

Michigan Farm News

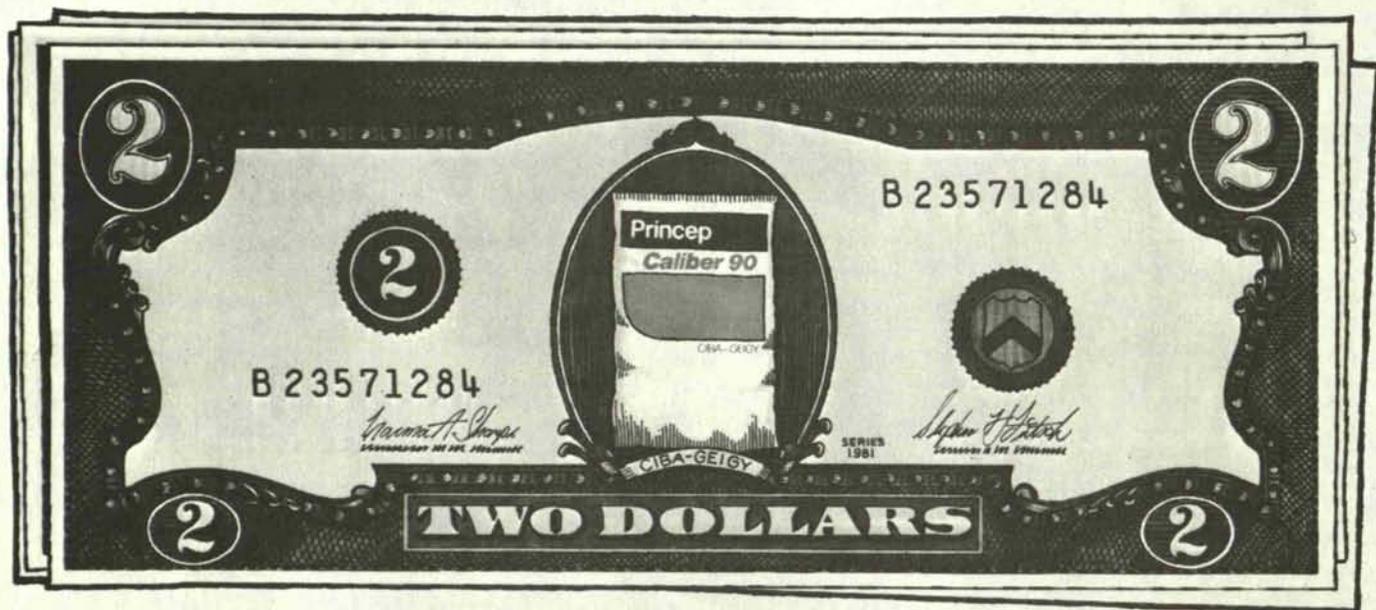
# Rural Living

January 1982



A Publication of the Michigan Farm Bureau

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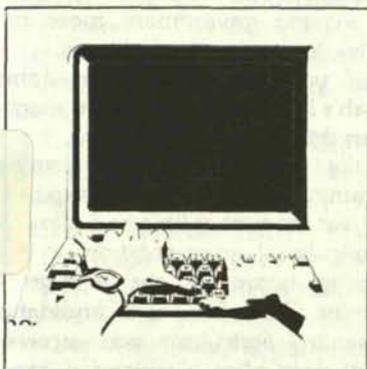
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**ACT NOW! ALL PURCHASES MUST BE MADE BY APRIL 30, 1982.**



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### Michigan Farm News RURAL LIVING (ISSN 0026-2161)

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# Rural Route

## Bicameral Legislature Provides Needed Checks and Balances

Recently in a weekly newspaper, there was an article concerning four House representatives and their co-sponsoring of a bill to create a Unicameral Legislature, consisting of four members from each congressional district. The article was quoted to say it would save approximately \$4.85 million annually. I feel it would be in the best interest of MFB members and tax payers alike if you or your staff could look into this matter. If the legislative process can be conducted with fewer politicians and maintain the same or higher efficiency in legislative affairs, then we should move toward that by all means.

Marc Middleton  
Colon

The Unicameral Legislature issue is not new. The proposal was very active a few years ago, but did not receive favorable action. At that time, Farm Bureau policy opposed a Unicameral Legislature, based on the fact that it would do away with the checks and balances provided by the two Houses of the Legislature. This important check and balance system was well illustrated in the workers' compensation reform legislation recently considered by the legislature.

During House consideration of workers' compensation reform bills, a package was approved that did not correct the abuses that make our workers' compensation program so costly. Instead of major reform, the House provided only piecemeal reform.

Under a Unicameral Legislature, the House version would have been presented to the governor for signing into law. However, under our present bipartisan legislature, a separate package of bills was considered by the Senate, which accomplished much of the badly needed major reforms.

When the Senate bills were sent to the house for consideration, strong ef-



forts were made by labor unions to amend them to resemble the weaker House bills. These efforts were unsuccessful. As a result, a much better package of workers' compensation reform bills will be presented to the governor.

At the present time, Farm Bureau does not have policy on a Unicameral Legislature.

There is a need to cut down on costs in state government and in the Legislature specifically. Delegates to the recent Michigan Farm Bureau annual meeting adopted a policy calling for a part-time Legislature. Presently, Michigan is one of only five states with a full-time Legislature.

Several legislators have only limited experience in an occupation other than being a member of the Legislature. It is felt that a part-time Legislature would result in legislators being employed in private business, to earn a major portion of their livelihood. This experience would be valuable when legislators consider and vote on specific bills.

It would also encourage more citizens, such as farmers, to be a candidate for election to the Legislature because they could be away from their

business for a limited time, but not year round. Presently, there are two initiative petitions for a part-time Legislature.

Another petition drive which received the support of our voting delegates is for a constitutional amendment that would shorten Michigan's long and confusing ballot by having several judicial and educational offices appointed rather than elected. I believe this would be another step toward making government more responsive to the needs of citizens.

I call your attention to Dr. John Hannah's letter to Farm Bureau members on this subject in this issue.

In the last election, the farming community and its candidates expended a great amount of time and effort to get agricultural representation on the governing board of our land-grant university. One of the two candidates representing agriculture was successful, but only after a concerted campaign throughout the state for a position that pays no salary.

I am confident that had the position been appointive, rather than elective, the governor and the Senate would have recognized the importance of having well-qualified, experienced agricultural representation on the governing body of the institution upon which our industry depends so much.

Most importantly, voters would not have been called upon to make such important decisions with little or no knowledge of the candidates' qualifications.

*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.

## Imagine This!

Dear Farm Bureau Members: How do you transmit a hug through a column, a hug you can feel, that will let you know how much it has meant to us for so many of you to take the time to say, "Our new *Rural Living* is great"?

How do I say thanks for sharing our joy of unveiling that baby to its public and finding it worthy of the organization whose image it projects? We waited in agonizing anticipation for that approval and when it came - yes, there was pride - but more than that, there was humbleness and a pledge that YOUR pride will continue to be our pride. Very simply, thank you for your letters, calls, and personal "bouquets."

Because I've been in this position so long, many of those bouquets have been thrown in my direction and I feel a bit guilty about that. Sure, I'll take a posy or two, but not the whole bouquet! Let me introduce you to our editorial staff: Connie Turbin, editor; Marcia Ditchie, associate editor and business manager; and Cathy Kirvan, copy editor. You'll get to know all of them, if you don't already, because their personalities will be reflected in the writing, design and photos in *Rural Living*. I'm proud to be a part of this creative team.

This team has responsibilities beyond *Rural Living* and that brings me to what has become a tradition in this column following annual meeting - sharing with you some of the backstate activities that are not public knowledge.

Our responsibilities at the annual meeting include the daily Delegate News, news releases and other media services, operating the press rooms and producing slide-tape presentations. This variety of duties calls for a great deal of flexibility and, generally, we keep it together without a nervous breakdown.

The real character-building experience of the 1981 annual meeting was developing film (shot through the mid-Thursday afternoon agenda) in our hotel bathroom and preparing a slide-tape presentation for the evening program. Picture this scene:

Plastic bottles of chemicals bobbed around in the warm bathtub. We'd take their temperatures regularly and occasionally run them under cold water when they rose higher than the instruction manual listed. A timer with a loud alarm was used at each critical step. Once during the process, it stopped ticking and we prayed fervently that our guesstimate would be fairly accurate.

We sighed with relief when we viewed the sharp images on the wet film, hung it from the laundry line of that classy hotel, and blow-dried it (hurry! hurry!) for cutting and mounting. Next came the slide selection to fit the soundtrack and with a half-hour to spare, we set up for the show.

We used that half hour to clean the bathroom and pack away the chemicals, a wise move, we figured, since the stabilizer, reversal bath and all the rest were in brown plastic bottles just like my Vidal Sasson shampoo and rinse. In the early next-morning fog, that could have been a tragedy. It pays to plan ahead. Bald female Farm Bureau press agents don't project the appropriate image.

Donna Wilber is a contributing editor to *Rural Living*.

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Hams and hickory stick summer sausage



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RURAL LIVING**

Michigan Agricultural Cooperative Marketing Assn.

**Workers' Compensation** - The long fight on the controversial and complicated workers' compensation issue has finally ended - for now, and several important reforms have been made. While the reforms are not as sweeping as some had hoped for, they are far better than most expected. All are in line with Farm Bureau policy as passed by the voting delegates at the recent annual meeting. The bills which passed are:

**S.B. 573** - Exempts certain fringe benefits from calculation of employees' average weekly wage if resulting in more than two-thirds of state average weekly wage.

**S.B. 577** - Lump sum advances are to be discounted 12 percent instead of current 5 percent.

**S.B. 578** - Requires insurance carrier to pay 12 percent interest on compensation ordered in an award to injured worker.

**S.B. 582** - Limits medical fees. Establishes an advisory committee to establish schedules.

**S.B. 583** - Sets guidelines for limiting attorney's fees.

**S.B. 584** - Requires injured worker to give employer 90 days notice after injury or within 90 days after knowing or should have known of injury.

**S.B. 586** - Prohibits "redemptions." This is when a case is settled for a lump sum without going through the appeals process.

**S.B. 589 & S.B. 590** - These key bills provide a much better "disability" definition and fixing of benefit rates. In addition, anyone refusing a "reasonable" job they are capable of doing will lose workers' comp benefits. Benefits are not payable during prison and mental institution confinement.

**S.B. 591** - Prohibits some benefits paid by the employer to be considered in determining benefits.

**S.B. 592** - Benefits received from another state are credited against benefits payable under Michigan law.

**S.B. 595** - Certain employer paid benefits will be coordinated on a percentage basis (Social Security, pensions, self-insurance, etc.). This will prevent total benefits from being more than the person made while working.

In addition to the Senate bills, certain House bills were part of the total reform package. They are:

**H.B. 5036** - Mandates a 20 percent rollback of workers' comp overall premium rates. This can be done if the other reforms are properly implemented. This was very controversial as several other provisions could badly hurt the smaller insurance companies.

Farm Bureau members have had 25 percent lower rates because Farm Bureau Mutual Insurance Company obtained a "deviation" approved by the Insurance Commission. This was possible because of actual experience and safety programs.

The new bills must be analyzed and the Insurance Bureau recommendations must be known before a decision can then be made whether to continue the present deviation or make any other adjustments in Farm Bureau Insurance workers' comp rates.

The issue is not yet entirely resolved because of three bills that have been carried over until January:

**H.B. 5162** - Establishes a competitive rating system for workers' comp insurance. Each company will make and file its own rates based on experience data from an advisory data collecting organization. Presently rates are determined for all companies by a "rating bureau."

**H.B. 5164** - Mandates a monopolistic state run fund if the Legislature finds that there is not sufficient competition. A state controlled fund would, of course, eliminate all competition and be subject to political control.

**H.B. 5176** - Requires an "assigned risk plan" for workers' comp.

**Special Workers' Compensation Program** - Another serious problem has surfaced due to Michigan's liberal interpretations of workers' comp laws. Many farmers in the northern part of the state, who cut wood and logs in the winter, find that mills will not buy the product fearing they will be caught with a workers' comp claim if there is an accident. At the same time, the farmer cannot buy workers' comp insurance on himself.

Some farmers in the southern part of the state have had to pay workers' comp premiums on people they have contracted with to do a particular job such as bulldozing, excavating, etc. This, too, is because the contractor cannot buy insurance on himself. Even a contractor, who hires a crew and has workers' comp insurance, cannot insure himself. If he works with his crew and is injured, it is possible that a claim could be filed against the person who contracted for the work.



Annual meeting delegates spoke out strongly in support of real reform in the state's workers' compensation system.

Farm Bureau officials have studied this problem and discussed it with senators of both parties. They agree that legislation is necessary to clarify a section of the law defining contractors and subcontractors. Legislation is now being prepared for introduction as soon as possible.

Other reforms passed a year ago which take effect Jan. 1, 1982 include:

- Benefits are based on 80 percent of wages after tax.
- Minimum benefits are eliminated. This is extremely important to agriculture because workers often received more in benefits than they received while working.
- The statute of limitations is two years.
- Collection of benefits for injuries from social or recreational activities is banned.
- Limitations are placed on benefits for heart and mental conditions resulting from the aging process.
- Benefits to injured workers are increased considerably.

The combination of reforms should result in workers' comp premium rates being cut about 20 percent overall, even with the increased benefits for the injured and disabled.

This should help bring Michigan somewhere in line with other states. However, another major problem continues to exist: the very liberal Michigan courts and appeal agencies. It remains to be seen how these reforms will fare in the courts.

Despite the roughest and most severe pressure from the unions, enough Democrats teamed up with enough Republicans to push through the reform package. Most of the bills were sponsored by Sen. DeSana (D-Wyandotte). Sen. Mowat of Adrian was the Republican leader.

