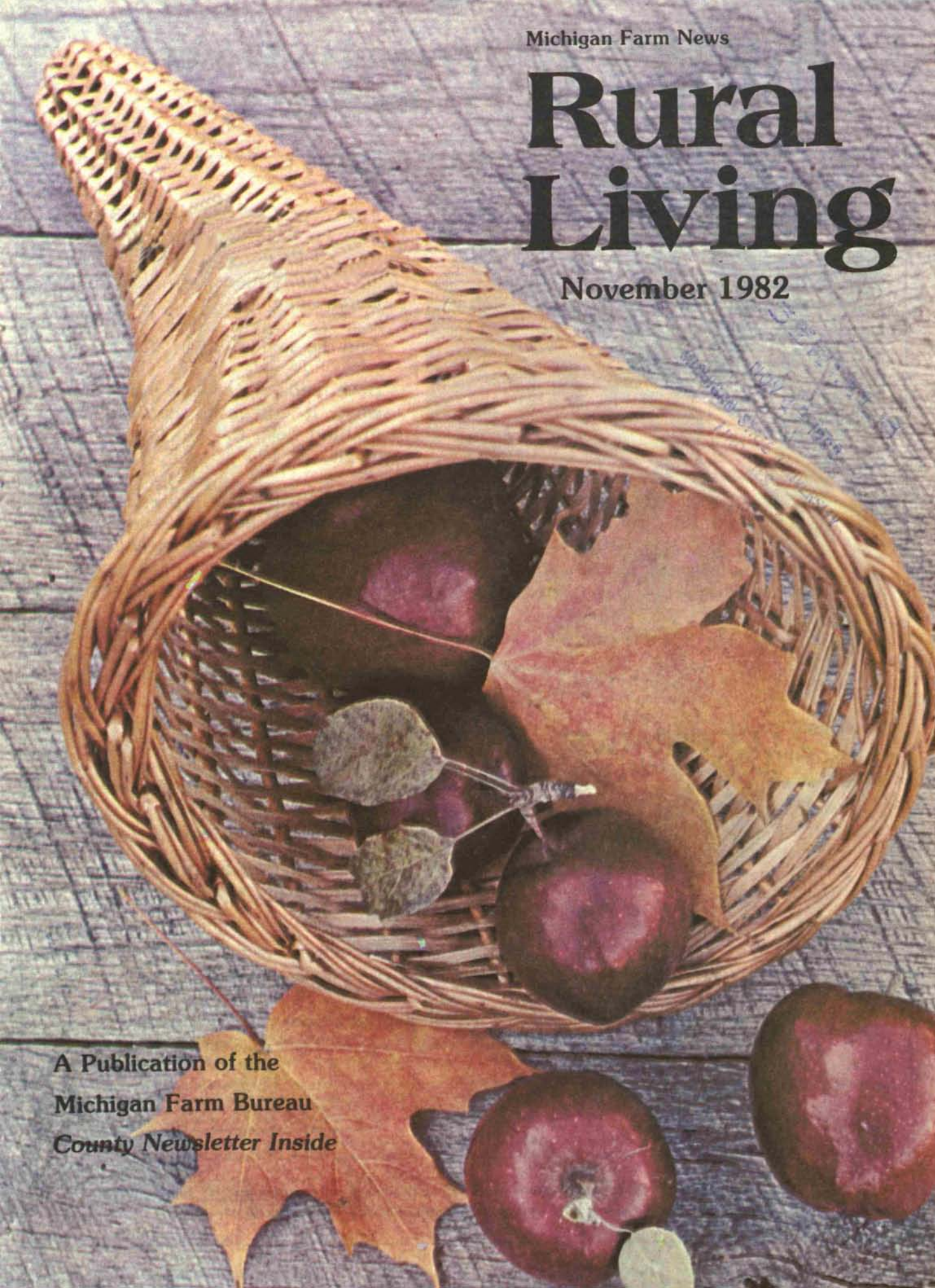


Michigan Farm News

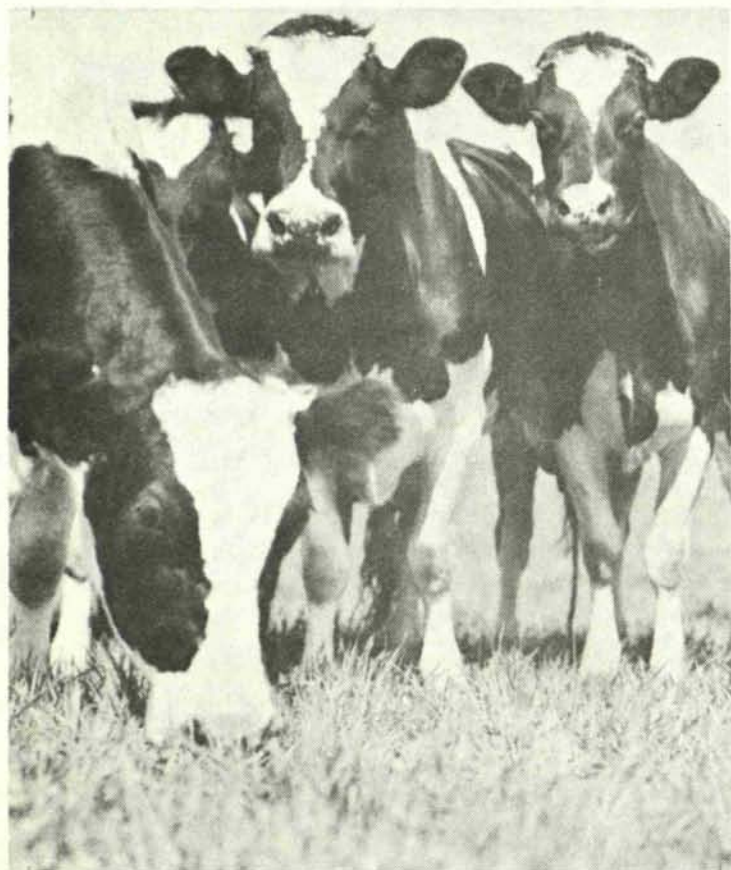
# Rural Living

November 1982

A Publication of the  
Michigan Farm Bureau  
*County Newsletter Inside*



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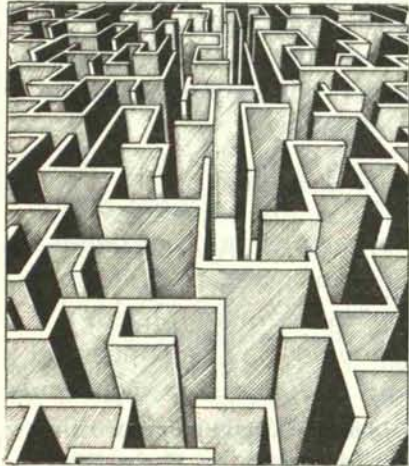
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# Rural Living

A Publication of the Michigan Farm Bureau

November 1982  
Volume 61, Number 11



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Cover photo by Marcia Ditchie

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

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## It Starts With You!

A few weeks ago, the board of directors of Farm Bureau Services, Inc. made a very difficult decision. I am convinced it was the right decision.

Since 1974, FBS has tried to find a solution to the PBB problem, an unprecedented problem that has drained the financial and human resources of our supply and marketing cooperative. It was a problem that reached far beyond FBS; it dampened the vital spirit of Farm Bureau members and damaged the morale of the employees of Michigan Farm Bureau and its other affiliates. It was a price the organization simply could not continue paying.

The simple solution to the problem would have been to liquidate - simple, but certainly not in the best interest of the farmers who need and have invested in their cooperative. The best alternative, the board decided, was to file for reorganization under Chapter 11 of the bankruptcy laws. They believe that a successful reorganization and a merger with a strong cooperative will ensure Michigan farmers of a viable co-op for their supply and marketing needs and enhance the ability of all creditors - including debenture holders - to be paid. FBS plans to be successful and everyone involved has committed their efforts to "make it happen."



Since that action was taken, I have been tremendously encouraged by the strong support of farmers, local co-ops and independent dealers who have continued to do business as usual with FBS. Their effective communications with other farmers, assuring them that their grain and beans are safe, that the judge's order protects all warehouse receipts and price later agreements entered into before and after the filing, have had a real positive impact.

Crucial decisions made in the board room and astute plans developed in management offices at Farm Bureau Center cannot make a successful reorganization happen. Farmers can. They can make it happen by engaging in price later agreements with FBS during the grain season. They can make it happen by continuing to reassure other farmers that payment will be made by FBS

for their commodities during the reorganization. They can make it happen by supporting their co-ops as they never have before.

There is also a "you make it happen" role for those of you who have no grain or beans to market or no need for farm supplies. You can reassure those who may be concerned about the various services and programs they participate in through Michigan Farm Bureau, Farm Bureau Insurance Group, Farmers Petroleum Co-op, Farmers Crude Production Co. or MACMA. These are separate legal entities and the services they provide to members will continue as they have in the past. This understanding is especially important to the success of our 1983 membership campaign.

