinator Donald Currey, the three-day session has been designed to enhance the management and marketing skills of top farmers, male or female, and is open to both members and non-members.

Participants will have an opportunity to enroll in several leadership classes including how to market livestock, grains, dairy products and fruit and vegetables; risk management; tax law and tax management; personal finance management; how to negotiate; interpersonal relations in farm partnerships; stress management; and advanced marketing.

Speakers on economics, estate planning, legal rights and responsibilities, and computers in agriculture are also scheduled. A special computer product show will be held in conjunction with the seminar.

MFB's annual spring commodity

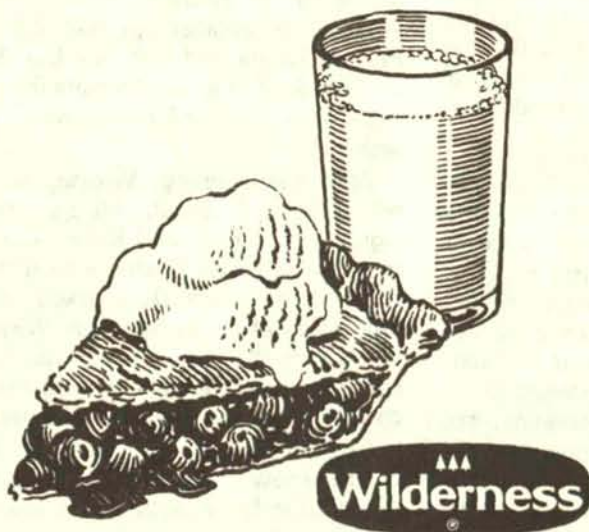
conference will be incorporated with "Discovery '82" on Feb. 2-3. Commodity committee members will have the opportunity to attend leadership classes as well as their regular commodity sessions and are encouraged to stay for the entire conference.

"Although the seminar offers intensive training on a broad variety of subjects, it won't be all work and no play for participants," Currey says. "A casino and auction night is scheduled for Wednesday evening with plenty of action, especially for those who have learned their risk and personal finances management lessons well."

Cost of the seminar for Farm Bureau members is \$150 (tax-deductible for farmers) and covers conference fees and material, all meals and two nights' lodging (double occupancy). Cost to non-members is \$170, with a \$20 rebate if the participant joins Farm Bureau during the seminar.

For further information and registration forms, contact Donald Currey, Michigan Farm Bureau, P.O. Box 30960, Lansing, Mich. 48909; phone 517-323-7000, ext. 532.

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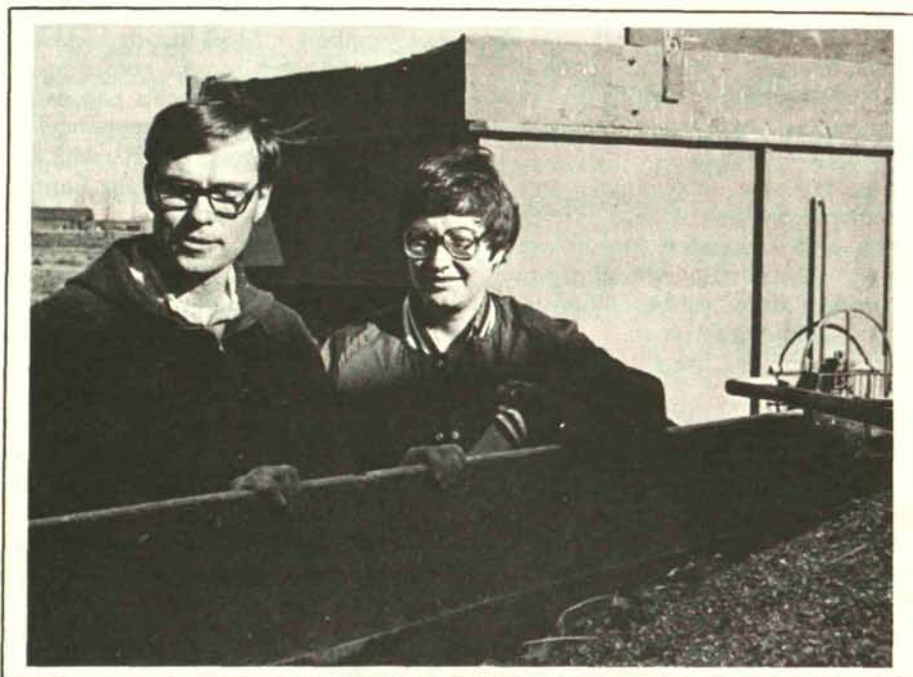


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Farm Bureau Helps Save Family Farm Tradition

By *Connie Turbin*

"When there's a death in the family, most people don't think of going to the phone to call Farm Bureau, but after our experience, I believe that should be the first call you make," says Tuscola County Farm Bureau member Wayne Hecht.



He gives Michigan Farm Bureau full credit for saving his wife Jan and her two sisters thousands of dollars in Michigan inheritance and federal estate taxes after the death of their mother last year.

After Jan's mother passed away in May 1980, she and her sisters became heirs to the 120-acre family farm located near Vassar. The farm, intended to be passed on to the daughters tax-free, had been deeded to the mother and each of the daughters as joint tenants with full rights of survivorship.

Under Michigan inheritance tax laws, the property remained tax exempt at the time of the mother's death because of the joint tenancy, however, the Federal Estate and Gift Tax law does not allow a tax exempt status for joint ownership.

In addition, the appreciated value of the land over the years since the joint ownership had been established by the parents meant that Jan and her sisters were faced with a substantial federal tax liability.

"When we visited the attorney after my mother's death, he gave us an estimate of what the tax on the property would be. I was just sick when we left his office," Jan says. "It was a very difficult time. To be in a position to deal with these legal and tax issues just when you are feeling the emotional loss of a loved one, is almost overwhelming."

The Hechts worried that to keep the family farm intact, they would have to go into debt or sell part of the farm to pay the tax. The Federal Estate and Gift Tax law in effect at the time of Jan's mother's death, taxed estates between 18 and 70 percent, depending on the size of the estate.

"We had never been through anything like this before. It was so discouraging. I kept thinking, 'there ought to be a law,'" says Wayne.

"Thank goodness we attended the Farm Bureau district policy development meeting in our area that summer. We learned there was a law and that Farm Bureau had been a strong supporter of changes in both the Michigan inheritance tax law and the Federal Estate and Gift Tax law that could reduce or even eliminate the tax liability for farmland inheritance," he says.

After the meeting, Wayne visited with Robert E. Smith, MFB's senior legislative counsel, and Robert Craig, manager of MFB's Commodity Activities and Research Department, and briefly described the situation. Wayne told Craig that he and his wife had been working the family farm on a cash rent basis for the past nine years.

Craig responded in a letter to the Hechts a few weeks later outlining the procedures for establishing a special valuation for farm real property as allowed in the Federal Estate and Gift Tax law.

"Basically, I advised the Hechts of existing federal law that would allow them, or any legitimate farm operator, to seek a special valuation for the inherited farmland. This special valuation can reduce the taxable value of the estate by basing the land value on its agricultural use, not its 'highest and best' potential value," Craig says.

"In many cases, this special farmland valuation will reduce the appraised value of farmland by 50 percent. With this special farm valuation, it often brings the total value of the estate below the federal exemption level and completely eliminates any federal tax liability for the heirs. However, specific criteria must be met," he says.

"From the information Wayne had given me, it appeared that the farm inheritance in this estate was a textbook case. The land had been in active agricultural production for the past nine years. The farmland represented a major portion of the estate and there was a demonstrated involvement in the operation of the farm. . . the joint ownership, the family relationship to the decedent. . . Right down the line, the Hechts met the criteria of this section of the federal estate law," Craig says.

Now that they had the new information from Farm Bureau, the Hechts visited their attorney once again.

"He was glad to get this information and after he reviewed it he told us what documents and information we had to get to seek the special farmland valuation," Wayne says. "After that, the rest of the pieces seemed to fall into place.

"Jan and I are very grateful to Farm Bureau for the help they gave us and her sisters. Thanks to the professional staff, like Bob Craig, our family saved a significant amount of money. The farm that Jan's parents farmed is still in the family and is producing an income for us and our children. That's what Jan's mother and dad wanted. That's what Farm Bureau helped to make possible."

Hecht, who has been involved in the county policy development process for the past six years and has been Tuscola County FB Policy Develop-



Wayne Hecht: "Jan's parent's farm is still producing an income for us and our children." The Hechts have three children, Christopher, 19 months, Heidi, 4, and Martin, 10 (not pictured).

ment Committee chairperson for the past two years, wrote and urged passage of a 1981 county resolution commending the Farm Bureau organization for "research activities and promotion of favorable estate tax legislation."

The resolution continues: "In order to realize the benefits of this legislation and research, it is essential that farm families become informed. We urge Farm Bureau to continue to inform its members about estate tax law and current changes. We also encourage Farm Bureau members to look to Michigan Farm Bureau as a source for inheritance tax information."

"It was a rewarding experience to be able to share information about the federal estate tax provisions with the Hechts," Craig says. "Thanks to the work of Farm Bureau and Farm Bureau members, couples like the Hechts will be able to continue a family farming tradition."

Craig urges farm families to establish an estate plan and to review it periodically to be sure that the plan is updated, especially now that the Federal Estate and Gift Tax law has been changed again.

"Stay knowledgeable and informed about estate laws at both the state and

federal level," he advises. "As many farmers know, new changes in the estate law and tax rate schedules on inheritances will take effect next year. The new exemption, for example, will be \$225,000 in 1982 and will be increasing every year thereafter to \$600,000 in 1987. Spouses are totally exempt and the special farmland valuation has been improved.

"It is important, particularly for farm families who wish to keep their property in agriculture from one generation to the next, to review the effects of these changes."

Craig suggests that farm families who do not presently have an estate plan should contact a competent attorney who can help them establish an estate plan.

Additional information is available to Farm Bureau members who send for the 1980 Public Affairs Division report, "Michigan's Taxation of Farm Inheritances." To receive a copy of the research report, send a postcard with your name and address to: "Farm Inheritances," Commodity Activities and Research Dept., Michigan Farm Bureau, P.O. Box 30960, Lansing, Mich. 48909.

Another research report will be written in 1982 to explain the new Federal Estate and Gift Tax changes.

SHOW THEM YOU CARE

Farm Operators Respond to Animal Rights Challenge With Education Effort

By Cathy J. Kirvan

Butch Vliek, of Michigana Farms near Scotts, would rather show people the conditions in his veal barn than give animal rights advocates more publicity by debating the issue in public.

One man, who had heard a rumor that the calves were hung by slings from the ceiling, visited Vliek's farm demanding to see the confinement conditions.

"Of course we obliged and let him into the barns," Vliek says. "When he walked out he agreed that these calves weren't stressed and he admitted that there was no abuse."