The House Democrats who crossed party lines and voted for the reform package, and who have farmer consti-

tuents, include Rep. Tom Alley, West Branch; James Barcia, Bay City; Jack Gingrass, Iron Mountain; Donald Koivisto, Mass City; Francis Spaniola, Corunna; Michael Griffin, Jackson; Patrick Harrington, Monroe; and Claude Trim, Davisburg. Others came from urban areas.

**Right to Farm** - The Michigan Department of Agriculture reports that about 3,000 people attended the public hearings held throughout the state by Soil Conservation Districts. Reports from those hearings, which have now been completed, are being compiled. Farm Bureau staff met recently with MDA officials on this topic. It is expected that rewritten guidelines will be available for consideration by the Michigan Agriculture Commission in February or March.

**Agricultural Impact Statement** - S.B. 261 finally passed in the Senate after being defeated on the first vote. Some developers opposed the bill. It requires an impact statement only if a proposed development is in an essential agricultural land area, five acres or more, or financed all or in part by state funds.

Such projects might include highways, public buildings, parks, or other state owned and controlled land, or other developments involving state funding.

The purpose of the legislation is to help preserve essential farmland by determining whether projects are detrimental to the agricultural economy of the area, such as elimination of essential farmland, separation of farmers from suppliers and markets, increased valuations and taxes, rezoning, additional regulations, etc. The bill now goes to the House for consideration.

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

## Watch for Your County Newsletter in Rural Living Magazine



### Participating county Farm Bureau publications are:

Allegan	Livingston
Antrim	Mac-Luce
Barry	Macomb
Bay	Manistee
Benzie	Mason
Branch	Mecosta
Charlevoix	Menominee
Cheboygan	Missaukee
Chippewa	Monroe
Clinton	Montcalm
Copper Country	Muskegon
Eaton	Newaygo
Genesee	N.W. Michigan
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Hillsdale	Osceola
Huron	Otsego
Ingham	Ottawa
Ionia	Presque Isle
Iron Range	St. Clair
Jackson	Sanilac
Kalkaska	Shiawassee
Kent	Tuscola
Lapeer	Wexford

See **RURAL LIVING**  
pages 16 and 17

## 1981 Farm Bill

### Close Vote is a Signal for the Future

A Farm Bill "compromise package," worked out by House and Senate conferees, passed by a narrow, two-vote margin in the final House vote on the bill during the closing session of 1981. The Senate had previously passed the bill, so the legislation was sent to President Reagan for his signature.

Farm Bureau leaders describe the package as a "moderate" farm bill, one which does not comply fully with Farm Bureau policy, but which does meet the \$11 billion budgetary limitation set by the administration.

Before the vote, the compromise bill was endorsed by the board of directors of the American Farm Bureau Federation. MFB President Elton Smith, who is a member of the AFBF board, said that Farm Bureau supported the bill to avoid chaos in the agricultural industry.

"If Congress had not passed this bill before they adjourned for the year, we would have gone back to the permanent farm legislation that was passed in 1938 and 1949. There would have been no way that modern agriculture could have operated under the old legislation."

The AFBF board was also aware of the president's determination to hold the agriculture bill to the \$11 billion mark.

"The president had said that unless the cost of the bill was adjusted, he would not sign it; and further conference debate would have delayed the necessary vote before the end of the session. We were down to the wire."

Smith says this congressional vote is a signal to producers and commodity groups that it will be difficult to get an omnibus farm bill in the future. "We'll have to start pulling together now and work toward a solid four-year program for agriculture in 1985."

Dairymen, in particular, have been disappointed in the new price support formulas worked out in the compromise bill. Dairy price supports were set at minimums of \$13.10, \$13.25, \$14.00 and \$14.60 per cwt. in fiscal years 1982-85. Parity level was set at

a 70 percent minimum in fiscal years 1982-85 if net government purchases are less than \$1 billion; and 75 percent of parity in fiscal years 1983-85 if net purchases are less than 4.0, 3.5 and 2.69 billion pounds.

"These reductions in the dairy program will be critical for many dairy producers," Smith says. "But clearly the price support program was in serious trouble from consumer group opposition. In addition, the cost of the program and the build up of surpluses



made it difficult to hold onto the program at the previous support levels.

"I think dairymen in Michigan understand the situation we have ourselves in and that they also recognize that Michigan has a very good marketing organization. We will just have to work ourselves out of this oversupply situation."

The "compromise package" also contains these changes:

**WOOL** - Support at 77.5 percent of formula price.

**SOYBEANS** - Support at 75 percent of the five-year national average price with a minimum of \$5.02/bu.

**WHEAT** - Minimum loan for 1982-85 of \$3.55/bu. Minimum target for 1982-83: \$4.05, \$4.30, \$4.45, \$4.45 and \$4.65 per bushel.

**FEED GRAINS** - Minimum corn loan for 1982-85 of \$2.55/bu. Minimum targets for 1982-85: \$2.70, \$2.86, \$3.03 and \$3.18 per bushel.

**SUGAR** - The minimum loan rate for 1982 is 17 cents per pound; the purchase program level would be no less than 16.5 cents if the average world price for the last 10 marketing days of September 1982 is less than 10 cents.

Minimum loan rates for sugar for 1983-85: 17.25 cents, 17.5 cents and 17.75 cents per pound.

**FmHA ECONOMIC EMERGENCY LOAN PROGRAM** - Not to exceed \$600 million, plus language making it clear that the program is discretionary.

The bill also requires the secretary of agriculture to compensate farmers whose products are affected by any future "selective" embargo on exports of agricultural products. The protection would be activated where the embargoed country purchases more than 3 percent of the total U.S. exports of the embargoed commodity. Compensation would be provided by either or both of the following: direct payments covering the gap between post embargo market prices and 100 percent of parity, or an increase in the price support loan rate for the affected commodity to 100 percent of parity.

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# Annual Meeting Highlights

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***"Nothing but the best" speakers, meetings and facilities produced a highly successful MFB annual meeting***

Michigan Farm Bureau's 62nd annual meeting is history: It was back to Grand Rapids again, after two years in Kalamazoo while the old Pantlind was being renovated into the Grand Plaza and the new Grand Center was being built. Most of the 2,000 members attending the Dec. 1-4 event ranked it as one of the best, and the board of directors ranked the voting delegate body as one of the best.

Newton Allen, Farm Bureau Services and Farmers Petroleum Cooperative executive vice president and chief executive officer, told members during the annual meetings of these affiliates that vertical integration is the answer to getting farmers out of the cost-price squeeze. Allen said this solution would involve backward integration to allow farmers to own and control their supplies and forward integration for them to get control of their markets. He said the vehicle through which they can successfully collectively integrate is their own cooperatives.

The "Agricultural Communicator of the Year" Award was created seven years ago by the MFB board to recognize news people who consistently and effectively deliver agricultural information to farmers and the general public. Criteria included that honored communicators must first be recognized and nominated for the state award by county Farm Bureaus. The late Howard Heath of the Michigan Farm Radio Net-



## ***Work, fellowship and praise for the delegates and their Farm Bureau***

work was the first recipient back in 1975 (later honored through a scholarship donation) and this year it was his successor, Bob Driscoll (nominated by Washtenaw and St. Joseph counties), who took the Top Communicator of the Year award. Also honored were Eric Levine of WMIC, Sandusky, nominated by Sanilac County, and Raymond Smith, *Climax Crescent*, nominated by Kalamazoo County.

During the 21st annual meeting of

the Michigan Agricultural Cooperative Marketing Association, President Elton R. Smith identified "slow pay - no pay" problems and passage of national farm bargaining legislation as top concerns of producers during the coming year. On the slow pay - no pay issue, he said MACMA is supporting a substitute bill to Sen. Hertel's original proposal, with amendments, which would require processors to pay within 30 days or have a written con-

## New Leaders Accept Challenging Roles

tract with growers specifying payment terms, as a condition for licensing. Smith urged members to get their congressmen to support Rep. Panetta's amendment to the Agricultural Fair Practices Act which would require handlers and processors to bargain in good faith with producers.

County presidents and membership campaign managers were recognized during a banquet on Dec. 1 for membership activities. Highlights included recognition of the prestigious "Fabulous Fifteen," the first three counties in each membership category to reach goal: Iron Range, Clare, Benzie; Ogemaw, Cheboygan, Muskegon; Oceana, St. Joseph, Isabella; Ottawa, Allegan, Kent; and Monroe, Genesee, Lapeer.

Farm Bureau Is Magic was the theme of the annual awards program. President Smith appeared out of a magical puff of smoke to present Gold Star awards to county Farm Bureaus. For the eighth consecutive year, Chippewa County took home the title "Top County Farm Bureau of the Year" with nine Gold Stars. Bernard Doll, new MFB board member and county vice president, accepted for county president Robert Hesselink. In the runner-up spot was Sanilac County. President Wayne Wood accepted honors for seven Gold Star programs.

There were 650 early risers at the kick-off breakfast sponsored by Farm Bureau Women. Their standing ovation of guest speaker Ruth Ann Fowler's message on "Diamonds, Monkeys, Buckets and Worms" told the world they were glad they did rise early. In subsequent action, Vivian Lott of Mason was re-elected women's chairperson; Faye Adam of Snover was re-elected first vice chairperson; and Diane Horning of Manchester was elected second vice-chairperson.

The commodity session addressed two areas of major concern to farmers - the agricultural economic outlook for 1982 and the controversial animal rights issue.

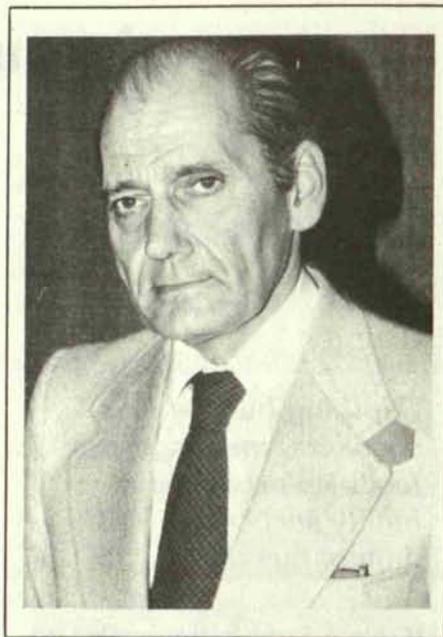
The ag outlook for 1982 is mixed, said George Hoffman, acting deputy

director of USDA's Economic Research Service. Hoffman doesn't expect much improvement in the first half of the year, but beginning in midyear, a significant turnaround is expected as the scheduled tax cuts take effect and lower interest rates stimulate growth. Hoffman said it should be easier for farmers to finance both short-term needs and longer-run capital investments with the prime rate expected to average around 14 percent.

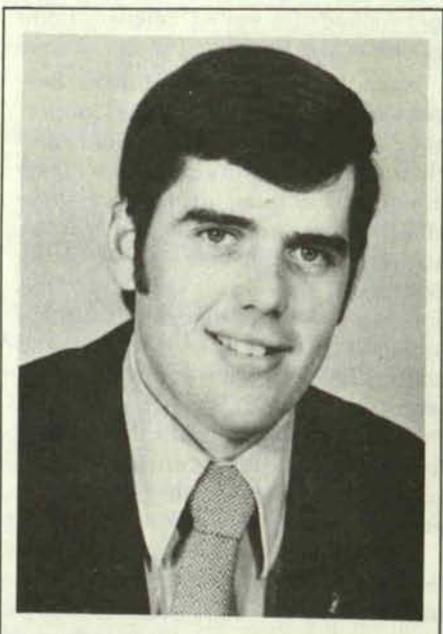
On the animals rights issue, Dr. Neal Black, president of the Livestock Conservation Institute, took the farmer's side, and Dr. Bernard Rollin, professor of philosophy at Colorado State University, played the devil's advocate. But both agreed that a dialogue between producers and animal rights activists is an absolute necessity if this issue is to be resolved.

In his annual address, President Smith said that the alternative to curbing inflation is destruction of our economic, social and political systems. He urged continued support of the Reagan administration's efforts for fiscal responsibility in spite of a year that farmers and most Americans consider "trying times." Smith said that historically, during trying times, Americans (farmers included) have turned to government for help, but each time they were helped by a temporary remedy they found themselves needing more help in a short time. Each time they were helped, he said, there was a cost incurred. Delegates later took action on the issue of federal fiscal responsibility.

Young Farmer contests surfaced the best contestants and made it rough for judges. Dairyman Robert Freed of Morrice, Shiawassee County, was selected as "Distinguished Young Farmer" and he will compete for national honors at the AFBF annual meeting in January. Clinton County's Gwen Nash of Elsie walked off with the "Outstanding Young Farm Woman" title and will be one of MFB's leaders during the Washington Legislative Seminar in March. John

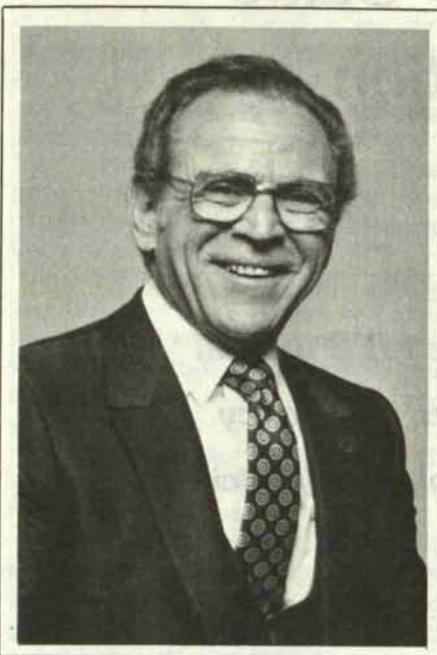


Bernard Doll of Dafer was elected to represent District 11 on the Michigan Farm Bureau board of directors.