I hope all of you will join me in viewing this current challenge as an opportunity, an opportunity to help rebuild, not only a better and stronger co-op, but also to rebuild the spirit and commitment that has been, and will continue to be, the trademark of Michigan Farm Bureau.

Together, we can make it happen.

A handwritten signature in cursive script that reads "Elton R. Smith".

President  
Michigan Farm Bureau

## Latch on to the Affirmative

Back when I was a kid, there was a song on the Hit Parade (now you know how long ago I was a kid) that went, "You gotta accentuate the positive, eliminate the negative, latch on to the affirmative; don't mess with Mr. In-Between."

I always thought that was a pretty good philosophy and tried to practice it through the years.

Recently, after practically a "free ride" through life with only a broken arm and two births as hospital experiences, I got the full treatment with a lengthy recuperation period. (I thought surely Farm Bureau would fall apart during my absence and was just a touch disappointed when it didn't.)

One day during my forced inactivity, I was lying on the couch, munching on peanuts, watching the soaps and reading the local newspaper. During the commercials, I looked over the adult education class schedule for our area and the word JAZZERCISE jumped out like a neon sign.

I had a good argument with myself that lasted during the attempted rescue of Susan from the mental hospital on "As the World Turns" through the demise of rock singer Floyd on the award-winning "The Guiding Light."

"Relax! A potty stomach at your age is no big deal." "Yeh, but..." "So who expects you to be a Number 10 after all these years?" "Well, maybe not a 10, but a 7 1/2 wouldn't be unrealistic." "You've earned your lumps and your pot. Learn to live with them." "But, if I don't latch on to the affirmative now, there'll be no affirmative left to latch onto!"

The class is held in a lovely old mansion that's now used for community activities - on the third floor - no elevators, of course. As I crawled up the third flight and viewed the 20-year-olds who would be my classmates, I groaned, "What am I doing here?"

Blessed by heredity with a degree of suppleness that allows the demanded movements, I was nevertheless chagrined by the timing I'd lost since "Accentuate the Positive" hit the charts. And a look in the mirror in my leotard and tights left no doubt as to why I was there.

My first Jazzercise class coincided with my first full day back to work and it was a tired body that dragged itself off to bed that night. But, even though I was still considerably less than a 10, I felt good (so good I almost rewarded myself with a hot fudge sundae).

The next day (moaning ever so softly) I went back to the office invigorated, ready to tackle whatever challenge, able to really relate to and truly appreciate the "Accentuate the Positive" attitude of Farm Bureau Services' leadership and management as they committed their efforts to a successful reorganization.