The Kalamazoo County Farm Bureau member believes that the public has been misled about modern animal agriculture by the animal rights movement which is becoming active throughout Michigan and the United States.

"I don't think we need to go out and fight any particular group just to be able to produce our own livelihood," Vliek says.

FB Takes Positive Approach

Delegates to the Michigan Farm Bureau 62nd Annual Meeting, being held Dec. 1-4 in Grand Rapids, will consider an animal care policy proposed by the MFB Policy Development Committee.

The proposal commends MFB for steps it has already taken to address the animal rights issue and urges continued response to misleading charges made by animal rights activists.

The proposal, which if adopted will become Farm Bureau policy, urges members to continue to tell the story of modern agriculture through classroom presentations and farm tours.

Farm Bureau Women in Michigan are also being urged to address the animal rights issue. The state Women's Committee has made animal rights one of its emphasis projects for the 1981-82 program year.

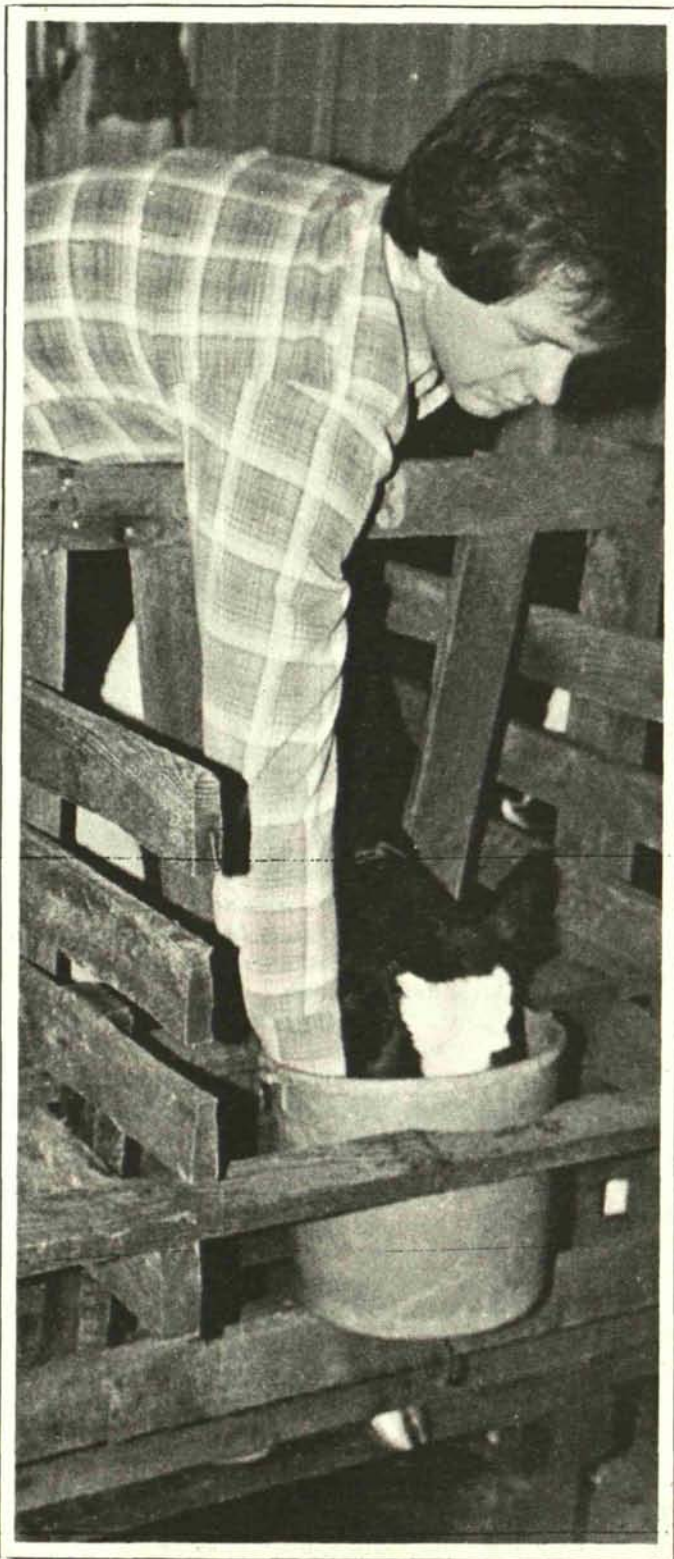
The American Farm Bureau Federation has responded to the animal rights movement by producing a film entitled "Animal Welfare, The Farmers' Story." The film, intended for non-farm audiences, illustrates what modern animal agriculture is like.

What Animal Rightists Seek

In a copyrighted statement, Peter C. Lovenheim, government relations counsel for The Humane Society of the United States, defines that organization's views on animal rights.

"Gathered in national convention in October 1980, the membership of The Humane Society of the U.S. formally recognized that:

"...there is ample evidence and support for the



position that (animal) rights naturally evolve from long-accepted doctrines of justice or fairness. . . ; and

"... there is no rational basis for maintaining a moral distinction between the treatment of humans and other animals."

"The convention resolved to:

"pursue on all fronts... the clear articulation and establishment of the rights of all animals... within the full range of American life and culture."

Others among the animal rights organizations are more radical in their beliefs. Some will not tolerate any type of animal exploitation, experimentation, farming, killing or other areas where animals can benefit man.

However, very few organizations among the more than 20 national groups advocating animal rights hold such radical views.

Among the national organizations, at least three have chapters in Michigan. There are about a dozen other groups in the state involved in the animal rights movement.

Is Education the Answer?

Ingham County Farm Bureau member and pork producer Sandy Gifford attended a coalition meeting of these groups in October at Washtenaw Community College.

"I believe we need to take the welfarists very, very seriously," Gifford says, "but we should not lose our perspective nor let our emotions rule us on this issue. It needs long, hard, cool-headed thought."

Gifford suggests programs in schools, which explain the philosophy and technologies of animal agriculture, may be the answer to addressing the animal rights issue.

"I'm afraid openly fighting them will only bring more publicity to their side," she says. "The entire agriculture industry needs to begin coordinating its efforts now. We should stress that we too are very concerned with animal welfare and cruelty to animals, only that our views differ somewhat."

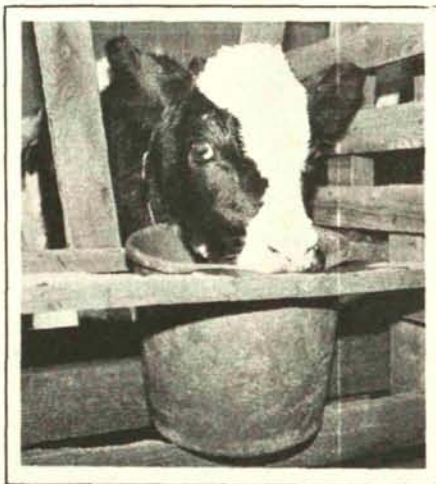
Priorities Misplaced

Veal producer Butch Vlieg believes that confrontation with animal rights groups creates publicity that breeds negative public opinion.

"Negative public opinion is the problem. Confinement feeding is not a problem to the calves. They are pam-

pered compared to normal beef calves," he says.

Responding to charges by animal rights advocates that veal calves raised in confinement are malnourished and under stress, Vlieg says, "Calves take to this feed (a milk replacer) very readily. If offered grain they take the milk. That's their natural stimulus for growth."



Vlieg says calves under stress will go off milk, come down with pneumonia symptoms, or in cases where they are slightly stressed, not gain weight.

He believes animal rights advocates have their priorities misplaced. Vlieg says the real abuses in animal care are those caused by pet owners who leave dogs outdoors all day and night on chains and by amateur farmers who raise cows for milk and meat and feed and water them at their convenience.

Good Comes From Questioning

Monroe County poultry producers Ralph and Jean Setzler view the animal rights movement as a challenge they must face.

They give tours of their facilities from January through Easter and many schools take advantage of this learning experience.

"We work constantly to give a positive picture to the children who tour our facilities on how well our chickens are cared for," Jean says.

"Really, the chickens today are better off than they were when we started in 1962. For one thing we've learned how to feed them so they don't have so much fat," she says. "We were losing chickens when we first started because they had too much fat around their hearts."

Ralph says he can find some good coming from the animal rights movement.

"I'm sure the good Lord gave animals to us with the intent that we respect their rights and I think that's kind of written into the scriptures as He told us to take good care of them," Ralph says. "Therefore, it becomes a definition of what is good animal care, good animal husbandry."

Can Animals Be Happy?

Some animal rights advocates say that all animals should be happy.

Vlieg believes his veal calves are happy because they are healthy, non-stressed and comfortable.

His 504 bull calves are housed in separate wood pens in a 44' x 288' barn that is environmentally controlled.

He says the individual attention each calf gets, the prompt treatment for illnesses, the quality of the food, the purity of the air, the cleanliness of the barn, the soft lighting and even the music piped into the barn contribute to their happiness.

"These calves are not abused. They're confined in small areas but for the performance (weight gain) that they demonstrate, you can tell that they are relaxed and non-stressed," Vlieg says.

The ratio of feed to weight gain in his veal calves is 1.6 pounds of feed to 1 pound of gain. For beef animals, the ratio is 8 pounds of feed to every 1 pound of gain.

"The idea behind confinement feeding is legitimate; it works. We are producing more efficiently, at a better cost breakdown than you could in any other type of feeding operation," he says.

"Confinement feeding is the only way that we know to produce this type of commodity. Basically, we're responding to supply and demand."

Vlieg says part of the reason the public is misinformed on animal agriculture is that we are two generations removed from the farm.

"The kids today are basically raised rural or urban with their parents not getting their income from the farm," Vlieg says. "In their minds, farm animals are pets. And there's a big difference between commodity animals and pets."

The Man Behind the Millions

In his remarks at ceremonies announcing a \$10 million grant to Michigan State University from the W. K. Kellogg Foundation, Russell G. Mawby noted that the occasion marked "another milestone in the enduring relationship" between these two institutions in service to the agricultural community.

But the occasion also marked another high point in the career of agricultural service for Russell G. Mawby.

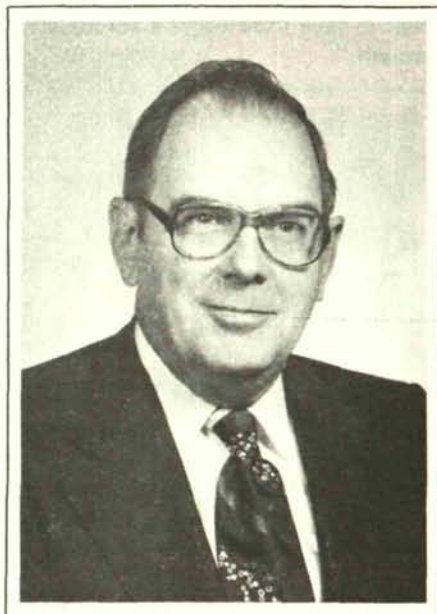
Mawby, who is president of the board of trustees for the W. K. Kellogg Foundation, has been a leading supporter of many of the state's most innovative programs supporting agriculture.