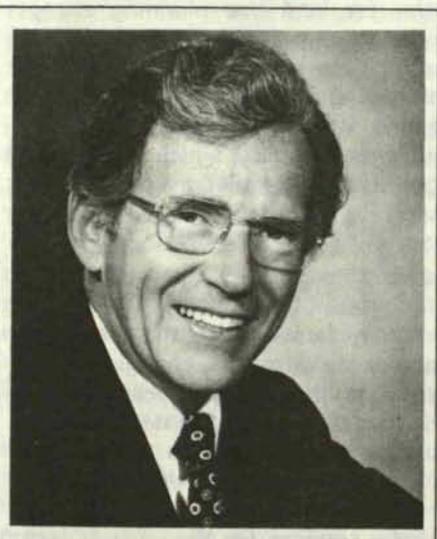


Glenn Preston of Quincy is the new Young Farmer representative on the MFB board.

# Speakers Inspired a Stronger Farm Bureau



Charley Willey, appearing courtesy of Deere & Company, was the guest speaker at MFB's Annual Banquet. His "Magic of a Minute" message earned him a standing ovation.



Lt. Gov. James Brickley, once again pinch-hitting for William Milliken at the "Governor's Luncheon," said that reform of Michigan's workers' compensation system was a "must" to improve the state's business climate.

Young of Brown City, St. Clair County, talked his way to victory in the Discussion Meet on the topic of government intervention in the free market system and will compete in the nationals at the AFBF annual. Features on these title winners appear in this issue of *Rural Living*.

The "Distinguished Service to Agriculture" award, MFB's highest honor, went to Russell Mawby, president of the Kellogg Foundation. He was cited for his development of the Kellogg Young Farmer Study Program which provided leadership for Michigan agriculture and also for his role in the recent grant to MSU of \$10 million for biological and ag research.

Gov. Milliken had to cancel his appearance at the so-called "Governor's Luncheon," but Lt. Gov. James Brickley delivered his message. The message was that reform of the Workers Compensation Act was a "must" to improve the business climate and get the economy going again in Michigan. He urged farmers to get involved and tell their legislators to solve this problem while there is still time to turn the situation around. Voting delegates later took a strong position on this issue.

Thursday evening's annual banquet put the spotlight on MFB's friends and allies as special guests from various ag-related organizations and agencies were recognized. They and hundreds of Farm Bureau members were treated, courtesy of Deere & Company, to a stirring message from Charley Willey on "The Magic of a Minute." A surprise slide-tape presentation showing delegates in action at the annual meeting capped off the evening.

Nearly 140 policy recommendations were considered by voting delegates. Included was a policy on ag development in Michigan, giving strong support to recommendations from the Governor's Conference on Agriculture for development and attraction of various ag-related businesses. Major policies are reprinted in this issue of *Rural Living*. If you are interested in receiving a complete copy of the 1982

MFB policies, complete and return the request form below.

Elections of directors in odd-numbered districts and nomination of the president were part of the business of the day on Friday. Re-elected were Arthur Bailey, Schoolcraft, District 1; James Sayre, Belleville, District 3; Albert Cook, Mason, District 5; Robert Rider, Hart, District 7; Don Nugent, Frankfort, District 9; Michael Pridgeon, Montgomery, at-large; and Vivian Lott, Mason, Women's representative. Newly-elected were Bernard Doll, Dafer, Chippewa County, to represent District 11, and Glenn Preston, Quincy, Branch County, to represent Young Farmers.

At a reorganizational meeting of the board following adjournment of the annual meeting, Elton R. Smith, who has served as MFB president since 1964, was re-elected. He was earlier unanimously nominated by the voting delegate body. Also re-elected were Jack Laurie, Cass City, as vice president, and Don Nugent, Frankfort, third member of the executive committee.

## Request MFB and AFBF 1982 Policy Books

Michigan Farm Bureau's complete 1982 policies are available in booklet form. Copies of the AFBF policy book will also be available in a few weeks.

Please send me the following:

- 1982 MFB Policy Book
- 1982 AFBF Policy Book

Name \_\_\_\_\_

Address \_\_\_\_\_

Mail to: Michigan Farm Bureau  
Public Affairs Division  
P.O. Box 30960  
Lansing, Mich. 48909

# Delegates Chart Policy to Guide Their Farm Organization

## Agricultural Development in Michigan

The 1981 Governor's Conference on Agriculture emphasized several specific areas for the expansion of agriculture and food processing in Michigan. Potential areas suggested include increased pork production, a modern meat packing plant, a soybean processing plant, development of anhydrous ammonia fertilizer facilities and attraction of a hard cheese processing plant. We wholeheartedly support these specific areas or others that will provide for economic growth in Michigan.

## Agricultural Land Preservation

Agricultural land is essential to the well-being of all Michigan citizens. The Farmland and Open Space Preservation Act (P.A. 116) provides a voluntary method of preserving farmland through a contractual arrangement with the state and thereby limits property tax to a percentage of household income. It is proving to be an effective program to preserve agricultural lands for future food needs and open space. Farmers throughout the state have enrolled nearly 2.3 million acres of agricultural land in the program of which over 40 percent is located within urban areas.

The administrators of P.A. 116 are to be complimented for the efficient manner in which the program has been handled. We support retention of administrative responsibility for the program in the Department of Natural Resources.

We urge the Department of Natural Resources, Michigan Farm Bureau, Cooperative Extension Service personnel and local government officials to aggressively consider the program and its potential benefits to the farming operation.

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*County delegates to the MFB annual meeting considered over 130 policy resolutions. Eleven significant policies are summarized here.*

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We continue to support P.A. 116 and will work to maintain and improve this major agricultural land preservation program. We oppose enactment by the Legislature of additional agricultural land preservation programs which would confuse farmers and diminish the effectiveness of P.A. 116.

We encourage the inclusion of managed forest lands under the local option Open Space section of P.A. 116.

In addition to P.A. 116 there are numerous laws in Michigan which deal with and influence farmland preservation. The list includes: Subdivision Control Act, Drain Code, tax and zoning laws, deed restrictions, Environmental Impact Statements, land use planning and many others.

We have supported many of these approaches to encourage the preservation of farmland. However, we believe that a comprehensive study of these and other influences on farmland preservation should be initiated.

While we will carefully analyze "new" concepts and judge them on their merit we will oppose state mandated zoning or state ownership of farmland including surface or development rights.

We urge Farm Bureau members to take an active part in land use plan-

ning at all levels of government. If local land use control is to be maintained, it is imperative that local people accept the responsibility to plan the use of their land resources.

We oppose federal assistance to states for land use planning except under a grant-in-aid program. Funds available to a state should not be withheld as a weapon to enforce compliance. We oppose federal legislation and agency policy which would impose land use regulations as a qualification for obtaining federal grants and loans.

## Animal Care

Family farming and the way farm animals are raised has changed significantly in the last 20 years. These changes result from the need to meet consumer demands, to respond to changing economic conditions and improve animal health. No one has greater concern for the care of farm animals than the farmer who raises them. We urge Farm Bureau members to respond knowledgeably to misleading information on animal care. Members should continue to tell the success story of modern animal agriculture to the schools, sponsor farm tours, develop a speakers' bureau topic on this issue, and utilize positive public relations technique for mass media

# Animal Care: 'Farmers Respect Land and Animals'

use. The public should know that farmers have a deep abiding respect for land and animals.

We recommend that the Michigan Department of Agriculture maintain a high priority in its budget for animal health programs not only for the good of agriculture, but also for the consuming public.

We urge our Land Grant Colleges and USDA to continue and to initiate new research and development which will enable farmers to improve the care and management of livestock and poultry.

We oppose any legislation which would interfere or disrupt accepted care and management practices.

We commend Michigan Farm Bureau for contributing leadership in organizing a meeting of state livestock and poultry groups to discuss this issue of animal care. We direct Michigan Farm Bureau to take the leadership to organize farmer groups, sportsman groups, and other interested groups (agri-business) to study and plan a program for combating the detrimental effects of the animal care activists.

This past year a division of the Humane Society of the United States prepared a curriculum guide for pre-school and elementary school children that was field tested in 350 classrooms in 17 states and Canada. In response to a survey, about 80 percent of the elementary teachers queried said they would use the guides regularly. Following an evaluation of this experiment and after receiving constructive criticism from Farm Bureau and other agricultural groups a new version has recently been issued by the Humane Society of the United States.

Unfortunately, the new version still introduces the concept of animal rights and discourages the consumption of meat and the use of other animal products and by-products. The revised edition will be available to textbook publishers, curriculum development specialists, individual teachers, administrators in all school systems and to humane organizations for promotion in state and local school systems. Farm Bureau should work on both the state and local levels to prevent the use of the curriculum guide in our school systems.

We recommend that Michigan Farm Bureau prepare an analysis on the new curriculum guide and that it send this report to County Farm Bureaus and various committees as well as be published in *Michigan Farm News/Rural Living*.



## Appointment vs. Election

State Supreme Court justices, Appellate Court judges, members of the State Board of Education, and members of the governing boards of Wayne State University, Michigan State University and the University of Michigan are currently elected at the polls. Very often the candidates are not known by the voters.

We urge all Farm Bureau members to support the proposed constitutional amendment being petitioned by the Citizens for an Improved Ballot. This amendment would require the appointment of the above mentioned officials by the governor with the advice and consent of the Senate, would require the appointment of a Judicial Nominating Commission by the governor, and provide for a retention election of Supreme Court justices every eight years and Appellate Court judges every six years.

## Health Cost Deductions

Persons employed by others usually receive many fringe benefits including prescription drugs and health, dental, optical care and even life insurance. While such benefits are a part of their total income, they are not taxable.

Self-employed people and others who do not receive employer paid health programs must pay such costs out of their taxable income.

To correct this growing inequity, we support legislation to permit persons who pay their own health care costs to deduct them from state and federal income taxes. Removing present inequities will encourage the use of private health care plans.

## Michigan Horse Industry

The Michigan horse industry is growing rapidly and should be promoted as an integral part of the overall agricultural economy of the state. Horses, like other livestock, require on-farm input such as housing, feed and labor. The horse industry also needs basic agricultural research, extension, education and other activities.

The size and scope of the horse industry is difficult to determine, and currently there are no official statistics available. We urge that a horse census be conducted in Michigan by the Agricultural Reporting Service in cooperation with the Cooperative Extension Service, Michigan State University. The statistics compiled can be used to project the needs of this segment of Michigan agriculture.

Horse racing in Michigan annually produces over \$27 million in tax revenue. Funds from this source should be used as required in present law to promote the agricultural industry such as county fairs, horse breeding improvements, 4-H club activities and other related programs.

## Limited Legislative Sessions

The Michigan Legislature is a full-time legislature. Many important issues are decided in the final hours of the session. Because of the full-time sessions, individual legislators are able to spend very little time in their respective districts thus contact with constituents  
(continued on next page)

# Property Tax: Delegates Call for More Uniformity

(limited session, continued)

ents is very limited. By limiting sessions, legislators could spend more time in their districts. Our elected representatives would then draft laws from the perspective of a citizen legislator rather than as a professional, full-time legislator.

We support a limited legislative session not to exceed six months.

## Property Tax System Reform

While Michigan has one of the better balanced property tax systems in the nation, we recommend several reforms:

1) There are a number of concerns regarding uniformity of property tax assessing. We recommend the following to improve assessing procedures and techniques in Michigan:

- The assessor is a major factor in property tax assessing. A more stringent evaluation for annual certification of assessors will aid in upgrading the quality of assessing. A mechanism to revoke the certification should be established.

- Section 211.27 of the Property Tax Law as it defines "true cash value" should be amended. The statute does not allow for auction sales to be used in a sales study. Auctions are a reasonable market indicator and should be considered.

- Land contract sales are an accepted and popular type of sale. If land contract sales are to be used in a sales study, the sales price should be adjusted to reflect the true cash value. Land contract sales data should include the stated price, down payment, term of contract and rate of interest. These sales data points should be used to factor land contract sales to the present value thus reflecting a realistic sale value.

- Farm Bureau should continue to provide information and support to members and local units of government regarding tax appeals.

2) Mobile homes currently in a trailer park are not assessed as real property. A \$3 per month fee is levied which does not pay for the cost of services required. Mobile homes, both in parks and on private property, should be assessed as real property.

3) The Board of Review is currently an important link in property tax assessing appeals. An educational and informational program should be required for Board of Review members. Farm Bureau should continue to inform members of their rights of appeal to local Boards of Review and the State Tax Tribunal.

4) Public utilities are assessed and pay property tax which may result in a windfall to the local unit of government. The utility passes this cost onto its consumers located in numerous political subdivisions. Therefore, by distributing a portion of the tax collected across the service area, a more realistic and fair distribution of revenue would be achieved.

5) Income tax should be allowed as an alternative or as an additional revenue source for local units of government, especially for school operations. The income tax would be levied based on a local vote similar to current property tax.

6) Use value assessment should be explored. A computer model based on various commodities should be developed to determine the cost and equity to the numerous commodities in Michigan. Use value assessment has merit but may create problems of equity between commodities such as cash crops and fruits.

7) County and state equalization was established to provide assessing equity. This process can be further refined by providing a more specific code for county equalization directors and State Tax Commission field staff.

To insure uniform assessing across the state and to provide State Tax Commission field staff a broad base of knowledge and an atmosphere of objectivity, they should be rotated periodically.

8) The current "circuit breaker" and P.A. 116 should be "front loaded" to reduce the amount of out-of-pocket cost to pay property tax. The reduction would be clearly stated on the property tax bill for the individual taxpayer to see.

9) Citizens need a basic understanding of tax structure and the relationship to government and school finance. Farm Bureau should continue to provide information for members in

this important phase of government.

A required course for school teachers should include the basics of school finance. Students in K-12 should be exposed to the basics of school and government finance.

Budgets involve large sums of money which are not easily understood. Budgets could and should also be expressed in terms which can be more easily understood - such as on a per capita basis.