I strongly urge you to read the president's "Rural Route" next door and the report of the FBS reorganization in this issue. Then illustrate your faith in what they can accomplish in the future.

I'll give you odds that FBS will become a 10 before Yours Truly. Why? Because they've got you to help make it happen while I teeter on my toes all alone.

Donna Wilber is a contributing editor to Rural Living.  
RURAL LIVING, NOVEMBER 1982

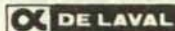
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See center pages of this issue.

## Balanced Budget Proposal Defeated in Hurry-Up Vote

In a vote that essentially followed party lines, the proposed constitutional amendment that would have required a balanced federal budget was defeated 236 to 187 on Oct. 1, by lack of a two-thirds majority.

Expressing disappointment on behalf of the nation's farmers and ranchers who had vigorously supported the balanced budget proposal, American Farm Bureau Federation President Robert Delano said he was shocked by the defeat.

"By its actions, the House has told the American people that it rejects the practical means to get a handle on the out-of-control federal spending that is simply bankrupting taxpayers," he said.

The proposed amendment had been bottled up in the House Judiciary Committee and was released by discharge petition signed by 218 members of the House. After a year of committee delay, the House Democratic leadership allowed a vote on the proposal within 24 hours after the discharge.

Although supported by a majority of the members of the House, the balanced budget resolution fell 46 votes short of the two-thirds majority necessary for it to go to the states for ratification.

Sixty-nine Democrats and 167 Republicans voted in favor of the measure. Twenty Republicans voted for defeat and 167 Democrats opposed the measure. Observers attributed the defeat to the hurry-up vote, which short circuited grassroots lobbying for the proposal.

Michigan's budget "balancers" and "spenders" - indicated by their vote on the measure are as follows:

**SPENDERS:** Conyers, Wolpe, Kil-dee, Traxler, Albosta, Bonior, Hertel, Crockett, Ford, Dingel, Brodhead.

**BALANCERS:** Pursell, Siljander, Sawyer, Dunn, Vander Jagt, Davis, Broomfield.

Congressman Jim Blanchard was absent when the vote was taken.

## USDA Authority Assured for Administration of Federal Marketing Orders

Farm Bureau presidents from two of the nation's leading fruit and vegetable producing states met with Agriculture Secretary John Block last month and gained assurances that federal marketing orders will be administered by the USDA without interference from other federal agencies.

Elton R. Smith, MFB president and vice president of AFBF, and Henry Voss, California Farm Bureau president, expressed concern to Block that recent actions by the Office of Management and Budget may have set a precedent for the operation of the marketing orders.

Specifically, they referred to the decision of OMB to disallow the use of a reserve pool for the 1982 processing cherry producers \$10 million, with no benefit to anyone, including consumers.

## Soviet Grain Sale

"We are pleased that President Reagan has offered to increase the amount of grain the Soviet Union can buy from the United States. It comes at harvest time when U.S. farmers are looking at an excessive supply of grain that needs to move on the world market."

That was the reaction of AFBF President Delano following President Reagan's announcement on Oct. 15 that he is extending an offer to the Soviet Union to buy 23 million tons of U.S. grain.

Provisions for the proposed sale are that the USSR must purchase the grain before Nov. 30 and delivery must be completed within 180 days.

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See the County Newsletter section  
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New information has become available on the seven very important proposals on the Nov. 2 ballot. The explanation on the ballot is limited to 100 words and provides very little information as to the actual affect the proposal will have, either good or bad. Following is an update of the ballot issues:

**Proposal A - FB supports a YES vote.** It would permit changing the law to eliminate most of the immunity from civil arrest and process of legislators during the legislative session. Legislators should not be exempted from arrest any more than anyone else, except when on actual state business.

**Proposal B - FB recommends a NO vote.** It would create, in the constitution, a Michigan Department of State Police and mandate minimum staffing regardless of cost. It is a dangerous precedent and eliminates control over police spending. Immediate additional cost would be \$4.3 million. It was promoted by the State Police union which already has the right to collective bargaining and binding arbitration. "B" would mandate paying the increasing cost as a result of bargaining regardless of amount.

It is **opposed** by 21 or more groups including: the director of the State Police, Col. Hough, Gov. Milliken, sheriffs, Fraternal Order of Police, prosecuting attorneys, deputy sheriffs, chiefs of police, State Chamber of Commerce, AFL-CIO, Association of Counties, League of Women Voters, Commission on Criminal Justice, Municipal League, Association of School Boards, United Conservation Clubs and several newspapers.

**Proposal C - FB did not take a position on Proposal C** as adequate information was not available at the time the board acted. However, latest information shows that this was promoted by the Detroit Bond and Mortgage Corporation, a firm that deals in land contracts and will profit substantially if "C" passes. It would prevent a lender from using "due on sales"

clauses in a mortgage which means a buyer of property does not assume the mortgage as it would have to be renegotiated.

It also extends the time to redeem property from the present six months to up to four years. The probable effect would be that mortgage money would dry up. Lenders and investors would be unwilling to commit money to a state where the property could sit idle for four years, and they would be responsible for the property taxes. The U.S. Supreme Court has ruled that federal lending institutions can enforce "due on sale" mortgage provisions. This decision exempts those institutions from anything the state does. State chartered institutions would therefore be at a serious disadvantage.

**Proposal E - FB did not take a position on this** as it has very little meaning. It only provides that state officials must send "written communication" to the president and other federal officials urging a "nuclear freeze" between the U.S. and Russia. It is not binding on anyone.

**Energy Proposals D & H - FB recommends a NO vote on Proposal D.** It was put on the ballot by a social activist group known as the Citizens Lobby. It is so complex and restrictive that it is strongly opposed by hundreds of well known organizations, individuals, all types of businesses, chambers of commerce throughout the state, and over 20 labor groups such as the AFL-CIO and numerous labor councils. In addition, over 200 state and local officials also say "vote NO on D." These range from Gov. Milliken and leaders from both parties to county commissions, townships, mayors, etc. Many newspapers, radio and television stations all have taken positions opposing "D."