In recognition of his many personal and professional contributions, the Michigan Farm Bureau will recognize Mawby with the organization's Distinguished Service to Agriculture award at the 1981 Michigan Farm Bureau annual meeting.

Perhaps Mawby's most significant contribution to the strength of agriculture in the state was his role as a planner and later funding agency administrator for the Kellogg Young Farmer Study Program. That program, which operated from 1965 through 1973, offered many of the state's now influential agricultural leaders an opportunity for leadership training and experiences which would prepare them to be effective in their leadership roles and be articulate spokespersons for their industry.

During the development and ultimate implementation of the study program, Mawby found himself in the unique position of being one of the program's planners and then, in 1965, after leaving the university faculty to join the Kellogg Foundation as agricultural programs director, he became the funding agency administrator.

Mawby followed the program very closely even as he moved to new re-



Mawby receives Distinguished Service to Agriculture Award.

sponsibilities in the Kellogg Foundation, ultimately becoming president in 1970. University staff who conducted the program recall that Mawby met with them each year to review the reports and evaluations of the program and maintained a keen interest in the Michigan project and similar efforts in Pennsylvania, Montana, California and Washington state.

Mawby strongly believes in agriculture as one of the state's two major economic growth areas and it is reflected in what he has done in agricultural programs such as 4-H and Cooperative Extension. At the Kellogg Foundation, the emphasis on agricultural programs has been a reflection of Mawby's commitment to agriculture.

He is a farmer, often referring to himself jokingly as a "subsistence farmer from Hickory Corners." He was raised on a farm in Western Michigan and holds degrees in horticulture and agricultural economics from Michigan State and Purdue universities.

The recent Foundation grant to MSU for the expansion of the Kellogg Biological Research State activities is further reflection of Mawby's continuing interest and support of the economic future of agriculture in Michigan.

The grant, he said, in making the presentation to MSU President Cecil Mackey, is "a commitment to insure that the food producing sector of our society has the knowledge and resources necessary to continue producing high quality foods for the state and nation at reasonable costs."

Mawby was instrumental in the development of the Kellogg Foundation grant which will fund research, teaching and demonstration projects at the Kellogg Station. Meeting with university officials, Mawby obtained necessary commitments and followed the grant development through the Foundation's Agricultural Programs Office.

"Mr. Kellogg," Mawby notes, "saw the importance of preserving the natural environment and the value of agriculture and the biological sciences to mankind. He supported the university's efforts in these areas back in 1928, even before he started the foundation."

"Now, the worldwide reputation of the university and the national recognition of its pioneering studies in agriculture and the biological sciences have more than justified his confidence."

Thanks to the tradition established by W. K. Kellogg, agriculture has benefited through renewal and expansion of both its human and natural resources.

With its top award, Michigan Farm Bureau pays tribute to Russell Mawby, who exemplifies these strengths in the agricultural community. Russell Mawby, too, has justified Kellogg's confidence in the future of agriculture.

Front and Center

Contributions to AgriPac - Farm Bureau members can contribute to the Michigan Farm Bureau political action committee (AgriPac) at the time they pay their membership dues. Over 1,400 members have made 1982 contributions to the AgriPac fund using the check-off procedure introduced this year. However, county secretaries who process membership dues are reporting that approximately one in four dues notices are returned with the contribution box checked, but without the dollar amount added to the membership dues. AgriPac secretary Al Almy says that apparently members wish to support AgriPac with a contribution, but do not realize that the contribution check-off does not and cannot come from membership dues money. Members who indicated they would like to make a contribution to the AgriPac fund, but who did not write in the amount of their contribution on the dues notice, may make a contribution directly to AgriPac.

Disaster Relief - As a result of torrential rains on Sept. 30 and Oct. 1, Gov. Milliken had requested federal assistance for 18 counties affected by the rains. Milliken had asked President Reagan to provide emergency relief to help Michigan communities, businesses and individuals to cope with more than \$200 million in damage. Requests for \$4.9 million in damages to public property have been denied. The Small Business Administration has approved the SBA Disaster Declaration for the estimated \$42.16 million to private property. No decision, however, will be made regarding Milliken's request for an Agricultural Disaster designation until fall harvest is completed and final figures are compiled. Initial loss figures for agricultural damage were placed at \$161.4 million.

1981 Farm Bill - The House/Senate Conference Committee continues its work on the 1981 Farm Bill and it is expected that their report will be ready for congressional action the first or second week of December. Recent developments included adoption of a compromise plan that uses Farm Bureau's dairy concept of tying future support levels to CCC purchases of surplus dairy products. In fiscal 1982, the support level would remain at 70 percent of parity. At this writing, conferees agreed on major provisions for the wheat and feed grain programs. For wheat - minimum loan rate for 1982-85 of \$3.55 bu.; target price of \$4.05 bu. for 1982, to be adjusted upward through 1985 to reflect increases in cost of production, not to exceed 6 percent annually. For feed grains, minimum loan rate for 1982-85 of \$2.60 bu.; target price of \$2.70 bu. for 1982, to be adjusted upward through 1985 to reflect increases in cost of production, not to exceed 6 percent annually.

October 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.

Week of Oct. 5 - LaVon Zelmer, 50, a fruit and grain grower from Niles has three children who all help in the farming operation, Zelmer farms 425 acres and grows grapes, apples, peaches, corn, wheat and hogs. He received a conservation award from

the local Soil Conservation District and sings in a barbershop quartet.

Week of Oct. 12 - Harold Bahrman, 53, operates a 525-acre dairy and potato farm near Skandia in partnership with his four sons. He is a township supervisor, president of the Marquette MMPA Local, and Marquette County ASCS president. He and his wife, Arline, have seven children.

Week of Oct. 19 - Edward Brabant, 65, a cash crop farmer from St.

Charles, is a lifelong Saginaw County Farm Bureau member and a church leader. Brabant farms 1,600 acres with his son. He and his wife, Ellen, have three children.

Week of Oct. 26 - Jay Landis, 37, operates a 700-acre dairy and cash crop farm near Homer. A member of the MFB Policy Development Committee, Landis was a first runner-up in the state in the Michigan Jaycees Outstanding Young Farmer competition. He and his wife, Barbara, have two children.



County Newsletter

The county Farm Bureau newsletter is published monthly by the Michigan Farm Bureau, P.O. Box 30960, Lansing, Mich. 48909. Subscription price to members, \$1.25 per year, included in the annual membership dues.

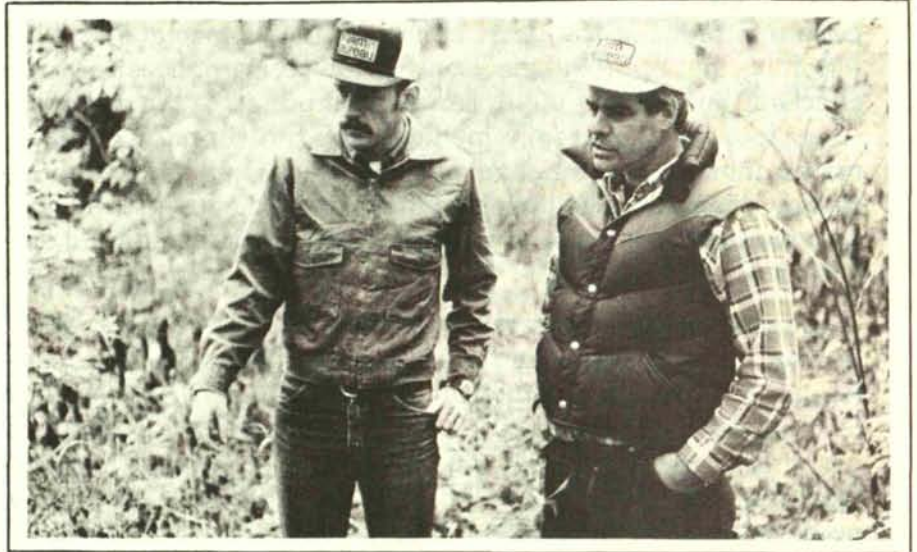
U.P. Film Documentary

An AFBF film documentary to be released early next year will focus in part on the hardwood forests of Michigan's Upper Peninsula.

The documentary is designed to raise awareness among farmers and the public that timber is an agricultural crop which can be managed for profit.

FB members Don Shirley, Robert Wahmhoff and Warren Suchovsky were interviewed and filmed on their farms for the documentary. Additional footage is being filmed in Georgia and California.

Shirley is a member of the AFBF Forestry Committee and serves as chairperson of the MFB Forestry Committee.



U.P. foresters, Warren Suchovsky and Don Shirley, discuss managing Michigan timber as an agricultural crop.

Gratiot County Boosters Plan Product Exhibit

Gratiot County Farm Bureau members will be introducing a first when they open their promotional exhibit at the 1981 Product Show sponsored by the FBS/FPC cooperatives, Dec. 1 and 2.

The Gratiot County exhibit will promote agriculture in the county, its leaders and agribusiness. It will also mark the first time that a county Farm Bureau has participated as an exhibitor in the Product Show.

"The theme of the display will be Agriculture in Action," says Joanne DeVuyst, who is spearheading the project.

According to DeVuyst, the exhibit committee planned and produced a special slide-tape presentation on agriculture in Gratiot County for the exhibit. Visitors to the exhibit will also be offered samples of bean dip donated by the Michigan Bean Commission. A county young farmer display will also be featured.

The exhibit will be manned by members of the Gratiot County delegation.

Other members of the exhibit committee for the Gratiot County promotion are Doug and Sue Kostal and Roy Shankel.

Cherryland Mall Goes Country

They didn't expect to be talking to themselves when six county Farm Bureaus set about organizing the second Cherryland Mall Agriculture Days exhibit, Oct. 23, 24 and 25, but chairperson for the event, Stella Otto of Antrim County, says that farm producers were interested, too, in the over 30 exhibits on display.

"Several farmers who visited the booths remarked that specialization in their own commodity means that they become unfamiliar with the production problems and changing technologies in other farm commodities," she says.