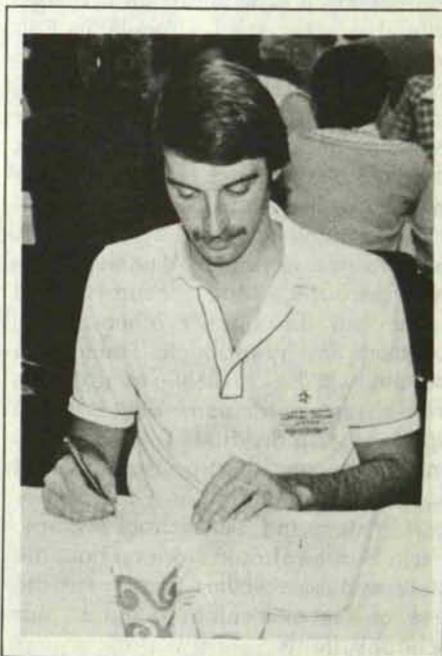
10) County Farm Bureaus and members should be concerned about all local budgets. For example, a model for township budgets and spending could be developed. Procedures for prioritizing local government spending and cuts when needed could be developed.

## Summer Tax Collection

Presently various local units of government collect certain taxes including school taxes during the winter and summer. Summer tax collection is optional under present law if schools request it and the local board agrees.

While we understand that summer collection of school taxes could help cash flow problems and save interest on borrowed funds, it would also cause additional expense for many local units of government.

(continued on page 19)



# Front and Center

**Albosta Appointed to House Ag Committee** - Congressman Donald Albosta has been appointed to the House Agriculture Committee. He becomes the first Michigan congressman in at least 20 years, and perhaps ever, to be appointed to this committee. In a letter to Albosta, MFB President Elton R. Smith sent congratulations and expressed hope that the congressman will "feel free to establish and maintain close communications with Michigan Farm Bureau on issues."

**FB Presidents Call for Food Aid to Poland** - The 51-member AFBF policy committee - composed primarily of state FB presidents - has encouraged all Americans to join farmers and ranchers in providing food assistance to the Polish people "once the borders are opened." The farm leaders said that the more than three million Farm Bureau member families are anxious to play a key role in this effort. "The courageous Polish people deserve the support of the entire free world during this time of their national crisis . . .," the policy group said.

**Michigan Farmers Head for California:** Among the 8,000 farm and ranch members expected to attend the AFBF annual meeting in San Diego Jan. 10-14 will be 120 from Michigan. MFB's voting delegates are Elton R. Smith, Caledonia; Jack Laurie, Cass City; Michael Pridgeon, Montgomery; Robert Rottier, Fremont; Lyle LeCronier, Freeland; and Lowell Eisenmann, Blissfield. Alternates will be Donald Nugent, Frankfort; Margaret Kartes, West Branch; Al Cook, Mason; Vivian Lott, Mason; James Sayre, Belleville; and Glenn Preston, Quincy.

**Union City Service Center Closes** - Farm Bureau Services, Inc., the largest farm supply distributor and marketer of grain and beans in the state, closed the Union City Service Center, effective Dec. 31, 1981. FBS will maintain service and products to Union City area farmers from its Coldwater and Branch County Grain service centers.

Meetings with the Union City Advisory Committee and other farmers are underway to discuss forming a local cooperative or other individual purchase of the assets to continue serving farmers. If there is no interest in forming a local cooperative, the facilities will be listed on the public market for lease or sale.

The Farmer of the Week program, co-sponsored by Farm Bureau Insurance Group and the Michigan Farm Radio Network, honors Michigan farmers for their contributions to the community and Michigan's agriculture industry. The award recipients for November 1981 were:

**Nov. 2** - Frank Wentland, 67, operates a 500-acre dairy farm near Big Rapids. He's a 31-year member and past president of his county FB, a church deacon, served four years as township clerk, and has been local MMPA secretary since 1961.

**Nov. 9** - William Korthase, 58, operates a 440-acre dairy farm near Boyne City. He serves on the church

council and local Lutheran Church board, served on the Charlevoix County Road Commission and District Soil Conservation Board, including several years as chairperson; is a member of the township planning commission and is in his 36th year as a Charlevoix County FB member, which he also served as president.

**Nov. 16** - Paul Piepkow Sr., 54, is an Olivet area dairy farmer who farms 630 acres. He is finance chairman of his church, past president of the Olivet School Board and the Michigan Jersey Cattle Club, member and past president of the Calhoun County FB, serves on a dairy scholarship committee, and received the Dairyman of the Year Award and the Distinguished Service Award from MSU.

**Nov. 23** - James Kohler, 48, farms 774 acres and milks 125 cows near Cadillac. He serves on liturgical and planning committees for the local Catholic Church, is Eucharistic minister for his church, served on the Wexford County FB board, and received the Conservation Farmer of the Year Award in 1981.

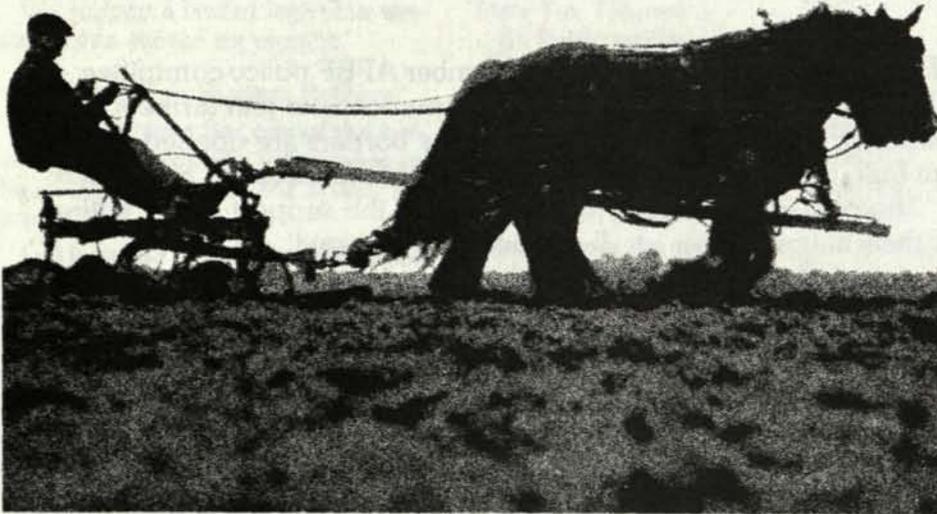
**Nov. 30** - Cliff Graham, 28, of Vulcan owns a 360-acre farm and milks 50 cows in Dickinson County. Graham, who has a degree in electrical engineering from General Motors Institute, is local DHIA board member and an Iron Range FB member. He moved to his Upper Peninsula farm in 1979 from Lennon, where he had farmed with his parents.



# 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.

## Farm Bureau Membership Campaign Time Again



*From the Monroe County Farm Bureau Newsletter*

In the early 1900s Michigan farmers started forming local groups to help their county Extension agents spread the information available on new methods and practices to as many farmers as possible. Following the close of World War I, farm prices collapsed and costs remained high.

Farmers were taxed for the full maintenance of local rural roads and taxes rose so high that farms were sold for delinquent taxes. Many of these local groups, some calling themselves "County Farm Bureaus," decided to join together to help themselves work out their troubles.

On Feb. 4, 1919, fifty-seven independent "County Farm Bureau" groups met at Michigan Agricultural College in East Lansing. Forty-three counties signed an agreement to support a state organization, the "Michigan State Farm Bureau."

Their first efforts were directed toward the improvement of markets for farm products and to the purchasing of farm supplies at better prices. Then they began working on the tax problem. By 1925, the road tax on farms was replaced by a gasoline tax as a direct result of the efforts of Farm Bureau.

From this humble beginning, Farm Bureau has become the most powerful farm lobby in the state and nation.

A farmer likes to get the most for his dollar and a membership in the county Farm Bureau is a bargain that's hard to beat.

Your membership in Farm Bureau gives you a voice in the nation's largest and most influential farm organization and helps you take action on the many regulatory and legislative issues that affect farmers today.

Have you renewed your membership yet? If not, do so today!

## Farm Bureau Members Share Christmas Joy

Ingham County Farm Bureau Women shared their holiday spirit this year with residents at the Ingham County Extended Care Facility in Okemos. They started by making stuffed ornaments to dress up the resident's Christmas tree. Thirteen residents that might not otherwise have received gifts this year were "adopted" by the FB Women. Their special "Santas" chose Christmas gifts using suggestions from elves who work at the facility.

Before Christmas, 37 first and second grade students from L'Anse visit-

ed the Bob Wahmhoff Christmas Tree Farm in Baraga for a tree wagon ride to watch the harvesting operations. While at the farm, the youngsters selected a Christmas tree for their school. This is an annual event for many children in the area during the Christmas season.

Farm Bureau Women supplied fruit to Copper Country senior citizen's foster homes. Farm Bureau members in the respective communities distributed the fruit baskets supplied by the Farm Bureau Women.

## New President Stresses Member Involvement

Duane Roberts, new Kent County Farm Bureau president, urges FB members to get involved in current issues such as animal welfare.

"Members should consider encouraging and inviting animal rights advocates to tour their operations. This method was effective in changing the mind of one advocate in Kalamazoo County," he said. Roberts believes this approach could help avoid confrontation.

Recently, Roberts did a half-hour talk show on WTNW following the station's interview with Dr. Michael Fox, of the U.S. Humane Society and an animal rights activist.

## Jackson FB Plans Rural-Urban Communication Days

The Jackson County Farm Bureau, under the leadership of Leonard Schultz and Janis Sanford, is currently planning "Rural-Urban Communications Days."

According to Schultz, the goal of the project, scheduled for March 12-13 at the Paka Plaza shopping center, is to "communicate the farm story to our urban friends."

Schultz has met with a representative of the Jackson Chamber of Commerce to develop a display of products manufactured in Jackson which are part of the agricultural industry. He is also making arrangements to have an alternative energy display. A farm animal petting zoo is being planned, plus displays featuring all the farm products raised and grown in Jackson County. The Hillsdale County Farm Bureau has expressed interest in being part of these Rural-Urban Days.

## Discover Marketing and Management Skills

Progressive farm operators will have the opportunity to enhance their marketing and management skills during a three-day seminar Feb. 2-4, sponsored by the Michigan Farm Bureau.

Called "Discovery '82," the seminar will offer workshops on a broad variety of subjects including marketing, managing stress, tax laws, computers in agriculture, and farm partnerships. Site of the seminar will be the new Hyatt Regency in Flint.

Cost of the three-day session will be \$150 for Farm Bureau members, including two nights lodging, meals, and class materials. "Discovery '82" is also open to non-members at a cost of \$170, with a \$20 rebate if the participant joins Farm Bureau during the seminar. The cost of the seminar is tax deductible for farmers.

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

**HAPPY  
NEW  
YEAR**

## Jamboree Rates High With Delegates; So Does MFB President Elton Smith



Michigan Farm Bureau President Elton R. Smith and "First Lady" Lynde Smith were among the hundreds of Farm Bureau members who enjoyed the Jamboree at the MFB annual meeting in Grand Rapids Dec. 2. This event has become a popular part of state annual meeting activities and this year was preceded by an "Annual Delegate Round-Up" featuring hot popcorn, cold cider, entertainment, and an opportunity to visit with Farm Bureau members from throughout the state. In later action, the delegate body unanimously nominated Smith for president, a position he has held since 1964.

## Individual Retirement Accounts Promise Tax Savings, Lifetime Retirement Income

Thanks to the new tax laws effective Jan. 1, 1982, just about anyone can participate in an IRA (Individual Retirement Account) and take advantage of the IRA tax breaks.

Although farmers, as self-employed business people, have been eligible to participate in IRAs for years, the new availability of IRAs is big news to millions of people who were previously ineligible. The new surge of interest indicates just how effective an IRA can be as a means of saving tax dollars and preparing for retirement.

An individual can deposit up to \$2,000 a year in an IRA and deduct that amount from his or her taxable income. Any interest you earn on the IRA is not taxed until you retire and begin to receive payments. At that time, you will be in a lower tax bracket, cutting your taxes considerably.

FB Annuity Company, part of Farm Bureau Insurance Group, offers an IRA plan that will provide you with a retirement income - one that you can't outlive - while offering continuous tax saving advantages and high interest rates besides.

For example, if you deposit \$2,000 a year into an FB Annuity IRA for 25 years, you will deposit a total of \$50,000, but considering the tax advantages, your real cost would only be \$37,500. What's more, the value of your IRA after 25 years would be \$324,047, based on an interest rate of 12.5 percent, which was FB Annuity's rate through Dec. 31, 1981.

When you retire, the plan will pay you a monthly income as long as you live, or payments will be made to your beneficiary up to a guaranteed total. Your Farm Bureau Insurance agent can give you details.

# Attention, Progressive Farm Operators!

Keeping pace in today's complex agricultural industry demands that successful farm operators keep up with new technologies, new information and new ways of managing finances and marketing strategies.

Discovery '82, a comprehensive, management training seminar, sponsored by the Michigan Farm Bureau, will give you the necessary tools to succeed in modern agribusiness.

The three-day training program, scheduled for Feb. 2-4 at the Hyatt Regency in Flint, will offer courses in:

- Risk Management
- Tax Law Management
- Stress Management
- Farm Partnerships
- Legal Rights & Responsibilities
- Computer Technology
- Agricultural Economics
- Price and Income Negotiations
- Personal Finance Management
- Marketing Strategies

Lodging, meals, materials and fees for Discovery '82 are completely tax deductible for farm operators. Reservations are limited and will be accepted on a first-come, first-served basis. Use this form to make your reservation or send for further information.

Mail Registration to:

Don Currey  
Michigan Farm Bureau  
P.O. Box 30960  
Lansing, MI 48909

## Registration Form

Please list all registrants from the same address.