FB was among the first to oppose "D" because it would create unbelievable red tape, bureaucracy and delay which would result in higher energy rates and perhaps even shortages. Farmers have had experience with severe shortages and the lights going

out. It is estimated that costs would rise \$150 million in just the first year.

**FB supports a YES vote on Proposal H.** It was put on the ballot by a two-thirds vote of the Legislature because of the concern over "D." Its provisions would be helpful as it would prohibit any automatic passed through fuel cost increases. All rate adjustments must have a "full and complete hearing." It also would prohibit legislators from accepting employment with a utility for two years after leaving office. Proposal H is supported by pretty much the same group that opposes "D."

On Oct. 13, Gov. Milliken signed HB 5527 into law. It is new utility control legislation that accomplishes the objectives of the above ballot proposals. It eliminates automatic fuel adjustment changes on utility bills and makes them subject to Public Service Commission approval. It requires utilities to provide one year and five year plans for buying and generating energy. These in turn are subject to public hearings. In general, the entire process is tightened up by the new law. A NO vote on "D" is still essential because of the chaos and higher cost it would create.

**Proposal G - FB recommends a NO vote on Proposal G.** This was put on the ballot through a petition by ACORN, a social activist group based in urban areas.

It would replace the current bipartisan three-member appointed Public Service Commission with a five-member elected commission. The commission would become totally political! Candidates would be nominated at political party conventions to run as so-called "non-partisans."

"G" is also opposed by a large number of business, civic and labor groups from throughout the state. The League of Women Voters has stated that it would "make a mockery of our elections."

Only a few states still have elected commissions and they are rapidly changing to an appointive system to avoid politics.



**Livestock Branding** - As of Sept. 25, farmers can register livestock brands with the Secretary of State's office. Farmers can have exclusive right to their brand for a \$50 fee. Each applicant, however, will be assigned a number which will be put into the computer. It is the number that should be used on the livestock as a key to identification in order to help prevent theft.

Uniform livestock identification coordinated in the state computer file could curb livestock theft. FB supported the legislation and worked closely with the Department of State to set up workable procedures. Applications are available from the Department of State Livestock Registry, P.O. Box 30330, Lansing, Mich. 48909.

**Animal Welfare** - HB 6099 has been introduced in the Legislature on animal welfare and would severely restrict, if not prohibit, animal agriculture as we now know it. The bill would cause major problems for confinement operators and may prohibit most confinement. An animal welfare advisory board would be created with no farmer representation.

Some of the provisions would include regulations on "disfiguring or mutilating," which could mean that common agricultural practices such as dehorning, debeaking, etc., would be prohibited. Transportation of livestock would be severely hampered in the bill's provisions. The bill also provides arrest without a warrant.

It would control and restrict methods for training horses, rodeo contests and also would require licensing of all cats and dogs and require cats and dogs to be neutered or spayed. If this is not done, the person would have to obtain a breeding permit at a cost of \$150 for each unaltered pet and \$75 annually for each renewal. Regulations would be included on slaughterhouses, stockyards, etc. *Rural Living* will have a more detailed analysis on this 86-page bill in another issue.

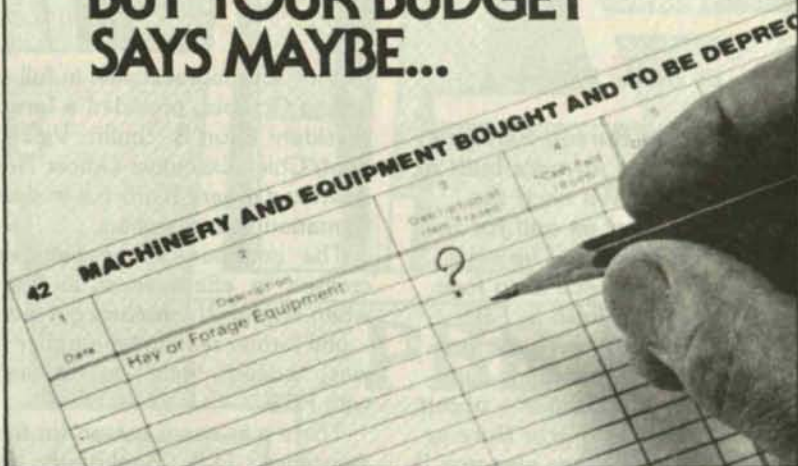
**Strip Coal Mining** - Gov. Milliken has signed SB 819 to provide standards for coal mining. It requires bonding, permit fees and reclamation of the

land. FB was involved with the legislation and helped rewrite the bill to include various protections for agricultural land including the requirement to reclaim the land to its original productive capacity and to assure that water resources will not be unduly harmed. An agricultural impact statement must

be provided as part of the permit procedure.

A trip to Indiana, led by FB, was most helpful in evaluating strip mining as it affects agriculture. Coal reserves in Michigan are in a 24-county area, which includes Michigan's best agricultural land.

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## FBS Chapter 11 Reorganization

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# Coming Out of the PBB Maze

By Donna Wilber

***"We need Farm Bureau Services for all the reasons farmers built it in the first place. We need the services it provides us and for the competition it creates. The very last thing farmers need is to lose their co-op. I have faith in FBS and I think farmers, with the protection we've been assured, can feel as good - even better - about doing business with Farm Bureau Services than any other elevator."***

**-Richard Leach Jr.  
Saginaw County cash crop farmer**

Two weeks following the announcement that Farm Bureau Services, Inc. had filed for reorganization under Chapter 11 of the bankruptcy laws, Dick Leach paused between hauls to the FBS Michigan Elevator Exchange Saginaw facility to share those thoughts. "Business as usual" reports from FBS elevators across the state were indicators that most farmers shared Leach's confidence.