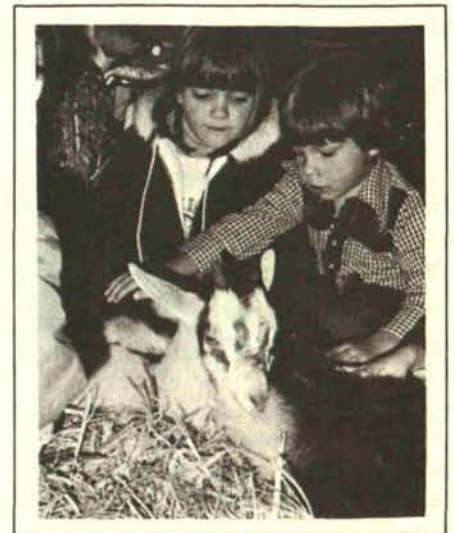
"Of course, our real audience was the non-farm public and the response there was excellent. We were busy throughout the display days, particularly on Saturday when the parking lot of the mall was filled to capacity.

"Visitors and merchants in the mall were amazed by the diversity of the agriculture in this northern Michigan area."

Demonstrations of country and traditional crafts, such as spinning and weaving, were also popular. Kids enjoyed the small animal petting zoo

and, of course, a crowd gathered to cheer area disc jockeys competing in a comical Pedal Tractor Relay.

The event is held every other year at the Cherryland Mall in Traverse City. Participating in this year's event were Antrim, Northwest Michigan (Grand Traverse and Leelanau), Benzie, Wexford, Charlevoix and Missaukee County Farm Bureaus.



Gladwin County Farm Bureau Kicks-Off Membership Campaign

Gladwin County Farm Bureau membership workers met Oct. 28 at Odell's Restaurant in Gladwin to kick-off the 1982 membership campaign drive. The membership team, which consists of township "captains" under the leadership of campaign manager Bill Rhode has set a goal of 539 new and renewal memberships in the county.

Rhode, who is also an FBIG agent for the area, introduced special guests

agricultural persons to be interested in the Farm Bureau organization and its member benefits.

Work carried on by the Michigan Farm Bureau to assure effective programs for farmland preservation is an indirect benefit to the non-farm member, Blake told the group.

"Although the prospect may not be involved in production agriculture, that person, like myself, sees that keeping land in production is essential to maintaining food supplies for the world population," he said.

Other benefits of a Farm Bureau membership offered by MFB and its affiliate companies, which are attractive to both farm and non-farm prospects include insurance programs, investment opportunities, farm supply savings, and group purchasing programs such as Safemark tires and batteries and member-to-member direct marketing.

Also attending the meeting for membership workers was 66-year Farm Bureau member Paul Lang of Beaverton. Lang was an active member of the Illinois Farm Bureau for 16 years before moving to Michigan where he continued his Farm Bureau involvement.

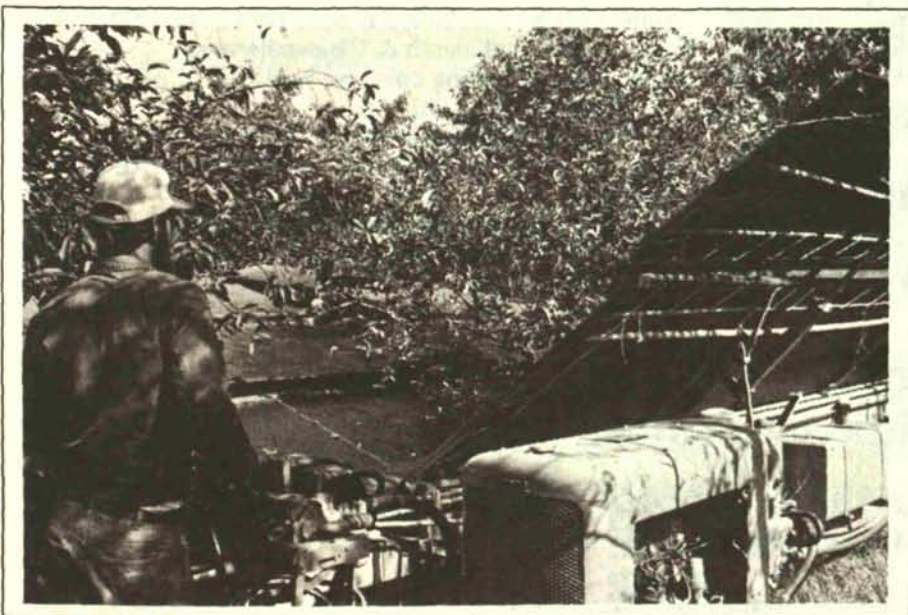


Membership team leader Bill Rhodes and county secretary, Ella Vallender, assembled campaign packets for workers.

at the meeting: regional representative Marcia Spink, and Michigan Farm Bureau staff member Cary Blake.

Blake told the membership team that there are many reasons for non-

Right to Farm Hearings Completed



During October and November, farmers representing the state's diversified agriculture turned out at Right to Farm policy hearings held statewide. MDA officials expect to receive summary reports of these hearings by December 5.

Member-to-Member

CITRUS

SALE

DELIVERY

December 7 - 11

Delivery date and place
to be announced by
your County Farm Bureau.

Farm Women Plan Holiday Encore

Farm Bureau Women in Tuscola County will be giving an encore holiday performance at the Tuscola-Caro Medical Care Facility and the Senior Commons Center at Caro.

Just one year ago, the farm women arranged to visit these two facilities for the elderly to deliver small Christmas stockings and sing Christmas carols. The program was so mutually popular that the group will be returning again on Dec. 7 for a repeat performance.

"It will probably become an annual event for us," says Betty Laurie of Cass City. Laurie credits Farm Bureau members, Donna Sting and Andrea Hofmeister, with the original idea, but says that arrangements and preparations have been practically spontaneous. There is no official committee in charge nor project chairperson, she says.

"Everyone just pitches in with their particular talent and the event comes off beautifully."

This year's Christmas stockings will be crocheted - 130 in all and the same group of talented farm women have crocheted a Christmas wreath which will hang in the lobby of the Senior Commons Center.

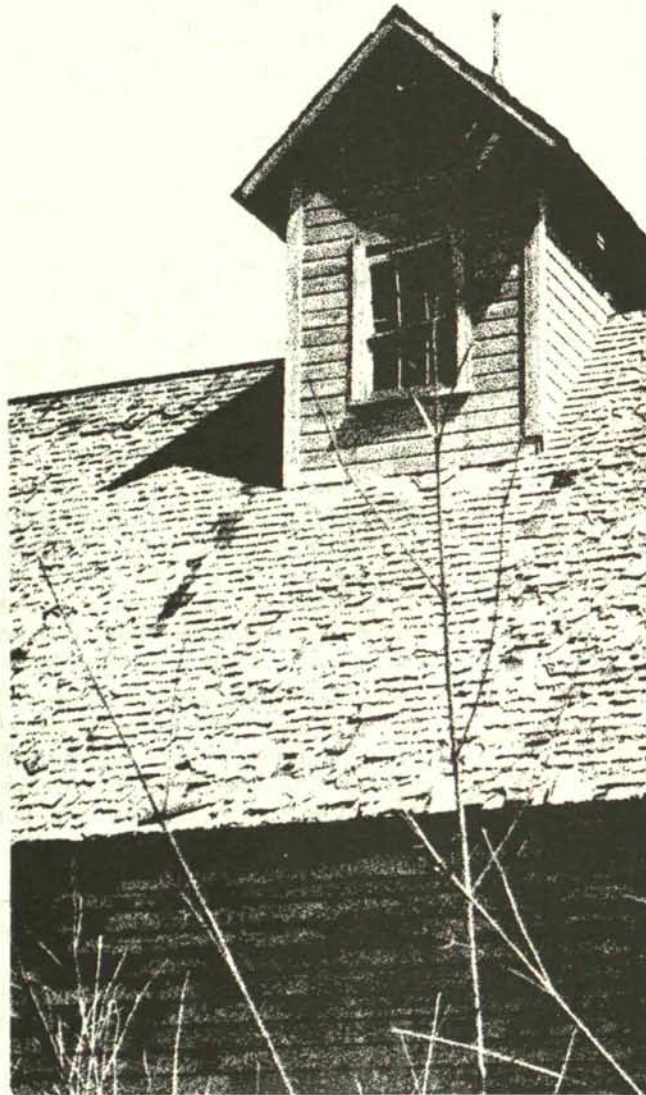
Last year, residents of the Commons received a cornhusk wreath that had been assembled during one of the women's monthly meetings.

"While the meeting was going on, we just passed the wreath," says Laurie. "Each woman helped to construct a section of the wreath as it was passed to her."

It all started in 1949. . .

And we've been treating you special ever since

Exclusive member benefits from Farm Bureau Insurance Group



Back when Farm Bureau Insurance Group was founded in 1949, we offered only one product: low-cost auto insurance for Michigan Farm Bureau members. That was our first member benefit, and it was the start of something big.

Today we offer many money-saving and innovative insurance programs exclusively for Farm Bureau members. . . programs like:

- **Mutual Auto Insurance**, providing complete coverage for your personal autos and farm trucks at competitive rates.

- **Farmowners Insurance** from Farm Bureau Mutual, the state's largest farm insurer. We pioneered the first Farmowners policy in the nation in 1960 and have been improving coverages ever since. Effective Nov. 15, 1981, coverages were expanded 14 ways at no additional cost to policyholders.

- **Member Life Insurance**, protecting your whole family for just \$25 a year.

- **Agricultural Workers Compensation Insurance** at rates 25% lower than state standard rates.

- **Ag Work Comp Safety Group**, a program that returns dividends to members if the group experiences a safe year with low work comp losses. In 1981, over \$713,000 was returned to members, while over \$1.6 million has been paid since 1972.

- **Accidental Death & Dismemberment Insurance**, providing coverage in the event of accidental death or injury.

- **Guaranteed Arrest Bond**, which guarantees bail for any member arrested for specific traffic violations.

We've been specializing in protecting Michigan Farm Bureau members for over 31 years. It's that kind of knowledge and experience that makes us Michigan's largest farm insurer.

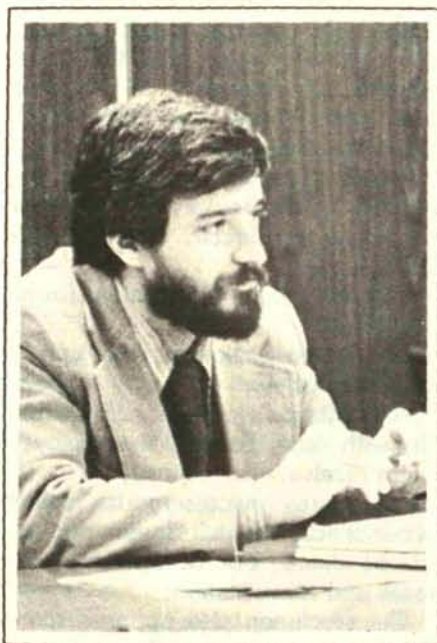
We're working to make your future a little more predictable.

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Agriculture's Response Defeats MI-OSHA Youth Employment Standards

By Marcia Ditchie



Department of Labor defeated in hearing process.