Names: \_\_\_\_\_

Address: \_\_\_\_\_

Phone: \_\_\_\_\_

Please check which portion of the seminar you are registering for:

### THREE-DAY SEMINAR

- With overnight accommodations **\$150**  
 Without overnight accommodations **\$100**

### TWO-DAY SEMINAR

- With overnight accommodations **\$120**  
 Without overnight accommodations **\$85**

Please check which two days you will attend:

- Tues., Feb. 2    Wed., Feb. 3    Thurs., Feb. 4

### ONE-DAY SEMINAR

- Thursday only **\$15**

**Reservation deadline is Jan. 20, 1982.**

**A non-refundable deposit of \$45.00 is required to confirm your reservation.**

**Make checks payable to the Michigan Farm Bureau.**

Amount Enclosed: \_\_\_\_\_

**DISCOVERY '82**

February 2-4  
Hyatt Regency, Flint

**Farm  
Bureau**

# Welfare: More State and Local Control Needed

(tax collection, continued)

Summer collection could create a burden on farmers due to the seasonal nature of farm income and the fact that large amounts of money must be borrowed at the beginning of the growing season. Therefore, we are opposed to state mandated summer collection of taxes.

## Welfare

The many agencies now responsible for public welfare and a myriad of other social programs have made government's role in welfare policy and administration unmanageable. The cost of administration has gotten out of hand. The basic causes of rising welfare costs should be identified and systematically addressed.

We favor the adoption of a new approach to public welfare to achieve the basic goals of eliminating all misuse of these programs and moving toward greater state and local control and supervision.

We in Farm Bureau are alarmed at the rising cost of welfare, and the increased evidence that people come from other states to receive Michigan's higher benefits. Our payments are 25 percent higher than the average of our neighboring states. It is estimated that nearly \$200 million of taxpayer dollars would be saved if our payments would not exceed the average of our neighboring states.

We urge all members to sign petitions being distributed by the Save Our State Committee, P.O. Box 374, St. Joseph, Mich. 49085; Berrien County Commissioner Nancy Clark, chairperson; or Sen. Harry Gast, State Capitol, Lansing, Mich. 48909.

We will support public aid based on individual needs but will not support public aid programs so lucrative that there is an economic advantage in becoming a recipient. We feel that Michigan welfare payments should be in line with neighboring states. We oppose further proliferation of welfare programs through the extension of the "food stamp" concept to other costs of living.

## Wood Producers and Workers' Compensation

It is reported that some woodlot owners and producers are experienc-

ing problems marketing their products because of unusual interpretations of the Workers' Compensation Law. Some buyers are hesitant to purchase wood products from woodlot owners and producers in the absence of clear definitions regarding Workers' Compensation insurance responsibility and possible claims liability.

We urge Farm Bureau to analyze

this reported discriminatory practice and seek appropriate solutions, consult with wood industry representatives and other persons knowledgeable in Workers' Compensation Law.

We believe this practice is further evidence of the compelling need for major reform of Michigan's Workers' Compensation program.

## Three good New Year's Resolutions:

1. Keep better records.
2. Be a better manager.
3. Improve your net income.

Good resolutions, but easier to talk about than to accomplish. Many factors beyond your control will affect how well you'll do this year.

But there is a lot you *can* do. Like starting right now to dig out all the management facts you'll need for accurate financial projections and sound tax planning. The facts so many good farmers get with Agrifax farm records.

Agrifax summarizes and delivers the precise information you need, so you can spot trends quickly, keep tighter controls, make timely moves to head-off problems or press opportunities.

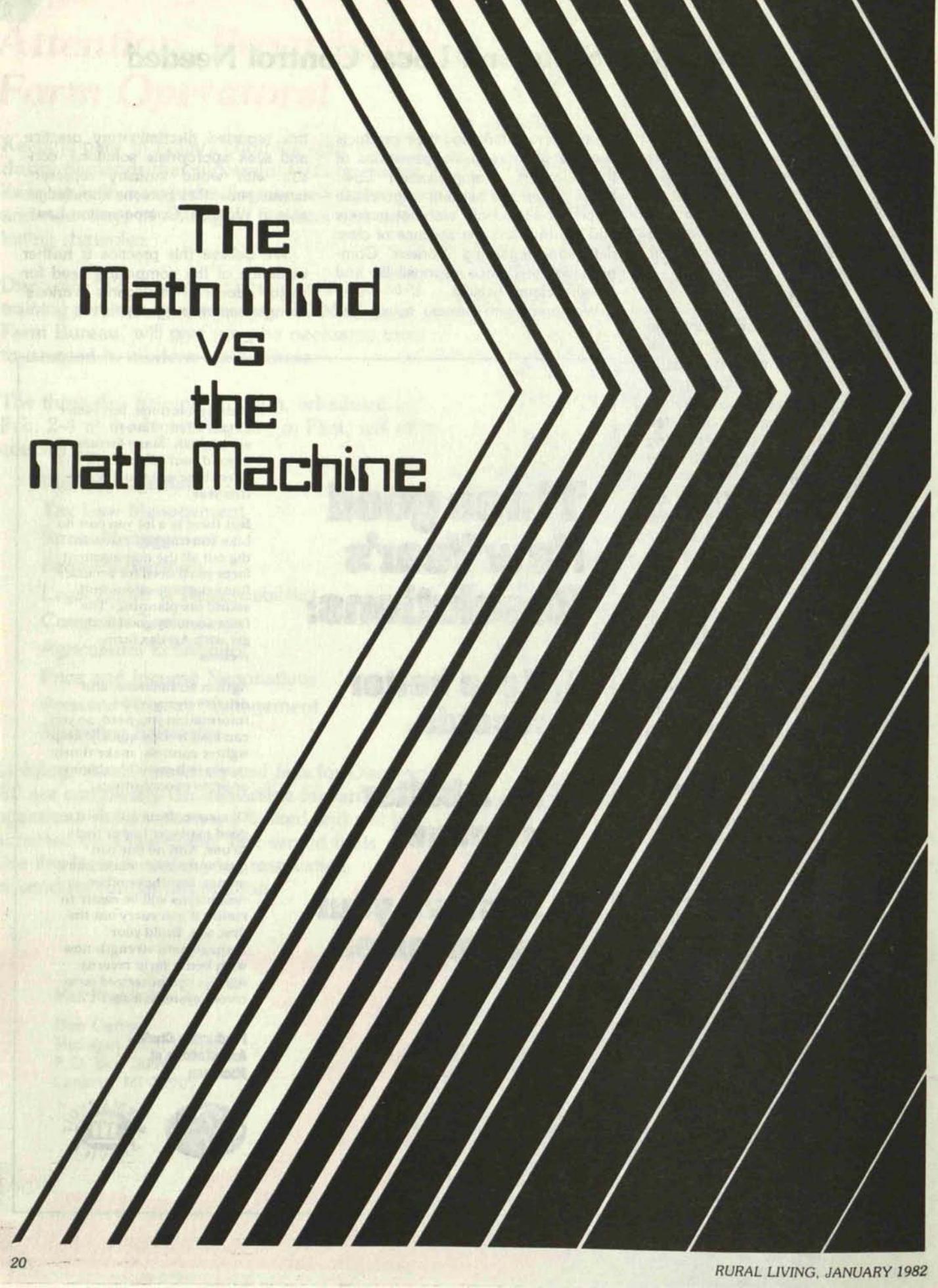
Of course, facts still need a good manager to put them to use. And no one can guarantee you'll make more money. But those other resolutions will be easier to realize if *you* carry out the first one. Build your management strength now with better farm records: Agrifax computerized farm record systems from PCA.

Production Credit  
Associations of  
Michigan



Essex / lotline / ...  
Farm Operations

# The Math Mind VS the Math Machine



# **You don't have to be a mathematical genius to use microcomputer technology in your farm business. All you need to know is what you want your computer to do.**

**By Joe Mielke**

I'm no mechanic. I don't even know which end of the screwdriver to hit the nail with. So, at first, I thought buying a personal computer meant I had to learn about binary and hexadecimal numbers... microprocessors... trigonometry... calculus... well, maybe I didn't need a computer after all...

But the fact is you don't have to know a thing about math to get a computer to work for you. All the hexadecimal and binary numbers are already inside the computer memory and it does the math. You just have to decide what you want the computer to do.

What the computer can do is limited only by your imagination.

Want to know the mix ratio for cattle feed under various nutritional requirements or estimate the cost effectiveness of buying more land? The computer can do that.

The computer can act like an electronic worksheet, doing math calculations and reacting to changes you make in specific entries. It will make graphs, look for highs and lows and answer "what if" questions.

If you write reports or manuscripts, let the computer type the final copy. It will type perfectly - even if you didn't. It will set the margins and even place the footnotes.

What about taxes? Want to know what you'll pay this year or next? The computer can tell you. It will even deduct itself as a business expense; and then, based on your responses, do all the math and fill out the tax forms.

One of the most interesting things a personal computer can do is talk to

other computers. It does this through a device called a modem which is connected to your telephone line. This process of networking allows small computers to gain access to tremendous data bases, e.g. Farm Bureau's pilot AgriCom program.

Through using modems you can learn the latest commodity prices, keep track of your favorite stock, or even read *The New York Times*.

And the best part is you can do all of this without knowing a thing about programming computers. The next step, after determining that you really do need a computer, is deciding which one to buy.

Since, by then, you should have some idea of what it is you want the computer to do, start looking at software. Software is simply the program or instructions that tell the computer what to do. There are several computer magazines which have ads for hundreds of programs. Computer stores are another source of programs. Tell the salesperson what kind of program you want, then find out which computer most of the programs you selected will run on; that's the computer for you.

Make sure, however, that you look in several places for the software you're interested in; both magazines and computer stores tend to specialize in one line of computers and software, so shop around.

Most of today's personal or microcomputers are expandable, that is, you can buy the basic computer and add peripherals later. Peripherals are devices, such as modems and printers,

which attach to the computer to expand its capabilities. That way, as you think of more things to do with the computer, you aren't limited by your initial investment.

One of the first things to consider when deciding which options you want when you buy the basic computer is how you'll be loading programs into the computer. There are three methods.

The least desirable way to load a program is through the keyboard only. With this method you find the program you want in a book or magazine (or write it yourself) and type it into the computer. This is very time consuming and impractical since everytime you turn the computer off, it erases the program and you have to retype it when you want to use it again.

The second method is to load the program from cassette tape. All you do is plug a cassette recorder into the appropriate jacks on the computer and play the tape to the computer. When the computer has finished loading the program it shuts off the recorder and then you can proceed with the program. You can also use the recorder to save programs you've typed into the computer. Loading and saving programs on tape is the least expensive method of storage.

The third method of loading programs is by disks. Disks are magnetized metal plates that require special equipment called disk drives. Disk drives are the fastest and the best method for storing information - called data by the computer industry - and saving programs. It is also, by far, the most expensive method.

At the same time you're thinking about whether to use cassettes or disks, also consider the amount of memory. The more memory, the more complex program the computer can handle.

The kind of memory you should be concerned with is called Random Access Memory (RAM). Computer manufacturers will use the term 16k RAM to indicate a computer with 16,000 places in which information can be stored. You can buy microcomputers with 4k or even less, but 16k RAM is the minimum for practical use.

*(continued on next page)*

# Choose a System That Will Grow With Your Needs

The amount of memory available generally increases in 16k amounts. Remember, the more RAM the more complex program and the more data the computer can handle. Also, the more RAM, the more you can expect to pay. You can start with 16k RAM now and increase the amount later.

Your computer will also have Read Only Memory (ROM). This is a permanent memory that allows the computer to understand you.

There are many computer languages, but the one your computer is likely to have stored in its ROM is called BASIC.

BASIC stands for Beginners All-Purpose Symbolic Instruction Code. BASIC is considered a "high level" language because it uses statements in English rather than the hexadecimals used in the "low level" machine language which the computer understands. The purpose of the ROM memory is to translate BASIC into machine code so the computer can do its work.

How all this works isn't important to you. What you should remember is that your computer needs programs written in BASIC in order to function. The reason not all BASIC programs work on all computers is because there are dialects developed by different manufacturers. That's why you should buy the computer and accessories to fit the software you want.

After you load a program into your computer, it will usually ask you to supply information it needs to run the program. The requests will appear on a video display. Some computers have built in displays and others operate through your television. Some screens and computers can display results in many colors and others use only white or green and black. You can also find computers that have very detailed graphic capabilities, but these are usually not necessary for business applications.

When you buy a computer be sure to ask about service. Once your business depends on the computer you don't want it out for repairs for more than a couple of days. Computer sales people should be willing to

answer all of your questions. If they can't explain something to you, then they don't understand your problem. And that is not the kind of dealer you need.

In summary, the following points should be considered when buying a computer:

- Decide what you want the computer to do in order to determine which model to buy.
- Once you establish your software needs and find the compatible computer, consider whether you want tape (slower, least expensive) or disk (faster, but more expensive).
- Next, decide how much memory you need. Buy the most you can afford.
- The dealer is important. Be sure he

can provide good, fast service. And be sure he can explain his computer to you.

•Last, decide which peripherals you want. A modem, for example, may be one of the first accessories to buy so that your computer can talk with large data bases.

And remember, the sole purpose of owning a computer is to save you time to do the more creative aspects of your occupation. At IBM they have a saying: Machines should work. People should think.

---

*Joe Mielke is a journalism student at Michigan State University and campus editor of The State News. He owns a Radio Shack TRS-80 computer.*

## Computer Publications Help Build Purchaser's Data Base

### Desktop Computing

A good easy to understand monthly magazine aimed at the business user. Subscription rate is \$17.97 a year, P.O. Box 917, Farmingdale, N.Y. 11737.

### Recreational Computing

A general interest bi-monthly magazine with emphasis on games and education. Subscription rate is \$12.00 a year, P.O. Box E, Menlo Park, CA 94025.

### Interface Age

A monthly magazine that deals with both business and home applications. Subscription rate is \$18 a year, 16704 Marquardt Avenue, Cerritos, CA 90701.

### Compute

A monthly magazine for users of computers with 6502 processors (PET, Apple, Atari, OSI, KIM, SYM and AIM). Subscription rate is \$20 a year, P.O. Box 5406, Greensboro, NC 27403.