Any initial farmer fears of elevator lock-ups and financial losses were eased by an effective communications effort launched by FBS immediately following the filing in the U.S. Bankruptcy Court in Bay City Oct. 1. Mass mailings, information meetings, personal contacts and news media interviews were all part of that effort.

County annual meetings, in full-swing during October, provided a forum for President Elton R. Smith, Vice President/Chief Executive Officer Newton Allen and other FB officials to share information with members.

The communications network increased in effectiveness and impact when farmers themselves got involved - one farmer reassuring another that it was, indeed, "safe" to do business with FBS.

There was every reason for that reassurance. U.S. Bankruptcy Judge Harvey Walker had specifically issued orders protecting all warehouse receipts and price later agreements entered into before and after the filing. Farmers were further reassured by a Michigan Department of Agriculture audit report that indicated that there was no shortage of grain at any FBS facility, which, in itself, made the Services' situation different from most bankruptcies in the trade.

Add to these reassurances an agreement with the St. Paul Bank for Cooperatives to provide a \$40 million total line of credit to FBS and the bottom line was farmer confidence and demonstrated faith by producers like Dick Leach.

### Why This Course of Action?

How could Farm Bureau Services, a viable co-op since farmers built it in 1929, end up in bankruptcy court? The answer lies in three letters - PBB

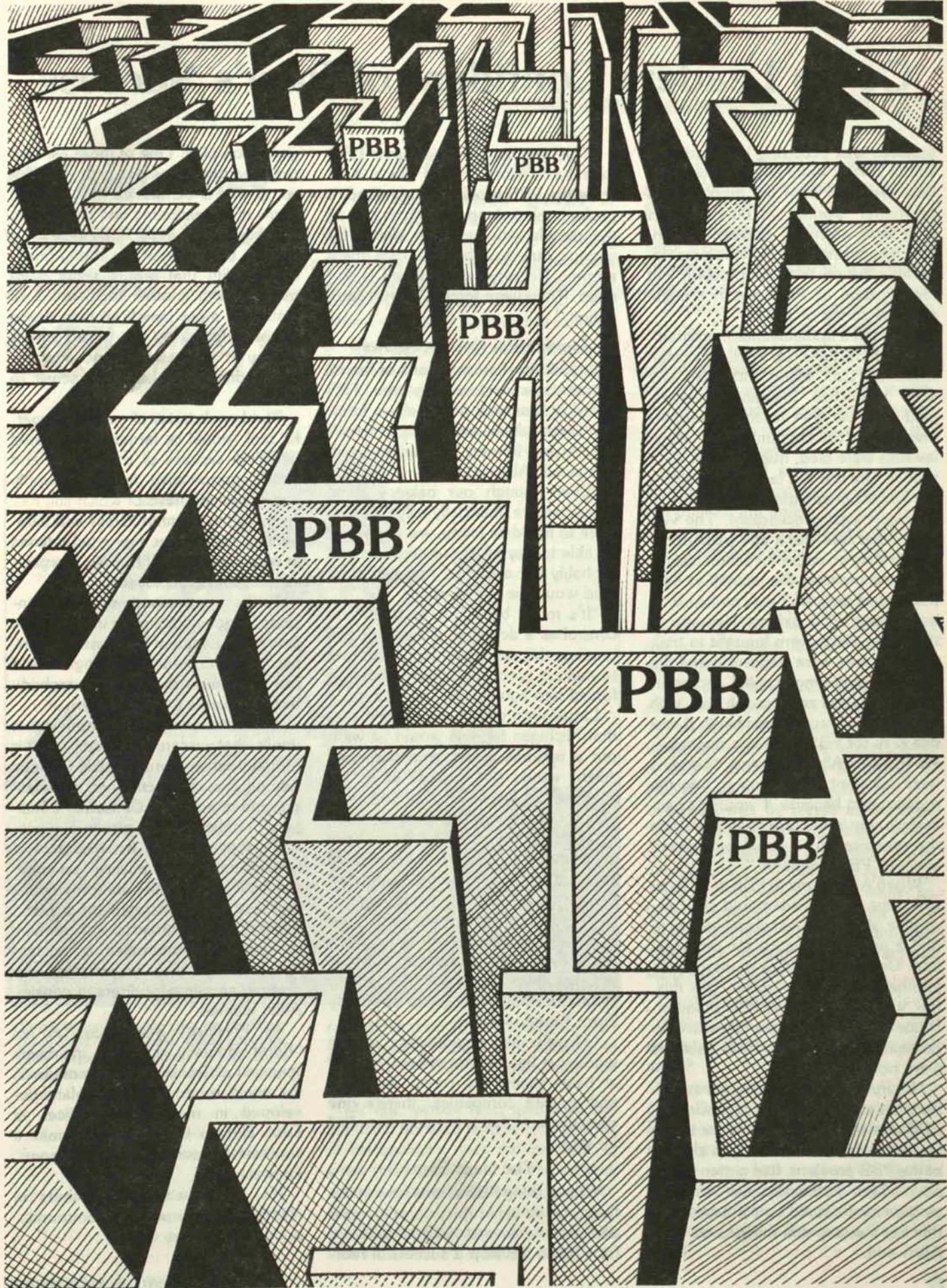
- the mere mention of which still has the power, after nearly 10 years, to stir feelings of frustration and powerlessness among Farm Bureau leaders, members and employees.

PBB - a fire retardant chemical - delivered to an FBS plant in a form indistinguishable from an approved feed additive - took the revered name of Farm Bureau and dragged it into infamy, in national - even international - public arenas where its unquestionable integrity was questioned.

PBB took an unmeasurable toll, not only in the destruction of contaminated farm animals. Consumer confidence in Michigan's agricultural products wavered as the issue became a battleground for the political, scientific and legal communities and provided a "hot topic" for news media. For FBS, the drain on its financial and human resources was intensified by a tarnished image that caused formerly strong customer-supporters to consider alternatives.