The Michigan House and Senate Joint Committee on Administrative Rules rejected the Department of Labor's final draft of the proposed Youth Employment Standards for Farm Work on Nov. 3.

The last draft of the standards had been rewritten by the labor department based on current federal guidelines which have been in effect since January 1970. The guidelines identified certain hazardous occupations in agriculture and made it illegal to employ persons under 16 in those occupations.

After a lengthy debate, the committee decided that no regulatory need could be shown, and since the federal

standards were still in effect, a separate set of state standards was unnecessary.

Rejection of the last draft by the committee followed three years of public hearings and at least 14 drafts of proposed regulations.

Throughout the procedure, Farm Bureau's position has been that the federal standards were adequate regulation and there was no need to have a set of standards which were more restrictive than the federal regulations.

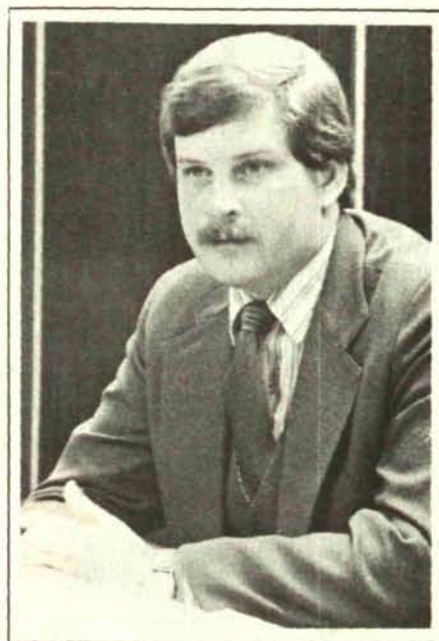
Although the joint committee on administrative rules rejected the labor department's last draft of proposed standards, Harold Scharp, operations manager of the Michigan Agricultural Services Association, believes that the Department of Labor will submit another proposal soon.

The labor department will probably re-draft the regulations with appropriate language to adopt the federal standards by reference this year, re-submit it to the joint committee, and again seek its approval next year, Scharp says.

If that happens he says, Farm Bureau will support the Department of Labor's position.

"If the labor department wants to promulgate standards, we will support their efforts as long as the standards are going to be the same as the federal regulations. Let's get a set of state standards on the books so that we know exactly where agriculture stands from the state Department of Labor's perspective."

"This whole procedure took three years and seven public hearings. The labor department repeatedly sought

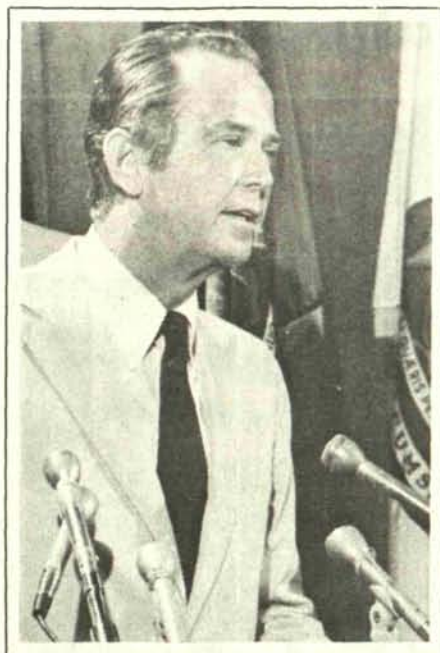


Scharp: Agriculture deserves credit.

the agriculture community's input on proposed regulations and agriculture took advantage of every opportunity to communicate with the labor department," he says.

"Total attendance at the seven public hearings reached almost 300 and over 500 written statements were sent to the labor department. The agricultural community actively participated in the promulgation even when the labor department continued to draft unacceptable state standards," Scharp says. "Finally, our opposition to more restrictive regulations prevailed and agriculture's ability to employ teenagers has been successfully defended."

Costs Stifle State's Business Climate



Reform interests balk at Legislature's plan to quick-fix workers' comp system.

By Luke Schafer

The high cost of workers' compensation insurance is driving businesses out of Michigan and slowing the state's economic recovery, Gov. William Milliken said recently.

"The single most critical problem affecting Michigan's job climate is workers' compensation," Milliken said. "The single most important step we can take to encourage the creation of new jobs in Michigan is to reform this system."

The business of farming in Michigan is being hurt by high work comp costs, too. But, as the Michigan Farm Bureau Board of Directors observed, "Unlike other businesses, farms cannot be moved to other states."

In a resolution passed in November, the MFB board stated:

"Michigan's agriculture is truly a growth industry. The growth rate has

been at least 10 percent each year for the past decade. Because of this, there are needs for several new processing plants for livestock, fruit and vegetables, soybeans and cheese, all of which would create jobs. However, Michigan's business image is such that it will be difficult, if not impossible, to attract such new plants. Workers' compensation costs are a major factor in placing Michigan's agricultural economy at a competitive disadvantage with other states."

How high are Michigan's rates compared to other states? As an example, a Michigan farmer employing orchard workers pays \$15.88 in work comp rates for every \$100 in payroll. In Wisconsin, the cost is only \$5.90, in California \$7.44, and in New York \$6.91. For dairy and livestock workers, the Michigan rate is \$15.54 for every \$100 of payroll, compared to Wisconsin's \$7.25, Illinois' \$9.30, New York's \$7.11, and California's \$7.97. These are all states with work comp delivery systems similar to Michigan's.

Michigan's work comp costs have risen to unusually high levels because of abuses, liberal judicial interpretations of who should receive benefits, and unclear definitions of key words, such as "disability."

In recent weeks, Michigan's lawmakers have introduced several new proposals to modify and reform the state's workers' compensation system. Many of the bills would have little or no impact in reducing work comp costs for businesses and are being opposed by many Michigan groups, including Michigan Farm Bureau.

MFB's affiliate, Farm Bureau Insurance Group, has succeeded in holding down work comp costs for Michigan farmers by charging rates 25 percent lower than the state standard rates and by paying dividends to Farm Bureau members participating in its Ag Work Comp Safety Group program.

"But even at that," MFB President Elton Smith noted in a letter to Milliken, "our rates are still higher than competitive states."

MFB and FBIG are calling for a total reform of the state's workers' compensation system to correct the deep-seated problems that make Michigan's system so cost excessive.

The MFB board's resolution cites five specific changes that the board believes are necessary to eliminate work comp abuses and make Michigan more competitive:

- More specific language in the Work Comp Act to prevent awards for conditions not directly related to the actual work.

- Tighter statute of limitations for filing claims.

- A clear definition of what constitutes a disability.

- Coordination of work comp benefits (with other benefits an employee might receive when injured).

- Standards necessary to define dependency, mental illness, non-job related claims, non-occupational diseases and rehabilitation.

The resolution also opposed mandated rate reductions as the solution to the problem and was against granting the insurance commissioner the power to set rates arbitrarily rather than basing rates on actual losses and experience.

MFB's position on work comp reform is similar to steps being advocated by Milliken. Although debate on work comp changes continues in the Michigan Legislature, the ultimate hope of MFB, FBIG and the governor is for complete reform of the system.

"A temporary rate reduction, like an effective painkiller, may make the patient feel better for a while, but the terminal disease would continue its relentless progress," Milliken said. "The Legislature must make the tough, difficult decisions which true reform requires. To do anything less would be to avoid our duty to the people of this state."

Leadership Roles for Women Bring New Meaning to 'Farm Partnership'

By Donna Wilber

Kartes Wins State Board Seat
Sanford Elected Young Farmer Chairperson
Brook Winner of Discussion Meet
Letson Recognized as 'Farmer of the Week'
Jeppesen Named Regional Representative

What do the people in those news headlines of the 80s have in common? They're all women and they'll all be recorded in Michigan Farm Bureau history as "firsts."

Farm women, as a whole, snubbed the women's movement of the 70s, maintaining they had always been "liberated," that there was no discrimination against their performing "man's work" in their farming operations.

They seemed satisfied, too, to perform their backstage roles in Farm Bureau. They provided support to their men who were in leadership positions - from doing the chores while they attended meetings and made important decisions, to almost every administrative duty except wielding the gavel. It had been that way since the organization was born in 1919 and things were going smoothly in the old traditional ways.

So, what made the 80s different? What marked that decade as the time for women to start emerging from their traditional role of 60 years to seek leadership positions in the organization, to become more visible, to dare to tread where no woman had before?



Being 'Tested' Part of Growth Experience

To gain some insight into this change of the role of women in Farm Bureau, we asked Becky Jeppesen to give us her views, both from a personal standpoint as being one of those "firsts" and from impressions she has gained from her work as regional representative in the Northeast and Saginaw Valley regions. We also asked some of the men who witnessed the changes - some of whom helped make it happen - what this role change may mean to the organization.

Being 'Tested' Part of the Growth Experience

When Jeppesen was hired by Michigan Farm Bureau to serve as regional representative in the Northeast Region, she knew she was somewhat of a test case. Could a woman handle the demanding job, especially with the amount of travel and night meetings involved? Would a woman be accepted by the leadership in those counties she'd be serving?

Proving she could do the job has been a big motivator, says Jeppesen, who admits she enjoyed the uniqueness of being a first. "I knew I was capable; all I had to do was prove it," she said, "and I did."

Gaining acceptance was a challenge made easier by the fact that Jeppesen was brought up on a farm.

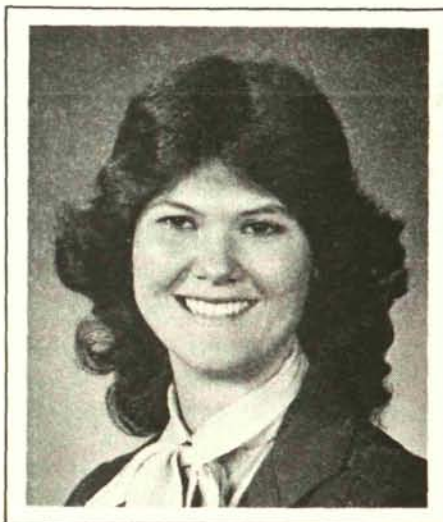
"I was the oldest child and my dad (he's the greatest supporter of equal rights for women I've ever met!) always took me everywhere. I grew up driving tractors and milking cows, so I can discuss a 10-bottom plow or a cow freshening or pulling calves or the price of corn - and know what I'm talking about. And the county leadership did test me to see if I did!"

This testing, Jeppesen believes, is a part of the growth experience in Farm Bureau for all women, whether they're employees or volunteer leaders.

"I don't think you should stick a woman in a position just because she's a woman. I think she should be capable and willing to fulfill the responsibilities of the position. There are some women who want all the frills and excitement of leadership, but not the responsibilities.