### Kilobaud Microcomputing

A general interest monthly

magazine. Subscription rate is \$25 a year, 80 Pine Street, Peterborough, NH 03458.

### Personal Computing

A monthly magazine for both business and home. Subscription rate is \$18 a year, 4 Disk Drive, Box 13916, Philadelphia, PA 19101.

### Creative Computing

A monthly magazine with emphasis on applications and software. Subscription rate is \$20 per year, P.O. Box 789-M, Morristown, NJ 07960.

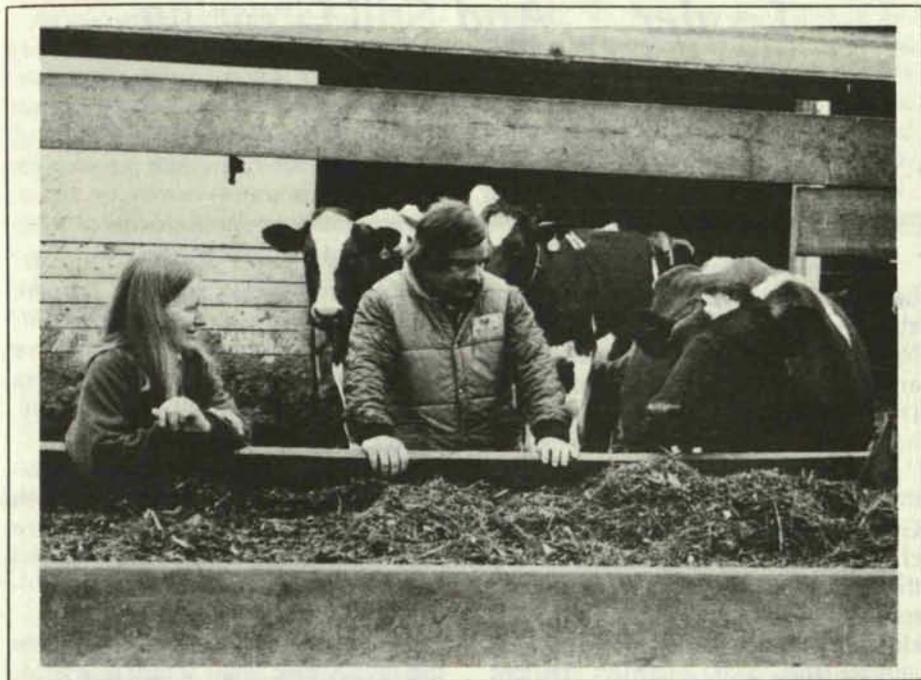
### Byte

A large (usually in excess of 500 pages) monthly magazine written for the small systems user. Subscription rate is \$19 a year, P.O. Box 590, Martinsville, NJ 08836.

### 80 Microcomputing

A monthly magazine aimed solely at Radio Shack TRS-80 users. Subscription rate is \$18 a year, P.O. Box 981, Farmingdale, NY 11737.

## 'Distinguished' Couple Plans Success Together



Distinguished Young Farmer Robert Freed and his wife, Lois, will travel to San Diego, California, in January to compete for the national title at the AFBF annual meeting.

### *By Marcia Ditchie*

Robert J. Freed, a dairyman from Morrice in Shiawassee County, was named MFB's 1981 Distinguished Young Farmer on Dec. 2 during the Michigan Farm Bureau annual meeting in Grand Rapids.

One of four finalists in the state competition, Freed said he was "surprised and it was great to win the state contest.

"We had just met the other finalists that day and we didn't know anything about their farming operations. After seeing the slides and hearing about the other finalists' operations, I was impressed and I thought they were all really good farmers. When we went up there, I thought that any one of us could have won," Freed said.

Freed, 29, is a graduate of the Animal Technology course at Michigan State University. In 1973 he entered into a partnership with his father. Faced with the challenge of supporting two families on the farming operation, the Freeds expanded in 1975. They built an outdoor feedlot with automatic

feeders and free stalls and since that time have increased their dairy herd from 45 to 120 cows, plus another 145 heifers and steers.

In 1981 Freed purchased 254 acres of land, plus buildings, cattle and machinery, from his father, and now rents an additional 400 acres. He has illustrated his sound management practices by increasing production over feed costs. He has decreased crop acreage by 20 percent, but because of better yields and crop rotations, has "more than enough feed for our cows."

One of the Freeds' major goals was to increase milk production per cow. In 1978, their DHIA milk production average was 13,190 pounds of milk per cow and 479 pounds of butterfat. In 1981, they have seen an increase to 15,500 pounds of milk per cow and 565 pounds of butterfat.

Freed says his wife Lois has played an important role in the successful farming operation.

"In 1974 we had a serious problem with our calves. We were losing 30 to

40 percent of them. In 1975 Lois took over caring for them," he said. "Now, thanks to her time and tender loving care, we have not lost a calf in two years."

One of the biggest challenges Freed has successfully met since he started farming, was increasing his income to the point where he could purchase the entire farming operation from his father and also allow his wife to return to her teaching profession on a part-time basis.

"My wife had to work full-time on the farm because we could not afford any part-time help. This year we were able to hire a part-time high school student and my wife has gone back to teaching part-time, which is very fulfilling to her."

Freed believes that young farmers must be willing to develop their leadership abilities and be assertive in speaking out for themselves and that his experience on the county Young Farmer Committee and attendance at the Young Farmer Leader Conference has helped him.

"Every year the percentage of people in farming is getting smaller," he said. "With less than four percent of our nation's population now in farming, our voice is very small. With consumer groups becoming larger, we need people who can speak up for farmers, and since our voice is small, it must be strong and well-prepared," he said.

"Young farmers must become involved and learn how to speak up for themselves, so they will be heard and better able to seek solutions to the problems of the future," he said.

First runner-up in the annual competition was Keith Eisenmann, Lenawee County cattleman and cash crop farmer. Tied for second runner-up position were Lyle Ball of Blanchard, Mecosta County, and Nels Nyblad, Kent City, Kent County.

Freed will compete with other state Farm Bureau winners for the national title at the AFBF annual meeting in San Diego, Jan. 10-14.



To many, Gwen Nash is Michigan Farm Bureau's "Outstanding Young Farm Woman," but to 2½-year-old Tracy, she's Mom, who makes the best Christmas cookies in the whole wide world.

### By Donna Wilber

You don't have to spend more than five minutes with Gwen Nash to know that here is a woman with a contagious enthusiasm for life.

She seems charged with an energy that allows her to bake special Christmas treats for her five children, help her husband on their 300-acre, 120-cow dairy operation, take the farm story into the schools, be active in community affairs, and be one of the motivators in the Clinton County Farm Bureau - all without displacing her delightful sense of humor.

Gwen is this year's Michigan Farm Bureau Outstanding Young Farm Woman and she approaches this new experience with the same anticipation and "I'm ready - let's go!" attitude that's part of her charisma.

Her title was a day-early birthday present, and the thrill and excitement of the Dec. 2 contest at the MFB annual meeting in Grand Rapids made her realize just how far she'd come from the "town girl" she'd once been to being a standard-bearer for the state's largest farm organization.

## Gwen Nash

# Farm Wife... Mother... Leader... And Still Growing

Born in Mt. Pleasant and raised in Lansing, she "didn't know anything about farming" until she met Dwight Nash through a friend who was dating another FFA youth. On their first date, Dwight took her home to his farm to help with the chores.

"I don't think I saw anyone after that. I fell in love with his barn," said Gwen. "I really enjoyed doing the chores and being in the barn. During that summer, Dwight had me driving tractor and I'd never even seen one up close before."

After they were married, Dwight continued farming in partnership with his father near Ionia for 2½ years. But, explains Gwen, "our family was growing. We had two children and planned on having more, so it was time for us to find a new place."

That new place is located outside the small community of Elsie in Clinton County. In addition to their dairy herd and raising their own replacements, the Nashes also have some sheep, chickens and horses, all of which are Gwen's responsibility. They plan to increase their sheep herd in the future.

In the large audience at the Grand Center where Gwen was competing for the title of "Outstanding Young Farm Woman," was the Nashes' entire Community Farm Bureau Action Group, rooting enthusiastically for their candidate.

"Our community group's name is Maple River Rowdies, and they did get a bit rowdy," Gwen remembers. "If it hadn't been for them, I probably wouldn't have gotten through the day. They were just great support."

In addition to serving with Dwight as chairpersons of Clinton County's Community Action Group Committee, Gwen has also served on the women's and information committees and on

the MFB Women's Speakers' Bureau. She believes strongly that farmers should share the story of agriculture with the non-farm public. While she has enjoyed success in appearances before civic groups, her favorite audiences are school children.

She believes "the younger, the better" to start familiarizing children with farm facts and is concerned that there is a void in providing kindergarten and early elementary teachers with agricultural information aids.

"It's exciting to work with this age group because they're so receptive. They get more involved and ask more questions than the older children," she said. "You have to be pretty basic with these little ones, but at this point, teachers are having trouble even finding pictures of farm animals."

As the Outstanding Young Farm Woman, Gwen will serve as one of MFB's legislative leaders during the 1982 Washington Legislative Seminar, sponsored annually by Farm Bureau Women. In this role, she will be talking with Michigan's congressmen about the organization's position on key issues and meeting with the Washington press corps.

Gwen says that participating in the Young Farmer contest also made her realize how much her leadership abilities have grown as a result of her Farm Bureau activities.

"I'm a farmer's wife first. I am a mother. I am strong. I milk cows, groom horses, care for sheep and chickens. I drive tractor and in my spare time, take children to 4-H meetings and care for a large garden. I can and freeze 1,000 jars and packages of fresh produce each year," she said.

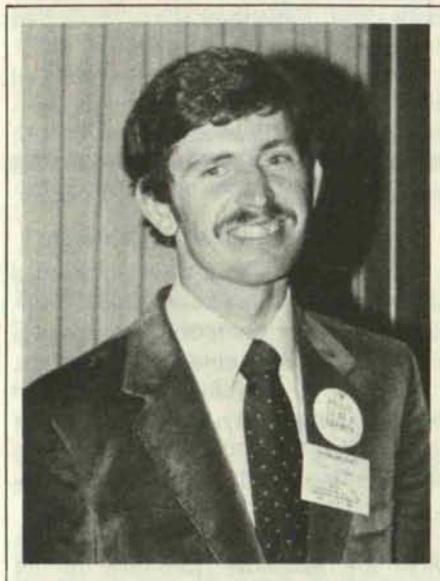
"But through Farm Bureau I've been able to grow personally. It's been an important learning tool in my life.

(continued on next page)

# Ready . . . Get Set . . . Talk!

By Connie Turbin

John Young, winner of the Michigan Farm Bureau Young Farmer Discussion Meet held at the MFB annual meeting in December, acknowledges that competition in the national meet is going to be pretty stiff. But, he says, he has continued to research the four topics for discussion and will be ready to represent Michigan Young Farmers in the AFBF quarter finals Jan. 10 in San Diego.



"In the national meet, every contestant I will face has been selected as the best from among the Discussion Meet contestants in their respective states," Young says. "To win at the national level, I'll have to be assertive and better informed on the issues."

How is Young preparing himself for the national meet?

## Still Growing . . . . .

The things I've learned are vast and varied, ranging from setting up a social event to acting on a piece of legislation."

She'd like to do even more, she says, "but there are only 24 hours in a day."

There are only 24 hours in a day, but this outstanding young farm woman has learned how to fill them productively and with lasting rewards.

"I feel confident about the subject matter, but I'm doing additional research to broaden my understanding of issues like water rights, which is a big issue in the western states. I've also been gathering information on land use and farmland preservation programs in other states, where, for example, ag land districts are used to keep farmland in production."

Young, 27, and his wife Cheryl currently farm 240 acres in Brown City. They are St. Clair County Farm Bureau members.

The 1981 Discussion Meet topics, with comments by John Young, are:

### **What can be the role of Young Farmers and Ranchers in improving public awareness of farmer needs?**

Improved public awareness lies in the involvement and aggressiveness of our farm organizations and our young farmers' leadership responsibilities. We must become active in our Farm Bureau and through our leadership roles, convince the membership that money needs to be spent to promote agriculture's importance and impact throughout the economy. Also, through their involvement in other civic groups and organizations, young farmers can make sure that the agricultural perspective is considered whenever an issue critical to agriculture comes up.

We are proud to say that the state and national Farm Bureaus are the voice of agriculture, yet we have not taken that as far as we can until we have identified county Farm Bureau resource people in production agriculture who are informed on the issues and who are able to talk with the media and the general public knowledgeably. Farm Bureau can do much to surface these people and to provide them with the information and training that will prepare them to respond on behalf of their industry.

### **In the past, government has interfered in the markets for agricultural products. What are the impli-**

### **cations of a market oriented policy for producers of the future?**

Assuming that we will have a market oriented agriculture, I believe we will see major changes in our farm financial planning and changes in education for financial institutions.

Markets are likely to be volatile with some very high swings and low swings. As a result, farmers are going to be forced to do two and three year cash flow projections rather than 12-month projections. Computers are going to be very critical because longer term cash flow projections, considering all the variables, cannot be done by hand in a month's time. Yet a computer can do that in a matter of minutes. With computers, farmers can analyze their credit needs, investment and repayment time against the variables of input costs, yield and crop prices.

### **Land use decisions are being made. What are the alternatives and to what extent, if any, should government be involved?**

At this point in our history, we are trying to determine whether an individual can hold property rights to the exclusion of the rights of others or if the welfare of the community, state and nation becomes an overriding issue.

To me, the whole thing comes into perspective when you get in a plane and fly over the country. As you cross over the country, there is a tremendous contrast between those areas which have been well planned and those which have been poorly planned - if at all. You will see a fragmentation of housing developments or house after house along the roadside. In other areas, the agricultural land is completely open with beautiful crops and when you see the community, it is completely contained.