And no price tag can accurately reflect the damage of PBB to the traditionally intense pride and morale of members and employees of Michigan Farm Bureau and all its affiliates as they helplessly watched the name of Farm Bureau become almost synonymous with PBB.

It was in 1973 that PBB was delivered to the FBS plant and accidentally mixed into the feed. By December of that year, it became apparent that a



PBB

PBB

PBB

PBB

PBB

PBB

# Co-op Leaders Confident of Plan's Success

problem was occurring in association with a certain dairy ration, which was then removed from the market. FBS personnel worked countless hours with state agencies, universities, private laboratories and individuals to determine the cause of the problem, but identification of PBB was not made until the spring of 1974.

Through a reimbursement program, the manufacturer of PBB, Michigan Chemical Co., along with FBS and their respective insurance carriers, paid out over \$44 million to farmers involved in the contamination. Many lawsuits were filed, five of which went to trial. The first trial lasted 14 months, the longest of any trial in the history of Michigan legal proceedings. The verdict in that case was a 261-page document ruling no cause for action against FBS and ordering the plaintiff to bear the cost of the trial.

Although FBS did not lose any of the cases which were brought to trial, the legal fees were staggering and the need for long-range capital and operating capital became crucial. But, with the pending law suits against it, it was not easy for FBS to secure financing. As Newton Allen explains, "Lenders were reluctant to put money into the organization because it wouldn't necessarily stay in the organization to help the organization; it could be drained away by PBB claimants."

When Allen came to FBS in 1980 as executive vice president and chief executive officer, his first objective was to find a way to refinance the organization. One way would be to merge with another strong cooperative. But this, too, was blocked by the PBB situation. While FBS assets were attractive to potential partners, its PBB liabilities were not.

"Every way we turned in the search for ways to refinance the organization, PBB was always there to hit us in the face. Our debt service load, as a result of the PBB problem, had gotten to the point where our interest cost was twice as high as it should be for a business that has the very slim margins we do," Allen said.

"This company has tried since 1974 to find alternative ways in which to resolve the PBB problem. But nobody's pocketbook is deep enough to pay all the people who want to claim, for various reasons, that we owe them money. Nobody's pocketbook is that deep. They were forcing us into liquidation."

## Liquidation Not the Answer

Liquidation had to be one of the alternatives considered by the FBS board of directors, but "we're a farmers' organization and you can't walk out on your farmers," President Smith explained. Allen agrees.

"Even though our balance sheet shows we are financially solvent, if we were to liquidate today, we would not be able to pay all of our creditors and probably the only one that would be paid would be the bank.

"It's much better for us to stay in control as a debtor in possession and manage this company, trying our best to make it successful, than to have us forced into liquidation," he said.

Liquidation would also have meant that Michigan farmers would be without a regional co-op, and that, said Allen, would put farmers in a "big squeeze" as far as supplies and marketing of their products is concerned.

"Not all farmers in Michigan have supported their cooperative, but in all cases, the cooperative has supported the farmer. If you've never done a nickel's worth of business with your co-op, it's still been there to keep the public and private companies in line in pricing new products and buying your products," he told a group of county Farm Bureau leaders.

"There's no organization in the world that has the farmers' real interest at heart except the co-op. In public and private companies, there's one objective and that is to make a profit," he said.

## The Next Step

With existing PBB claims now in the hands of the bankruptcy court to value and resolve, several alternatives open for FBS to develop a successful reor-

ganization plan. One of those alternatives may be a merger with a strong co-op that is compatible with FBS in terms of its marketing and distribution philosophy and geographic location.

Allen believes that the strong financial stability that would result from merging with another regional co-op would be more beneficial than trying to compete against it - "using farmer money to take away farmer money, which doesn't make much sense to me."

The beneficiaries of such a merger, he said, would be farmers who would have the services of a "stronger and better" cooperative for their supply and marketing needs.

The Ohio Farmers Grain and Supply Association has expressed interest in combining with FBS if the reorganization plan is successful.

The reorganization plan will also include "paying our creditors the highest percent of our debt as humanly possible," Allen said. "Nothing would please me more than to see everybody paid 100 cents on a dollar.

"I believe, without a shadow of a doubt, that we can be successful in this reorganization, but it's going to need the full support of members, customers and employees to make it happen," he said.

Short-term views on the part of farmers and co-ops - using fear as an excuse not to do business with FBS or attitudes of "I can get a penny a bushel more down the street" or "I can buy my fertilizer for a dollar a ton less somewhere else" - will damage the chances of a successful reorganization, Allen warned.

As President Smith says in his "Rural Route" visit with members (page 4), "Crucial decisions made in the board room and astute plans developed in management offices at Farm Bureau Center cannot make a successful reorganization happen. Farmers can."

He, along with many others in Michigan's agricultural community, are confident they will.

# Communities Cooperate to Prevent Rural Crime

By Connie Turbin

Fruit and vegetable growers in Oceana County may joke about running a self-serve, no charge U-pick in their fields and orchards, but for these commercial growers, the thousands of dollars lost through theft and vandalism each year is no joking matter.

"One person who stops to pick a few pounds of asparagus or five bushels of apples seems almost insignificant," says Farm Bureau Insurance Group agent Dave McNeil, "but

ple of hundred dollars worth of products stolen, that represents money for spraying material.

"The thing is, most of the people who trespass and take off fruit or vegetables don't think of it as theft," says McNeil.

Herman DeRuiter, former Oceana County Farm Bureau president and one of the innovators of a countywide crime prevention program, says farmers who have made business investments for land, equipment, supplies and labor have no trouble equating the pilfering with theft.

"When I find someone in my orchards picking without permission, I just pull out my wallet," he says. "I tell them they might as well take the cash right then and there - it's the same thing."