"I've found that most men will test a woman - to the extreme sometimes -

but once she's proven she's capable, they'll accept her in any position. I think women in leadership roles will expand the scope of Farm Bureau, bring it a new perspective and fresh ideas that will strengthen the organization," she said.



They're Partners on the Farm; They Want to be Partners in FB

In the two years that Jeppesen has been on the job, she's seen a change, especially among the younger women, in what they expect from their organization.

"They're already partners in their farming operations and they want to be considered partners, on the same level as men, in the Farm Bureau organization. They don't want to be given their recipes and their microwave and quilting demonstrations and call it good while the men have sessions on commodities and marketing. They want to be involved in the decision-making and policy development.

"Women have been stereotyped in Farm Bureau and assigned certain roles, like baking cookies or clean-up for the county annual meeting. Now, they want to be up front presenting the resolutions."

Jeppesen says there is tremendous leadership potential among the women of Farm Bureau and that they will become leaders for some organization. "You just can't hold back that kind of good leadership," she said, "They're going to use their talents somewhere."

She hopes it will be Farm Bureau that recognizes and utilizes that talent.

The Cinderella Complex

To the many faithful readers of Andrea Hofmeister's "Open Letters" column in the *Michigan Farm News*, here was a woman who had found the secret formula of handling her high-visibility leadership role without penalizing her devoted wife and mother responsibilities.

The thought-provoking, sometimes controversial, topics of MFB's "Outstanding Young Farm Woman" told her audience she was not "just a housewife," yet her husband and two youngsters seemed always to be woven throughout the fabric of her messages.

But, she admits, keeping the traditional family values of unity and child-bearing and still allowing the woman to modify her role enough to meet leadership demands is a "very tricky business." Hofmeister believes this is the hardest period in the history of mankind to be a woman because of unresolved conflicts and fears.

"This fear is that if we really stand on our own two feet, we'll end up stranded, unwomanly, unlovely and unloved."

That's one of Hofmeister's favorite quotes by author Collette Dowling, "who is a bit of a liberationist and I don't agree with everything she says." However, she believes, Dowling's book, *The Cinderella Complex*, does identify one of the conflicts women must resolve.

"Women are raised to be peacemakers," Hofmeister says. "They're encouraged to be open and receptive to the feelings of others. But that makes them vulnerable, too. To assume a stance on an issue . . . manage a farm . . . direct hired help, or run for political office requires an ability to withstand criticism and not be easily influenced by men or other women. That can conflict a lot with the role they've been taught to be most interested in - homemaking and child-rearing.

"The formative period for leadership development is right at the same period when women are having chil-

"Men have a headstart on their leadership experience."

dren. The most conscientious women are the ones who are best equipped to be leaders. The ones who are most concerned about being involved in their communities are also those who are most concerned about being good mothers and wives, and assuming a leadership position at that age compromises their top priority.

"By the time the children are grown, women's patterns in the community and in the home are already established and they're very hard to break, especially since most of the men have had a headstart on their leadership experience.



"Women illustrate their insecurity about stating a position or taking a leadership role in the way they talk. I've noticed this in our Farm Bureau Women's meetings. Everything we say is qualified. We always say things like 'well, maybe I'm wrong, but . . .,' 'I really don't know, but' We rarely state our opinions in a factual form because we don't like confrontation. We're not brought up to be able to withstand confrontation," she says.

What is the answer? Like many women, Andrea Hofmeister is still searching and someday, she might write a book about the subject. In the meantime, she finds some direction in another favorite quote, this one from *The Prophet*, by Kahlil Gibran, written years before women started searching for an answer:

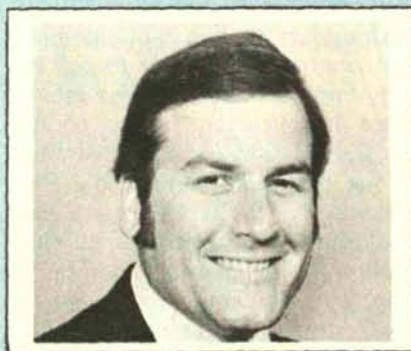
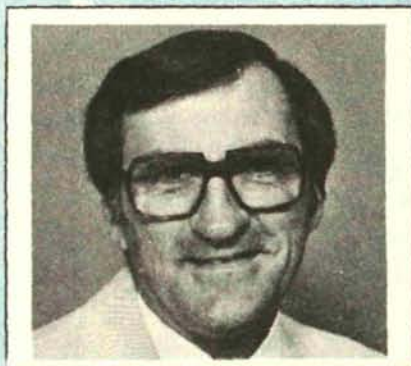
"Sing and dance together and be joyous, but let each one of you be alone even as the strings of a lute are alone though they quiver with the same music."

Sharing Leadership Roles

Elton R. Smith, Caledonia dairy farmer who has served as Michigan Farm Bureau's president since 1964, said it wasn't until women became more active in the management decisions on their own farms and recognized the importance of Farm Bureau as a voice for their industry, that they became interested in positions of leadership in the organization.

The changing role of women in Farm Bureau is related to changes in society, with more women involved in activities outside the home and more taking advanced courses related to agriculture, he said.

"I believe the seeking of leadership roles by women in Farm Bureau will be good - especially if it's based not on the fact that they are women but on the fact that they have the potential for being effective leaders. Leadership in Farm Bureau should not be determined by whether it is men or women, but on one's capabilities, willingness to learn, and assume responsibility," said the president.



Larry R. Ewing, director of MFB's Information and Public Relations Division, scored a first, nationally, when he named a woman as editor of the member publication. But he also defends the pioneers of the organization, who "just didn't think of women being leaders," because it reflected the agricultural industry at that time.

"I think the change in the role of women in the organization started in the 40s when the chairman of the state women's committee was seated on the board of directors with full voting rights. Some state Farm Bureaus still don't have that today.

Donald Currey, manager of MFB's Organization Department, gained the reputation of being a very progressive young man when he hired Jeppesen, the first female regional representative, and followed up by hiring two more women for the field staff. As manager of the Young

Farmer program, he has also been a witness to two other firsts - a female Young Farmer chairperson and Discussion Meet winner.

Currey believes that generally young men are more willing to accept women in their new roles as leaders, but adds that some men still hold stereotyped views of women's roles.

Currey's conclusion is that women's increased involvement in Farm Bureau, "with a little competition for leadership and new ideas, can only make it better."

"There's room for a lot of growth in our organization - in attitudes and in programs," he said.

Crime Fighting in the Country

By Marcia Ditchie



If you're an avid reader of the comic strips, you know that recently Dick Tracy visited the farm of a reformed criminal called the Mole. Together, the two caught a couple guys trying to rip off the Mole's farm machinery.

Rural crime fighting is getting serious when the nation's best known, although fictional, detective gets involved in a rural "whodunit."

Tracy's advice to the Mole was to get his machinery marked with an identifying number so that law enforcement officials could identify it if it were found in the hands of criminals. Tracy even told the Mole to call his county Farm Bureau for more details.

Here in Michigan, many county Farm Bureaus have been cooperating with the Michigan Rural Crime Prevention Council, the Michigan Farm Bureau and the Michigan State Police in Operation Identification since 1977.

The program, first introduced in Barry County, helps farmers use indelible ink to mark farm equipment and personal property with their driver's license number. If the equipment is stolen and then recovered, it becomes an easy matter for the law enforcement officer to find the rightful owner. Without identification, law enforcement agencies sometimes can't find the legal owner, or in some cases, even prove that the item is stolen.

Operation Identification's success among Farm Bureau members has established it as the cornerstone program of the MFB Rural Crime Prevention Program, but other programs such as Operation Eyes, a rural crime watch program, and the grain confetti marking program, have also been developed for specific commodity areas.

During 1981, an addition to the Rural Crime Prevention Program has been the "Legal Rights and Responsibilities Forum." This public information program has been designated as one of the most successful programs by MFB local affairs specialist Ron Gaskill, who works with the program, and Sgt. William Atkins of the Michigan State Police Community Services Section.

"The legal rights and responsibilities forums, which have been held around the state by Farm Bureau, give people in their respective counties the opportunity to talk to their local criminal justice officials about problems that concern them," Atkins says.

"I think the forums have been the most successful because they are pure communication between the criminal justice people and the local citizens," he says.

Gaskill says that the forums give people the information they need to work with their law enforcement agencies to prevent rural crime.

"Through utilization of these forums we have been able to inform people about the criminal justice system. . . . They know what it is, what its aims are and where they fit into it. This year we have talked to over 1,000 members around the state," he says.

During the coming year, concentration will be on continuing rural crime prevention efforts and, primarily, on Operation Identification.

"It's time to put a renewed emphasis on Operation Identification," says Gaskill. "People are realizing that they have to become involved and do the things it takes to prevent crime. For example, Shiawassee County is in the process of beginning the Operation

Identification promotion. They're laying the ground now for the program with the State Police and Sheriff's Department."

Operation Identification is also a primary concern for the State Police, according to Atkins.

"We are going to continue to stress the marking of farm equipment and utilizing FFA people primarily for that. In addition, we want to continue. . . the legal rights and responsibilities forums. Those are the two key areas that we're going to continue to build on," Atkins says.

A new area that the MFB Rural Crime Prevention Program and the State Police are working on, and will be devoting attention to in the coming year, is livestock identification.

In cooperation with the Rural Crime Prevention Council, they will be seeking some type of livestock identification method which will be easy for everyone to use, yet will still be effective for law enforcement agencies in addressing the problem of livestock theft.

The State Police has experienced a two-fold benefit since MFB became involved in the rural crime prevention program, says Atkins.

"The significance of the program has been the ability to acquaint our officers who are not from rural areas and do not have a farm background with some of the specific problems of agriculture regarding rural crime. . . second, we have been able to add a great deal of credibility to our entire crime prevention program," Atkins says.