I believe that government (and in this context I mean local people) will be taking hold of this land use question. Unless farmers are involved in discussing and making these decisions, we may see some unwanted changes in the land use rights we have known traditionally.

(continued on page 27)

Part of the fun in going to a smorgasbord is in choosing only those items of food which appeal to the appetite. In a sense, Farm Bureau offers members a smorgasbord of special service programs. Each member has the opportunity to pick and choose those used.

This month we focus on services offered Farm Bureau members, but which are often overlooked or forgotten.

## Member Life Insurance

FB members have the opportunity to purchase up to \$10,000 in life insurance for the entire family for less than 7 cents per day through the Member Life Insurance program.

With this individual, decreasing-term life insurance policy, all members age 18 through 70 pay the same premium: \$25. The coverage is renewable on an annual basis with no physical examination through 70 years of age. To keep the Farm Bureau Member Life Insurance in force, members simply renew their policy and membership each year.

The amount of coverage purchased is determined by members' age and last birthday and whether they have a spouse or children who are covered by the policy. Coverage available to members varies with age and family composition. This feature makes the insurance plan especially valuable to members who are in their early and middle adult years, when family financial responsibilities are usually heaviest.

Protection automatically expands when an FB member marries and as children arrive. Children are covered from the age of 15 days to age 22 or as long as the children are single and do not own a Farm Bureau Member Life Policy of their own.

Since the program is participating, benefits may increase as loss experience in the program permits. In the latest policy period (April 1, 1981 to March 31, 1982), benefits for renewing members were increased by 125 percent over their original schedule

## Getting More From Your Membership

By Ken Wiles



benefits at no additional cost. In the year before that, renewing members received a 100 percent increase in scheduled benefits for the policy year.

FB members who wish to enroll in the Member Life program should do so within 90 days of becoming members, and may do so during this period without a physical examination being required. Persons who have been members for longer than 90 days may still apply for Member Life insurance, but may be required to provide evidence of insurability.

For more detailed information about this insurance program, contact a Farm Bureau Insurance agent, who will explain the program in detail.

## Accidental Death and Dismemberment Insurance

Accidental Death and Dismemberment Insurance is an exclusive benefit for FB members and their families.

County FBs provide the coverage without any extra cost to their members.

The Accidental Death and Dismemberment Policy provides much needed coverage for accidental death and certain injuries, excluding death or injury resulting from automobile accidents.

Accidental Death and Dismemberment provides a death benefit of \$2,000 for a named member and spouse and \$1,000 on each dependent child. Coverage is also provided for serious injury accidents.

This is only a general description of the benefits provided by the Accidental Death and Dismemberment Policy; details are available from county FB secretaries.

## Power Transmission Products

FB members can receive substantial discounts on power transmission products, conveyer components, electrical motors, hydraulic components, gears, chains, belts, sprockets and more. In addition, members can also get free engineering and technical assistance in developing a certain machine to accomplish a specific purpose.

These discounts and technical services are available from one of the leaders in power transmission products - Mackay Industrial Sales, with three locations in Michigan.

Here is what members can receive from Mackay:

- Mackay will sell its products to FB members at the industrial users' price.
- Mackay will provide FB members with free warehouse storage of the product the member purchases.
- Mackay will provide free engineering and technical assistance in developing a certain machine to accomplish a specific purpose for the member.

To take advantage of this member-only service, FB members should contact their nearest Mackey outlet and tell them what is needed. Mackay outlets are located in Galesburg - 68 E. Michigan, phone 616-665-4214; Grand Rapids - 2131 Kalamazoo

Your Membership In The  
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# Institutional Liquid Assets

Designed to provide daily  
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## GOVERNMENT

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GOLDMAN,  
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\*Seven day annualized net investment income yield, computed by dividing the Portfolio's average daily net investment income per unit for the period ended December 10, 1981 by \$1.00 and multiplying the result by 365. On that date the average portfolio maturities in Prime Obligations was 36 days and in Government was 38 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.

Ave. S.E., phone 616-241-1671; and Muskegon - 825 Western, phone 616-726-3286.

When ordering in person, a current Farm Bureau membership card must be presented. When an order is placed by phone or mail, members must state the color of their membership card and their county FB number.

### Questions

In your opinion, has there been sufficient publicity on service-to-member programs?

How should members be kept informed about service-to-member programs?

What new service-to-member programs would be most beneficial?

## Ready . . . Get Set . . . Talk!

(continued from page 25)

### What is the importance of continued agricultural research and who should bear this expense?

In the U.S. today, 65 percent of all agricultural research is done by the private sector. In order to keep research headed in a positive direction for the general benefit of agriculture and consumers, research needs to be funded equally from both the private and public sectors.

Presently in the Michigan agricultural experiment stations, about 600 basic and applied projects are funded by a \$22 million annual budget. About \$11.5 million comes from the state and \$3.5 million from the federal government; the rest comes from donations from individuals and institutions such as the Kellogg Foundation.

Monies into research must be constant and be stable. We can't let the dollars for research be affected by fluctuations in the economy. To do so would be short-sighted. Research has about a 20-year time span from development to overall acceptance and impact in the industry and on consumers.

Please send me a prospectus.

Name (as it appears on membership records)

\_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Membership No. \_\_\_\_\_

Mail to: Money Market Fund Program  
for Michigan Farm Bureau Members  
Michigan National Bank, Trust Department  
P.O. Box 2804, 77 Monroe Center  
Grand Rapids, MI 49501



## 1982 Farm Economic Outlook

With the bludgeoning of grain and livestock prices in early December, it will come as no surprise that estimates for farm income have once again been lowered. Indeed, with the recession likely to last through the first quarter of 1982 and followed by only sluggish growth for the rest of the year, livestock prices will be \$3 to \$5/cwt. lower in mid 1982 than in the first two weeks of December. We believe that the low prices in mid December may have finally formed a bottom on the commodity markets.

The current quarter will be particularly poor, with realized net farm income declining from \$23 to \$21 billion in spite of a reduction in production expenses from \$143 to \$141 billion due to lower costs of feedstuffs and feeder cattle and pigs. However, with cash prices of cattle and hogs down more than 10 percent, total livestock cash receipts are expected to decline from \$68 to \$65 billion.

The situation then brightens a little in the first quarter of 1982, as net farm income is projected to increase slightly less than \$1 billion. This is due to a slight increase in both crop and livestock prices and some boost in grain exports. However, farm income will still remain depressed in this quarter as well.

In the second quarter of 1982, the end of the inventory liquidation and the recession should bring a marginal improvement to both gross and net farm income as well as the rest of the economy. We look for realized net income to rise approximately \$2 billion in the second quarter as livestock prices show greater strength, particularly the greater than usual spring rally in beef prices.

Major crop prices will also continue to strengthen slowly but these gains will be minimal except for soybeans, which should be up 50 cents/bushel.

The second stage of the tax cut arrives at midyear, and while some may think that would increase consumption, we believe that its major impact will be felt on saving, so look for little,

if any, improvement in farm income. While demand will show only sluggish gains, supplies of livestock, particularly hogs, will increase so that we do not expect any price appreciation in the livestock prices during the third quarter.

The second stage of the tax cut, and the concomitant increase in personal saving, should lead to a further reduction in interest rates, much as is happening currently although without the accompanying unpleasant side effects of the recession.

This further drop in interest rates should be sufficient to boost the economy in the fourth quarter of 1982, bringing with it further improvement in the agricultural situation as well. As a result, we see farm income rising an additional \$2 billion in the last quarter of next year, which would bring realized net income to the \$26 billion mark.

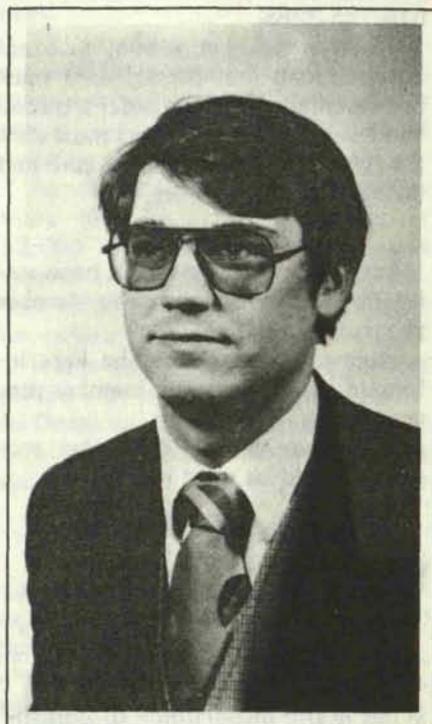
Taking the year as a whole, realized net income is expected to average just under \$24 billion for 1982, compared to slightly under \$20 billion for this year. Thus in real terms, farm income will show virtually no increase from its depressed levels of 1981.

The outlook for 1983 should be somewhat brighter, and we expect that farm income will rise to \$28 billion the year after next. The major factors contributing to this relative optimism are the strength of the economy, recovery of exports as Europe gets back on its feet, and some retrenchment in the corn and soybean crops from the record and near-record 1981 crop year figures.

Even this, however, will leave farmers well behind the 1979 performance of \$27 billion in real terms.

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*Agrinomic Update is prepared monthly by the Commodity Activities and Research Department; Robert G. Craig, manager; Kenneth Nye, commodity specialist, crops; and Michael Kovacic, commodity specialist, livestock and poultry.*



### Kovacic Joins MFB Staff

Michael R. Kovacic joined the Michigan Farm Bureau Commodity Activities and Research Department in late November 1981.

According to Robert Craig, manager of CARD, Kovacic's major staff responsibilities will be for the department's animal agriculture activities, including serving as animal care project leader, and to assist in economic research and development projects.

Kovacic is a native of Durand. He is a graduate of Michigan State University where he received his bachelor and master degrees in agricultural education.

Prior to joining the Farm Bureau staff, Kovacic was an MSU Extension Service agricultural agent in Lenawee County. Other ag related experience includes two years as vocational agriculture instructor and partnership in a family dairy farm. He currently serves as the state FFA Alumni chairperson.

# Respected Educator Urges Appointment to Improve State's Judicial and Educational Systems

Earlier this year, the Michigan Farm Bureau endorsed a proposed constitutional amendment to shorten Michigan's long ballot. Lt. Gov. James Brickley has been one of the chief sponsors of the amendment. A committee, Citizens for an Improved Ballot, has been organized to collect the 400,000 signatures needed to place this amendment on the ballot and to promote it at election time.

Specifically, this proposal would provide for appointment by the governor with the approval of the Senate, rather than election of Supreme Court justices, appellate judges, members of the State Board of Education and members of the governing boards of the University of Michigan, Michigan State University and Wayne State University.

I believe this is a very important undertaking which will significantly improve both the judicial and educational systems of Michigan.

Michigan elects more individuals to the executive branch of state government than any other state in the Union. This proposal would dramatically shorten Michigan's long and confusing ballot. It would require that not more than five of the nine members of each board would be of any one political party.

From my perspective as a long time former president of Michigan State University, this is a much needed change.

The state constitution now provides that members of the boards charged with the management of Michigan Tech, Western Michigan, Northern, Central Michigan, Eastern Michigan, Ferris State, Oakland, Grand Valley, Saginaw Valley and Lake Superior State are appointed by the governor subject to approval by the Senate. That system has worked very well.

Experience has demonstrated that there are a great many qualified persons who would gladly accept appointment to these boards. Many of the most able have no enthusiasm for going through the current requirements for seeking nominations from the partisan political conventions and

then campaigning all over the state for election. These positions pay no salaries and require a good deal of time and attention.

It should be remembered that prior to the current constitution, the election of members of the education boards and the Supreme Court were held in the spring of each alternate year in order to de-emphasize political partisanship.

The elimination of the spring elections by the last constitutional convention was conceived and approved as a cost-saving device.

Under the present system, the political parties' conventions have too often used their nominating procedures to balance their state tickets at the expense of our educational boards.

Too often the candidates are picked in the rush of adjournment of party conventions and are unknown to virtually all of the voters at election time.

Thirty-two states have moved to some form of merit selection for some or all judges.

Forty-four states have an appointment process for educational posts, and of the six remaining, only Michigan elects more than one central university governing board. And only Michigan has a system where the highest judicial offices in the state - Supreme Court justices - are forced to seek a partisan nomination so that they can run in a non-partisan election.

In the grand scheme of things, a reform like this rarely stimulates great public attention. It does not directly affect the pocketbooks of the people. It is not going to have an immediate effect on people's lives.

It will take a great deal of work to collect the 400,000 signatures needed to place this issue on the ballot.

I hope that all of those in the agricultural community will join in helping to collect the signatures.

The State Board of Education, with its responsibility for public education in the primary and secondary schools of this state and the governing boards of the University of Michigan, Michigan



JOHN HANNAH

State University and Wayne State University, exercise a great responsibility that will profoundly affect the lives of our children and grand children for a long time to come. Let us take this first step now.

Dr. John Hannah  
Former President  
Michigan State University

*Farm Bureau delegates at the 1981 annual meeting adopted policy favoring the appointment for these judicial and education posts and the official policy further urges Farm Bureau members to support the constitutional amendment being petitioned by the Citizens for an Improved Ballot. If you would like to help gather signatures to support this constitutional amendment petition, contact your county Farm Bureau office, the MFB Public Affairs Division, or write directly to the Citizens for an Improved Ballot, P.O. Box 10115, Lansing, Mich. 48901. Your petition will arrive by return mail.*

# Farm Bureau Market Place

## FARM EQUIPMENT

**For Sale: Used Storage Tanks,** 6000 to 20,000 gallon capacity. Vertical or horizontal. Phone 616-798-1805.

(10-12-15p-ts)

**Irrigation Equipment** - Complete line - Lockwood center pivots - Rainbow and Alumax travelers, pipe and pumps. We repair pipe and make up pumping units. Plummer Supply, Bradley, Mich. 616-792-2215. (11-12-27p-ts)

**Manure Pumps, agitators,** pipe and travelers for sale to pump manure directly from lagoon or pit to field. We also custom pump. Plummer Supply, Bradley, Mich. 616-792-2215.