## Vandals Are Not Pranksters

Pilfering from their farmland isn't the only problem farmers here face, says McNeil.

"They're losing fuel, batteries, implements, firewood and animals."

Vandalism, i.e., trespass with four-wheel drive vehicles and snowmobiles is also a problem, but according to McNeil, such acts of vandalism are overshadowed by recent incidents of "sport shooting" grazing dairy animals.

"It's completely senseless; these vandals don't even take the meat."

Rural crime losses are not limited to farm properties. The county is a popular summer resort area and cottagers are victims of breaking and enterings during the off-season.

## A Rural Watch Program

What's the solution to reducing crimes of theft and vandalism in rural areas?

Farmer members of Oceana County Farm Bureau, fed up with repeated losses, worked with MFB local affairs specialists, Farm Bureau insurance agents, cooperative extension agents, and local law enforcement agencies to develop and launch a pilot rural watch program, called Operation Eyes, in 1978.



Conspicuous, peering eyes on the Operation Eyes signs appear above a no trespass warning. Hundreds of the signs mark farm properties in Oceana County.

multiply that by 20 or 30 people pilfering products and you're looking at \$500 to \$1,000 in losses for the farmer."

McNeil, whose farm insurance accounts in the area represent over 45% of his business, sees the problem as even more significant in the difficult economic times farmers are facing today.

"With hard money times and high interest rates... if a farmer has a cou-

# Rural Crime Prevention: *It's Working!*

"The laws are on the books that stipulate fines and punishment in the courts for trespass, theft and vandalism," says Hart State Police Post commander, Lt. Tom Atland. "Our next stop was to set up a crime prevention program that would involve the whole community. We came up with Operation Eyes."

Basically, the program is an adaptation of the neighborhood watch program used extensively in urban and suburban neighborhoods.

"The idea behind it is 'You watch my property; I'll watch yours,'" says Atland.

The visible symbol of the project is the Operation Eyes sign. On the signs a warning against trespass and entry appears beneath conspicuous, peering eyes. The signs, especially numerous in the Hart-Shelby area, are distributed by the organizing agencies. Constructed of a laminated hardboard, the signs are durable and those peering eyes are intimidating.

McNeil has distributed hundreds of the signs to his insureds and has gained the cooperation of farm implement dealers and farm suppliers in other areas of the county to get the signs to farmers interested in posting their properties.

His efforts to promote the Operation Eyes program recently earned McNeil a certificate of appreciation from the Michigan State Police at Hart and the Michigan Farm Bureau.

"The signs don't really do anything except warn people against trespass and the possibility of prosecution," says McNeil. But, he says, the larger part of the program is increasing public involvement in crime prevention.

Getting involved is as simple as asking roadside "harvesters" if they have permission from the owner, being alert to vehicle descriptions or license plate numbers, and reporting suspicious activity to the landowner or law enforcement agencies.

"We really rely on this kind of information from the public for this type of police work," says Atland. "I try to impress on farmers here that unless we have these reports, we aren't going to

be aware of the full extent of the problem. We can't promise to recover what they have lost, but we do respond by patrolling where there may be a pattern of thefts reported. Identifying those patterns through such reports can lead to apprehension.

"For example, an officer may stop a pick-up with three or four batteries in the back end, but if we don't have reports of stolen batteries, we can't do much. If those theft reports are in, we can act," he says.

Crime prevention, he says, is more than police enforcement, the public has to be involved.

## Rural Crime Decreasing Statewide

Recent reports show that rural crime in Michigan decreased 4% in 1981 and law enforcement officials attribute the decrease to greater awareness and involvement in crime prevention by citizens. Like farmers in Oceana County, rural people throughout the state are backing crime prevention programs aimed at reducing incidents of theft and vandalism.

Through county Farm Bureau projects such as Operation Identification, a marking procedure to indelibly imprint farm equipment and personal property with the owner's driver's license number, and the grain confetti program, a procedure that blends paper confetti bearing the owner's driver's license number with the grain as it is augered into storage bins, farmers are working to increase the risk of apprehension for potential thieves.

Information about these programs is available from the MFB Public Affairs Division and county Farm Bureau offices. Property marking kits are available to Farm Bureau members, free of charge, from many county Farm Bureaus or from the Michigan State Police.

Crime prevention information aimed at helping farmers to secure on-farm fuel storage facilities is being disseminated by the MFB Public Affairs Division and the Barry County Sheriff's Department. The public information effort, supported by a grant awarded by the Michigan Office of

Criminal Justice, advises farm owners to follow three basic steps to prevent thefts by increasing the risk for potential thieves.

- Lock the fuel storage facility. It is probably the easiest, most important deterrent to theft. A quality three-inch lock with a case-hardened steel shackle is the smallest size recommended.

- Gravity fed fuel tanks should be locked at the fuel shut off valve on the tank. Electronically powered pumps should be locked where the hand operated valve at the filler end of the hose rests when not in use. All fuel tanks should be locked at the filler cap.

- Light the storage area with a mercury or sodium vapor lamp equipped with an automatic on/off switch. Mount the light directly over the storage facility to reduce shadows. Position the light so that there is no glare when viewing the storage facility at night.

- Locate a fuel storage facility in an area easily visible from the home.

- Other helpful ideas are to fasten "wings" to the fuel filler pipe on underground fuel tanks to prevent thieves from unscrewing the pipe from the tank. Weld scrap iron wings or metal rods on each side of the filler pipe before the tank contains fuel and/or fumes. Position the wings on the pipe so that they are underground when the tank is buried.

- Erect fencing around the fuel storage area to further reduce vulnerability to thefts. The most effective type of fence is chain link, at least eight feet high. Gates installed to open the facility for equipment fueling should be locked with case-hardened steel locks.