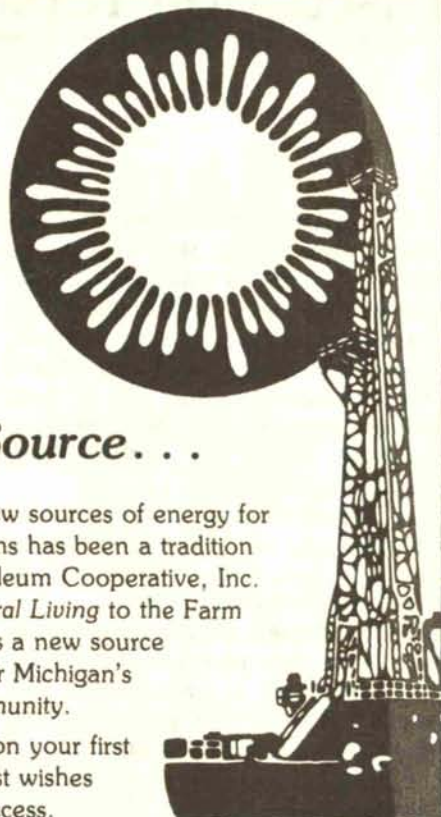
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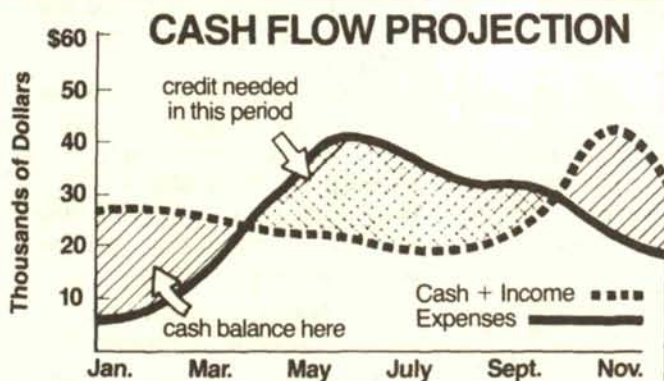


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**We're Working To Make Your Future
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There aren't too many farmers who would buy a tractor, then let it sit idle and rust. And it's unlikely a homemaker would pay for a fancy microwave oven and simply allow it to collect dust. Yet there are Michigan Farm Bureau members who fail to fully utilize a very important tool that they purchase every year...their Farm Bureau membership!

A Farm Bureau membership can be an extremely valuable, money saving tool...if you take advantage of its many member-only benefits.

Farm Bureau offers a number of special service programs that have been designed to provide you and your family with high quality products or services at affordable rates.

This month we will focus on three benefits: the MFB Money Market Fund Program, Blue Cross-Blue Shield Group Health Insurance and the New Car and Truck Discount Program.

Money Market Fund

MFB's Money Market Fund Program offers members the opportunity to participate in Institutional Liquid Assets (ILA), a Money Market Fund with two separate portfolios: the Prime Obligations Portfolio and the Government Portfolio. ILA is administered and distributed by Goldman & Sachs, a registered broker-dealer.

Farm Bureau's Money Market Fund Program should not be confused with Money Market Certificates available from many banks. Such certificates often require a \$10,000 minimum investment and, generally, have a fixed interest rate for a specific period of time, usually six months. In addition, a substantial penalty may be assessed for early withdrawal.

Conversely, a member may invest as little as \$500 in the ILA Money Market Fund and, if a member chooses to invest, there will be no maturity date on his/her investment, no fixed interest rate on the money invested, and no interest penalty assessed when money is withdrawn from the Fund.

Although there is no guarantee that the interest rate on money invested in the ILA Money Market Fund will re-

Getting More From Your Membership

By Mike Rogers



main at any particular level, daily interest rates have ranged between 13.2 percent and 17.99 percent during the period from Jan. 1, 1981 to Oct. 1, 1981.

Michigan Farm Bureau members who are interested in the ILA Money Market Fund should contact John VanderMolen, MFB Member Services manager at, 517-323-7000, ext. 534 and request a Money Market Fund Program outline and application.

Blue Cross-Blue Shield Group Health Insurance

Michigan Farm Bureau now has three group health care plans that are designed to meet the health care needs of almost any member at a price he or she can afford. Farm Bureau has been providing health insurance to members for over 30 years, and is the largest association group in the state. Farm Bureau plans have no age restrictions, provide full group protection, and the Blue Cross-Blue Shield

ID card is recognized and accepted in most hospitals nationwide. In addition, Farm Bureau Blue Cross-Blue Shield coverage is never cancelled because of deteriorating health conditions or age.

This year MFB introduced a new benefit plan called Dimension III. It is a mid-priced, co-pay with a \$3 prescription drug rider. With this plan, the member pays an annual deductible for all health services until a stop loss limit is reached (not available to persons on Medicare). Dimension III joins the other Farm Bureau benefit plans, full Comprehensive (the top-of-the-line benefit plan) and the Econo plan (the lowest cost co-pay plan in which members share the cost of health care services).

Probably the most important reason why more than 40,000 Farm Bureau members have chosen Blue Cross-Blue Shield is because they get local, personal service from their county secretary. The county secretary is an expert in Blue Cross-Blue Shield and has been specially trained to handle any problems.

Current Farm Bureau members can apply for coverage once a year, between March 1 and March 15, with coverage becoming effective May 20. They must have paid their dues by Jan. 31 of the current membership year in order to be eligible.

New Car and Truck Discount Program

In these days of sky-high new car and truck prices, who can afford to pass up a chance to buy a new car or light truck at only \$150 over the dealer invoice price?

Michigan Farm Bureau has contracted with several car and truck dealers across the state to sell vehicles to members at this special reduced price. Almost all models of Chevrolet, Oldsmobile, Pontiac, Ford, Cadillac and GMC trucks are available.

And this year, MFB makes it easier to take advantage of this program. Members interested in buying a vehicle should obtain a price quotation form from their county Farm Bureau secretary, fill out the information required,

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and mail it to MFB's Field Operations Division. Requests will be forwarded to the closest participating dealer who is able to fill the order. The dealer will provide members with price quotations on vehicles equipped to their specifications. If members already have a price quotation on a similarly equipped car or truck from another dealer, they're welcome to attach a copy of it to the quotation form to ensure they receive a price comparison based on identically equipped vehicles.

Members can also buy large model trucks, such as the Ford models 600 through the 9000 series vehicles, at a mark-up of \$300 to \$900 over the dealer invoice. Comparable models of Chevrolet and GMC trucks are available at a similar savings.

Other Money-Saving Benefits

Michigan Farm Bureau members can take advantage of many other money-saving benefits, including Member Life Insurance, the Ag Work Comp and Safety Group, Mutual Auto Insurance, Accidental Death and Dismemberment Insurance, Farmowners Insurance, a Direct Marketing program for purchase of fruits and vegetables, a guaranteed arrest bond certificate, wheat marketing program, the Nu-Vision group eye care plan, Safemark tires and batteries, power transmission products from Mackay Industrial Sales Company and services available from the Michigan Agricultural Services Association.

Questions

Are there members of your group who have saved at least the cost of the Farm Bureau membership dues by using Farm Bureau member benefits and programs? What programs or services offered them these savings?

Were all members of your group aware of the service programs available to them with their Farm Bureau membership?

Which programs or services would members of your group rate as most valuable?

What other statewide member benefit programs or services would be useful?

*Seven day annualized net investment income yield, computed by dividing the Portfolio's average daily net investment income per unit for the period ended November 10, 1981 by \$1.00 and multiplying the result by 365. On that date the average portfolio maturities in Prime Obligations was 35 days and in Government was 34 days. The yields change in response to fluctuations in interest rates on portfolio investment and operating expenses.

A prospectus containing more complete information including management fees and expenses, will be sent upon receipt of the attached coupon. Send the coupon to Michigan National Bank, Trust Department, 77 Monroe Center, P.O. Box 2804, Grand Rapids, Michigan 49501. Read the prospectus carefully before you invest or send money. For current yield information call toll free 800-621-2550.

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Farmers Will Find Worthwhile Benefits in 1981 Tax Cuts

The Economic Recovery Tax Act, which will mean lower taxes for everyone, also holds extremely important opportunities for the nation's farmers, who are more than ever concerned with the necessity of solid tax planning strategy.

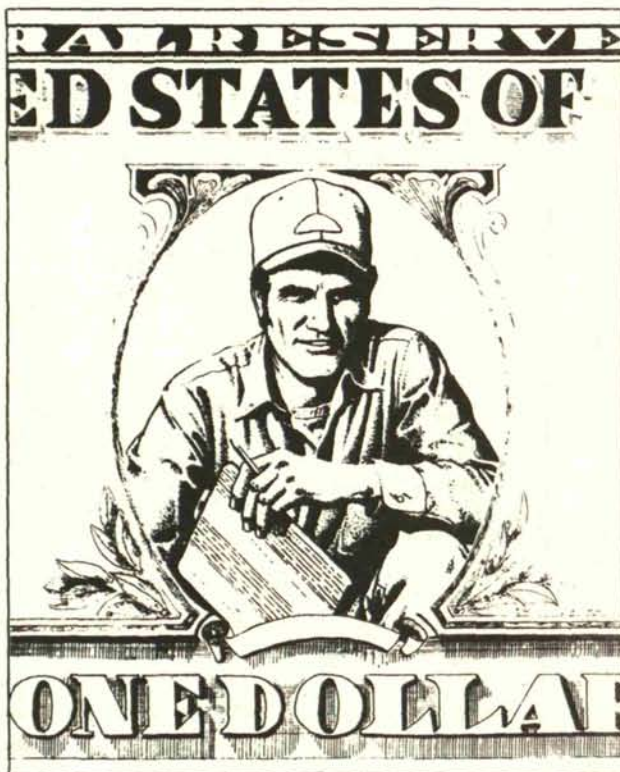
Farm Bureau was a strong supporter of this new law and lobbied successfully for its passage.

Look for tax breaks, say tax specialists, in areas including estate tax regulations, lowered corporate tax rates, investment tax credits, and equipment and vehicle depreciation. Most dramatic are the changes forthcoming in estate taxation, whereby taxes will be completely eliminated for estates up to \$600,000 in value - a critical plus for families owning farms.

"While the effects of any one of these cuts may not be as much as hoped, they will become meaningful to today's farmer, whether large- or small-scale, when considered with the general tax cuts such as the 25 percent reduction of rates over the next two and a half years," says Thomas A. Bloch, president of tax operations for H & R Block, Inc.

One area that will favorably impact the farmer is the increased ceiling on the amount the self-employed farm operator will be able to contribute to *Individual Retirement Accounts (IRAs)* which are currently tax-free to \$1,500. The allowable amount, effective Jan. 1, will be \$2,000, or \$2,250 for spousal accounts (accounts for families with one working and one non-working spouse). Also increased are maximum total contributions, which will be \$15,000, up from \$7,500, for self-employed (Keogh) retirement plans.

New rules regarding *depreciation write-offs*, should be generally favorable to farmers.



As a result the farmer will benefit from taking a close look at those tax opportunities which have been made available through the Accelerated Cost Recovery System.

Sometimes referred to as "10-5-3," the legislation established new, clearly outlined recovery periods for eligible categories of buildings, equipment and vehicles, along with longer 15-year periods for certain real estate holdings.

With each recovery period are delineated specific percentage tables. The effective rate for assets placed into use in 1981 through 1984 is 150 percent declining balance, switching to straight-line to take maximum advantage of the deduction.

In 1985, this rate will increase to 175 percent, with another increase to 200 percent scheduled in 1986. Those who will not benefit, or who do not wish to use an accelerated write off, will be allowed to use

a straight line writeoff over the specified recovery period or over a longer specified period.