(11-12-27p-ts)

**New All Wire Cages and Equipment,** also Pedigreed Meat Production New Zealand White Rabbits. Dettmer's Bunny Patch, a full time commercial rabbitry, Carson City, Mich. 517-584-3765. (9-6t-25p)

**For Sale: Howard Rotavator,** Model E-50. \$1500. One row ridger and fumigator, \$600. Both excellent condition. 517-375-2529. (11-4t-16p)

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

**Marshall's Tractor Tune-up Manual** gives basic tune-up specifications on almost 400 popular tractor models 1965-up. A must for farm and dealer mechanics. \$14.50 postpaid. Marshall Publications, Dept. M-1, Box 1190, Minnetonka, Minn. 55343. (1-2t-34p-ts)

**Antique Tractor Books! Make Ideal Gifts! New! New! Titles.** Just released! "FARM TRACTORS 1950-1975," covers tractor design, performance, turbocharging, transmissions, comfort, etc., 415 photos, 176 pages, \$15.95. "THE AGRICULTURAL TRACTOR 1855-1950," 300 photos, specifications, component drawings; and mechanical features, 160 pages, \$13.95. "FARM TRACTORS IN COLOR," 80 years tractor history, 118 true color photos, 183 pages, hardcover, \$11.95. SPECIAL! Complete collector's library, all 3 above books, \$38.95 postpaid. "THE ENCYCLOPEDIA OF AMERICAN FARM TRACTORS," covers tractors from 1890s to 1979, 1500 photos, 352 large pages, full descriptions, hard leatherette cover, \$26.95. "150 YEARS OF INTERNATIONAL HARVESTER," covers tractors and all equipment, 416 large pages, 2000 photos, hard leatherette cover, \$26.95 postpaid. Free circular, many more titles. Diamond Farm Book Publishers, Dept. MFN, Box 537, Alexandria Bay, NY 13607. Phone 613-475-1771. (12-4t-132p)

## FIRESTONE HEAVY DUTY TRUCK TARPULINS

16' x 20'	\$32
18' x 24'	\$38
20' x 30'	\$48
26' x 40'	\$89

Before Midnight Feb. 6

As part of an advertising test Firestone Tarp Mfg will send any of the above truck size tarpaulins to any reader of this publication who reads and responds to this test before midnight Feb. 6. Each tarpaulin Lot (#Z-18, PVC) is constructed of high density fabric (with virgin grade ingredient, supplied by Gulf Oil Co., Dow Chemical Co., and Union Oil Co.) with nylon reinforced rope hems, double lock stitched hems, electronically welded seams, 100% water proof, #4 (1/2" dia.) metal grommets set on 3 ft. centers with reinforced triangular corner patches and are recommended for all heavy duty use and all bulk or pallet riding materials, and will be accompanied with a LIFETIME guarantee that it must perform 100% or it will be replaced free. Add \$7 handling & crating for each tarp ordered. Firestone Tarp Mfg pays all shipping. Should you wish to return your tarpaulins you may do so for a full refund. Any letter postmarked later than Feb. 6 will be returned. LIMIT: Fifty (50) tarps per address, no exceptions. Send appropriate sum together with your name & address to: Tarp Test Dept., #119G, Firestone Tarp Mfg, Inc., 6314 Santa Monica Blvd., Hollywood, CA 90038, for fastest service from any part of the country call collect, before midnight 7 days a week (213) 462-1914 (ask operator for) TARP TEST #119G have credit card ready.

**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)

## LIVESTOCK

**CORRIEDALE SHEEP** breeding stock. 313-429-7874.

(12-12t-5p)

**25 Crossbred ewes** bred to purebred Suffolk ram. 2 - 3/4 Simmental yearling bulls. 906-482-3375. (1-14p)

**Production Tested Angus** breeding stock and **Crossbred Club Calves,** reasonably priced. Delivery available. Border Angus Farms, Sturgis, Mich. 616-651-3456. (1-3t-22p)

**For Sale: Registered Gray Dercheron Stallion** Coming Two, Ravenna, Mich. 616-853-2476. (1-11p)

**For Sale: Purebred Simmental Bull,** 19 mos. old. Larry Kindel, St. Johns, 517-224-4049. (1-2t-12p)

**Registered Holstein Yearling Bull,** Glen Valley Star son from Bootmaker VG with 21,670M 3.9% 841F. Others from Tony, Lucky Royal, Cinnamon. Also, 3 strong grade heifers due Jan. and 800 bales choice 3rd cutting alfalfa hay. George Robb, Fowlerville, Mich., phone 517-223-9462. (1-41p)

## DOGS

**For Sale: Australian Shepherd Puppies.** Mother good cow dog. Four males; seven females - all beautifully marked with colors of Australian Blue, red merril (brown), black and white. Ready to leave litter Dec. 22. Phone Big Rapids 616-796-0982. (1-37p)

## 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)

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

**\$1,000,000 Farms Wanted** - Can be stocked or equipped. In Tuscola, Lapeere, Huron, Sanilac counties. Write or call national farm brokers at United Farm Agency, 1764 M-24 Caro, Mich. 48723. Phone 517-673-6888. Free! Farm and business catalogs upon request. (1-3t-27p)

## FOR HOMEMAKERS

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

**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! German recipes, no nitrates!** Frankfurters, Summer, Bologna, Headcheese, Venison, Pork-sausage! \$1.00, Hamiltons, Box 652-131, New Ulm, Minn. 56073. (1-20p-ts)

**Now! Farm Meat Cutting Guide!** Get quality cuts! Both beef, pork! Completely illustrated! \$1.00. Hamilton's, Box 652-131, New Ulm, Minn. 56073. (1-20p-ts)

## MISCELLANEOUS

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

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

**Lincoln Log home model** ready for inspection. Bart & Hope McFarlane, Spring Arbor, 517-750-2025. (1-2t-14p-ts)

**Auction Sale of Farm Implements** of the late Allen Rush. 4 miles west of Romeo then 2 miles south at 64510 Dequindine 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)

**Can't Kill Roaches?** Oh yes you can! Sure - quick - economical recipe, make in your own kitchen! Send \$1.00 & S.A.S.E. to L.J.M., Route 1, Box 38A, Lawrence, Mich. 49064. (1-28p)

**99 efficient kerosene, fuel oil, propane heaters.** Save 35% on fuel costs. UL-AGA approved. Buy distributor direct. Free literature, prices. IRS Dist., Box 8, Curran, Mich. 48728. 517-848-5168. (1-2t-28p)

**Home and Farm Air Filters:** Permanent and disposable for heating, A/C, and ventilation systems. All sizes. For brochure write: Genesee Air Filter Company, Box 492, Grand Blanc, Mich. 48439. (1-29p)

**Book - "Shining Through"** - 120 pp. with illustrations. Beautiful rural romance 1897-99, based on diary and letters. \$3.70 postpaid. R. McKim, Box 168, Holt, Mich. 48842. (1-12t-25p-ts)

**How to weld on the farm and save money.** Facts that work. Send \$3.00 to Marshall, Box 632, Altavista, VA 24517. (1-2t-21p-ts)

**Ash Remover Shovel:** A new way to remove those unwanted ashes from your wood stove or fireplace insert without soot and ashes everywhere. Write for free brochure. Wood Stove Accessories, Inc., P.O. Box 85, Mechanicsville, VA 23111. (1-3t-38p-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. (1-5t-29p-ts)

**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.**

Name \_\_\_\_\_

Address \_\_\_\_\_

I am a Farm Bureau member. This is a non-commercial ad and I am enclosing 10 cents per word.

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

Please run the following ad in the \_\_\_\_\_ issue(s) of Michigan Farm News Rural Living.

**AD COPY (please print clearly):**

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Total Words \_\_\_\_\_

Total Enclosed \_\_\_\_\_

# AGROX® D-L PLUS, works as well in your planter as it does for your corn seed

AGROX D-L Plus has been developed by Chipman to provide corn seed with critical protection from seed corn maggots and wireworms. The proven combination of lindane and DIAZINON® provides excellent insect control at economical cost.

The plus is captan as a supplement to previous fungicidal treatment, to give your crop added protection against seedling diseases.

Best of all, AGROX D-L Plus has been carefully formulated to provide all this protection with no interference to your planting operations. AGROX D-L Plus will not cause bridging, clog plates, slow down air planters or block monitors. AGROX D-L Plus works well with MAX-EMERGE® (Deere and Co.) or International air planters.

University trials have shown the combination of DIAZINON and lindane in AGROX D-L Plus, applied in the planter box, provides significantly better control of seed corn maggot than soil applied granular insecticides at a fraction of the cost.

A convenient 2 ounce pack treats one bushel of corn seed.

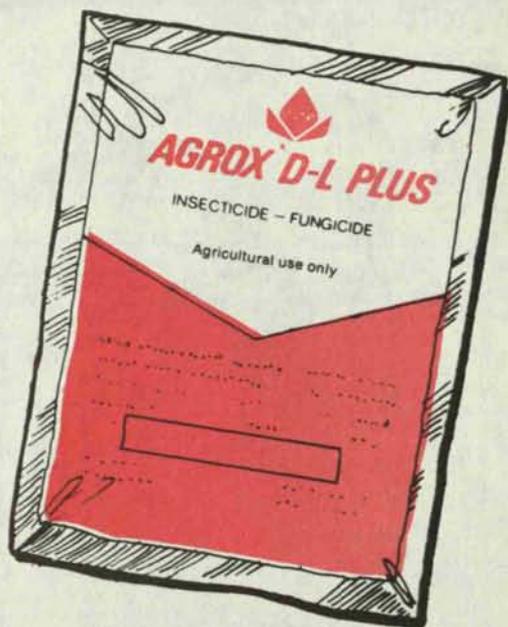
© AGROX is a registered trademark of Chipman Inc., Canada

© DIAZINON is a registered trademark of Ciba-Geigy Chemical Corporation, Greensboro, NC

© MAX-EMERGE is a trademark of Deere and Co.

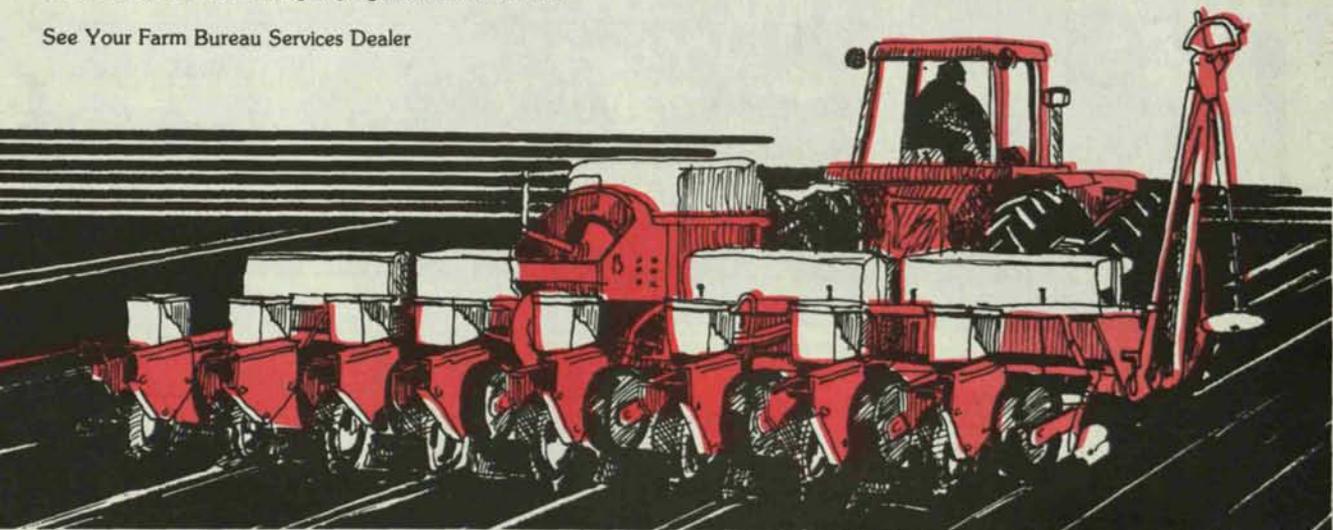
Read the label before using any agricultural chemical.

See Your Farm Bureau Services Dealer



Keep the good things growing

Chipman Chemicals Inc.  
P.O. Box 718  
River Rouge, MI  
48218



# Tax Savings and High Interest now, and a Lifetime Retirement Income later...



## Our IRA (Individual Retirement Account) does more than just wait for you to retire.

As self-employed business people, farmers need to set up their own retirement plans. FB Annuity Company, a subsidiary of Farm Bureau Life Insurance Company of Michigan, offers a plan that gives you full benefit of the IRA tax breaks while guaranteeing you a monthly income you can't outlive.

You'll earn high interest rates on your deposits and enjoy tax savings year after year (you can deposit up to \$2,000 a year, tax-free). We charge no administrative fees on the plan and guarantee you prompt, personal, dependable service from your local Farm Bureau Insurance agent.

The bottom line is simple: we can guarantee you a generous retirement income for as long as you live, continuous tax savings, competitive interest rates, and knowledgeable service. Call your Farm Bureau Insurance agent today to learn more about the advantages of an IRA. We've been specializing in protecting Michigan farm families for over 30 years.

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

**FARM BUREAU  
INSURANCE  
GROUP**

FARM BUREAU MUTUAL • FARM BUREAU LIFE • COMMUNITY SERVICE INSURANCE • FB ANNUITY

### Address Correction Requested

MOVING? To change your address, clip out your present address label (at left) and this form and send to *Rural Living*, P.O. Box 30960, Lansing, Mich. 48909. Please try to give us for weeks' notice.

Name \_\_\_\_\_

New Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Permanent Change     Temporary Change - will return to present address