•*Three-year property* is defined as cars, light trucks, and machinery used in research and development activities. For assets placed in service in tax years 1981-84, you can deduct 25, 38 or 37 percent of the unadjusted basis, respectively, over the three-year period.

•*Five-year property* covers all other machinery and equipment, grain bins, fences, etc. Five-year property placed in service in 1981-84 will be written off at 15 percent the first year, 22 percent the second, and at 21 percent the next three years.

•*Ten-year property* category includes owner-occupied business property. For farmers this includes barns, outbuildings, livestock structures, and so on. The writeoffs for ten-year property placed in service in 1981-84

are 8 percent for the first year, 14 percent for the second, 12 percent for the third, 10 percent for each of the next three and 9 percent for each of the four remaining years.

Farmers should note that each of these percentages will increase in 1985 and again in 1986.

Rules for recapture of *unearned investment credit* have also been made more favorable. A percentage of the credit will be allowed for each full year that an asset remains in service. The total credit allowable for a year's period will be 33 1/3 percent of the total for three-year property, and 20 percent of the total for 5-, 10- and 15-year property.

The present period for carry-over of unused job credits, investment tax credits and net operating losses (NOL) has been extended retroactively. Farmers may carry over for up to 15 years - as opposed to the current

seven - those NOLs sustained in tax years after 1975, WIN (Work Incentive Credits), and investment credits earned in years after 1973, and job credits earned after 1976.

For those farmers using alcohol or gasohol as fuel, note that a 15-year carryover period will apply where such credits total more than the tax bill due, as figured on Form 6478. This is applicable only to fuel purchased after Sept. 30, 1980. The credit is 40 cents per gallon for alcohol fuel of at least 190 proof, and 30 cents per gallon for alcohol that is between 150 and 190 proof.

Whether a farming operation is incorporated or unincorporated, operators will benefit by a new first-year writeoff for investments in plants and equipment.

Under this provision, designed to help the small business (effective tax year 1982), business owners will be

able to write off up to \$5,000 in investments in the year of purchase, rather than taking those writeoffs over several years under the cost-recovery system. This ceiling will be raised to \$10,000, in two steps, by 1986.

The problem of burdensome estate taxes will find some relief with excludable property value seeing a sizeable jump from the current \$175,000 to \$600,000 over the next five years. Taxes will be totally eliminated where the estate transfer is between spouses, rather than the \$250,000 (or 50 percent of estate value) allowed under current regulations. The gift tax has also been liberalized.

With tax cuts imminent, farmers will do well to pay special attention to income control, planning both receipts and payment of expenses for maximum advantage. In many situations, it may be advisable to delay constructive

receipt of income into tax year 1982, taking advantage of next year's considerably lowered tax rates.

"With taxes as related to farm business management becoming increasingly more complicated in the past several years, farmers are finding it incumbent to pay close attention to tax planning in general," said Bloch.

"However, this is especially true in future years, when the far-reaching 1981 Economic Recovery Tax Act begins to take effect. Opportunities for benefits are there, and should be taken advantage of," he said.

Agronomic Update is prepared by the Commodity Activities and Research Department of Michigan Farm Bureau.

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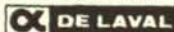
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FOR SALE: 18,000 gallon anhydrous ammonia storage tanks. \$15,000. Phone 616-754-3685. (12-2t-11p)

Farrowing Stalls - All steel \$142.96. Includes feeder-waterer, top rail, rump rail. Weighs 204#. Free literature. Starr National, 219 Main, Colchester, IL 62326. 309-776-3446. (12-24p-ts)

MC Grain Dryer, continuous flow, New Idea picker sheller, good condition. \$3,000 each. Twining, Mich. 517-867-4333 or 873-3242. (10-4t-15p)

FOR SALE: 20 x 60 Harvestore Silo - Auger Unloader - new in 1976. Call 616-496-8095. (12-12p)

LIVESTOCK

Rams For Sale: Registered ram bouillet and Hampshire also Finn-Columbian cross. Marvin Schwab, Standish 48658 517-846-4164. (11-2t-16p)

CORRIEDALE SHEEP breeding stock. 313-429-7874. (12-12t-5p)

6 Fancy Grade Holstein Heifers, 3 due, close up Nov. - Jan. Also, registered Holstein yearling bull, dam with 26,955 M 3 8% 1,022 F and 3 daughters over 20,000 M. George Robb Fowlerville, phone 517-223-9462. (12-34p)

Paint horses for sale from \$1,000. Ann Arbor, Mich 313-668-8301 evenings. (10-3t-11p)

DOGS

Puppies - Collie, Sheltie or Border Collie available for Christmas. Also stud service. Judy Baird, Lowell. 616-897-9462. (12-16p)

FOR HOMEMAKERS

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

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)

Sausagemakers, great! Recipes. Frankfurters, Summer, Bologna, Headcheese, Venison, Porksausage! \$1.00, includes catalog! 45 more recipes available! Ham, Bacon, Curing, Smoking! Meat, fish, pickling! Hamiltons, Box 652-131, New Ulm, Minn. 56073. (12-30p-ts)

Spices, Herbs, Teas and Coffees. Wholesale prices, free mailorder catalog. Siers Spice Co., 3730 Robinson, Snover, Mich. 48472. (12-18p)

Now! Farm Meat Cutting Guide! Get quality cuts! Both beef, pork! Completely illustrated! \$1.00. Hamilton's, Box 652-131, New Ulm, Minn. 56073. (12-21p-ts)

NURSERY STOCK

Quality Rooted Blueberry Plants: Bluecrop, Burlington and Jerseys. Also two-year-old potted Bluecrop plants. Call Walter A. Barwacz. 616-253-4419. (11-2t-18p)

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)

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)

245 Acres - Eastern U.P. Almost all tillable, on black top road, with stream, terms available. 313-995-0859. (12-2t-18p)

MISCELLANEOUS

J-E-E-P-S - \$19.30! - C-A-R-S - \$13.50! - 650,000 ITEMS! - GOVERNMENT SURPLUS - MOST COMPREHENSIVE DIRECTORY AVAILABLE TELLS HOW, WHERE TO BUY - YOUR AREA - \$2 - MONEYBACK GUARANTEE - "GOVERNMENT INFORMATION SERVICES," DEPARTMENT EG-12, BOX 99249, SAN FRANCISCO, CALIFORNIA 94109. (1-12t-31p-ts-k)

Good Clean Rental Type Work Clothes: 6 pants and 6 shirts, \$24.95, postpaid. Send sizes with order to: Walt's Wholesale, 251 Pearl Street, Darlington, S.C. 29532. (6-9t-26p-ts)

Timex Watches Repaired for a fraction of the new watch cost. Send any brand watch for free estimate to: Cooper's Fixery, 21 N. 1st Ave. W., Duluth, MN 55802. (8-5t-27p-ts)

"50 Ways To See Thru People." Secrets exposed! Protect yourself! Command conditions! \$1. Newlife, Box 684-MF, Boulder City, Nevada 89005. (8-6t-19p-ts)

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)

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

Skil Electric Caulking Gun. Uses regular cartridges. Trigger speed control. Comes apart for easy cleaning. Powerful and fast. Exactly like new. Parts manual. Plastic carrying case. Free picture on request. Postpaid: \$75.00. Don Gridley, Box 56, Ypsilanti, MI 48197. (12-39p)

CLASSIFIED AD 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. 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 Rural Living, P.O. Box 30960, Lansing, Mich. 48909. No ads will be taken over the phone.

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Be sure to visit the

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Carnation Company

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Chevron Ag Chemicals

Volck dormant oil, Paraquat, Difolitan

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Monsanto Co.

Lasso, Roundup

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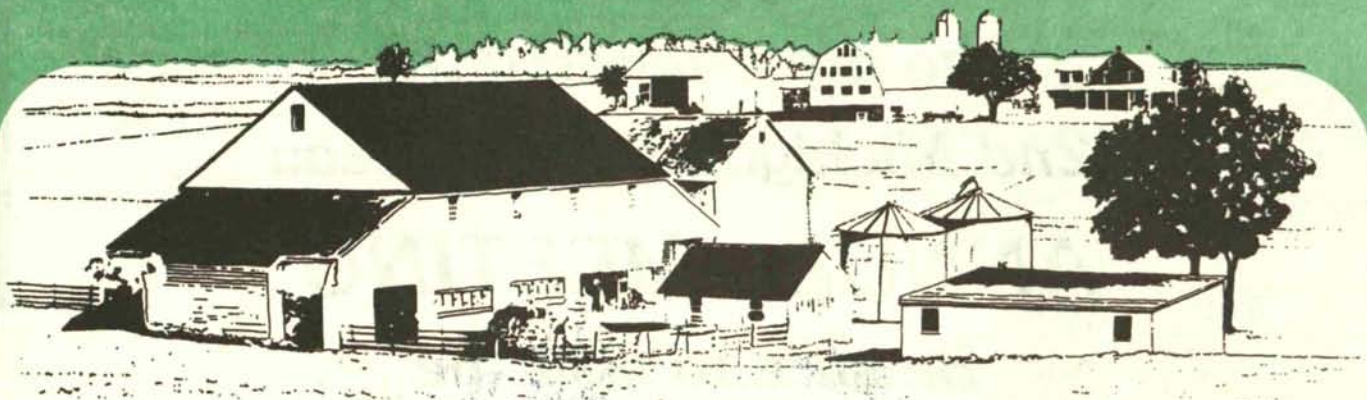
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Farm Bureau Mutual Insurance Company of Michigan, the state's largest farm insurer, announces 14 major expansions of its Farmowners policy, providing much more protection for your farm at no additional cost. We pioneered the first Farmowners policy in the nation in 1960 and have led the way in Michigan farm protection ever since. Now come our latest innovations, all effective November 15, 1981. Here's just a sampling:

- Maximum coverage on cattle, horses, swine, and sheep has increased. For example, the maximum coverage on any one cow has increased from \$2,500 to \$3,500, while protection for any one horse has doubled from \$750 to \$1,500.
- Appurtenant private structures not used for farming purposes (such as garages or swimming pools) are now automatically covered at no extra cost.
- Farm buildings previously excluded from coverage for collapse from weight of ice, snow, or sleet are now covered against this hazard. In addition, buildings over 10 years of age no longer require a \$500 deductible for this coverage.

- \$2,500 coverage is now provided for theft of jewelry, watches, and furs. The previous limit was \$500.
- Coverage for theft of guns has increased from \$500 to \$2,500.
- Also expanded were farm products liability coverage, cargo coverage, coverage on business activities incidental to the farm operation, coverage for damage to the property of others, coverages on rental dwellings, and more.

Your local Farm Bureau Insurance agent can tell you more about our new expanded coverages. Find out why we insure more Michigan farms than our next three competitors combined. When it comes to Farmowners protection, we don't play follow the leader; we're right out front with the innovative coverages you need.

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