## Crime Prevention Theories Apply

Whether it's Operation Eyes, Operation Identification, grain confetti blending, or locking machinery and fuel facilities, the basic theories of crime prevention apply. Whatever can be done to make a thief take more time, create more noise, be more visible or obvious and, therefore, increase the risk of being caught, will reduce the landowner's vulnerability to theft.

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# Front and Center

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**An Animal Industries Resource Conference** will be held Nov. 10-11 at the Harley Hotel in East Lansing. The current trend of Michigan's agricultural market will be one of the production areas examined during the conference. Open to state livestock, dairy and poultry producers, the conference will provide the latest technical and economic information on Michigan's animal industry.

A \$31.85 registration fee will cover meals and conference costs. Arrangements for lodging must be made on an individual basis. More information about the conference may be obtained from Cal Flegal, 113 Anthony Hall, MSU, East Lansing, Mich. 48824.

**The 14th annual America & Me Essay Contest** was introduced into more than 1,300 Michigan schools in late September. Hundreds of the schools have already signed up to participate in the contest, which is being held this year from Oct. 18 to Nov. 12. Students will base their essays on the topic "Why I Am Important to America's Future." The contest is open to any Michigan eighth grade student.

**An AgriPac Auction at the State Leader Conference**, sponsored by the MFB Women in late September, raised \$2,627 for "Friends of Agriculture" for the 1984 elections. The women accepted a challenge from the MFB Young Farmers, who raised \$2,002 at an auction held during their leader conference last March. Some 175 county FB members were challenged to put themselves in the center ring of life by keynote speaker Ruth Ann Fowler.

**Sen. Dole has introduced a bill, S. 2984, regulating the use of animals in research and experimentation.** The stated purpose of the bill is to promote the development of nonanimal methods of research, experimentation and testing and to assure humane care of animals used in scientific research, experimentation and testing. Title IV of the bill specifically exempts research to improve animal nutrition, health, breeding, management or production efficiency in animal agriculture or in the improvement of the quality or safety of food or fiber.

## Farmers of the Week

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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. Award recipients for Sept. 1982 were:

**Sept. 6** - Dwight Nash, 32, operates a 300-acre dairy farm near Elsie. Nash, who milks 85 cows, serves on the Clinton County FB board; was co-chairperson of the county's 1982 membership drive; is active in St. Joseph Catholic Church; and is a member of the DHIA and the MMPA. His wife Gwen was named

MFB's 1982 Outstanding Young Farm Woman.

**Sept. 13** - Edward Kogelmann, 58, is a sod farmer whose 400-acre operation, called Creek Side Sod Farm, is located near Washington in Macomb County. He serves on the stewardship committee of St. Peters Lutheran Church in Mt. Clemens; is a member of the Lions Club, Macomb County FB, the Sod Growers Assn. of Michigan and the American Sod Producers Assn.

**Sept. 20** - David Eisenga, 37, a dairy farmer from Marion, farms 500 acres in partnership with his brother. He serves on the McBain Rural School

Board; is Sunday School teacher at Highland Christian Reformed Church; is local DHIA secretary-treasurer; is an Osceola County FB member; and serves on the Ewart local MMPA board.

**Sept. 27** - Gerald Zywicki, 34, of Belleville is a bedding plant grower and greenhouse operator. Besides the greenhouse business, he and his family grow flowers and vegetables to sell. He is active in the Wayne County FB and served on the board for five years; is active in the Detroit Flower Growers Assn., serving as secretary for two years; and is a past Lions Club member.

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.

## Oceana County

### FBIG Agent Honored for Operation Eyes Efforts



FBIG Agent Dave McNeil has distributed hundreds of Operation Eyes "No Trespassing" signs to Oceana County farmers and residents. His efforts to promote the program earned letters of appreciation from MFB and the Michigan State Police.

Dave McNeil, a Farm Bureau Insurance agent in Shelby, recently received two letters of appreciation for his efforts to encourage Farm Bureau members to participate in the Operation Eyes program in Oceana County. McNeil received the letters from Lt. Tom Altland of the Michigan State Police and Michigan Farm Bureau President Elton R. Smith.

The Operation Eyes program was started in Oceana County in 1978 be-

cause thefts of farm products were rising significantly. The program encourages rural residents to watch out for and report crime and suspicious activity to law enforcement officials.

Operation Eyes "No Trespassing" signs are available at the Hart post of the State Police, at FBIG offices and from the Oceana County Farm Bureau office.

(See feature on page 13.)

### Get Involved in Local Government - Knowledgeably

A workshop focusing on the involvement of county Farm Bureaus in township and county government will be held Dec. 8 at Grayling or Dec. 9 at Lansing.

The program is designed to increase understanding of the impact of the state's fiscal crisis on local government units, funding of K-12 education, local candidate campaign and election procedures, and conducting an effective local affairs program in the county Farm Bureau.

"Emphasis on audience participation will be evident in these workshops," said Ron Gaskill, MFB local affairs specialist and workshop coordinator.

Workshop presenters are Lynn R. Harvey, district Cooperative Extension agent specializing in public policy issues, and Richard H. Neubauer, director of political education for the American Farm Bureau Federation.

Pre-registration is required by Nov. 26, 1982. A non-refundable workshop fee of \$10 will be required. The fee includes the cost of materials and a luncheon. For further information or to register, contact the MFB Public Affairs Division at 517-323-7000, ext. 559.

## Lawmakers Could Take Lesson from FB Delegates

*Duane Tirrell, President  
Eaton County Farm Bureau*

The state annual meeting, coming up Nov. 30 - Dec. 3 in Grand Rapids will be my fifth, but I can remember going to my first state annual meeting. I really did not know what to expect. I managed to almost get lost in downtown Grand Rapids, and nearly got snowbound on the way home!

But what I remember best were the discussions on Farm Bureau policies that took place there. The delegates

really take these matters seriously! I couldn't help but be impressed with the way the discussion was conducted, and the concern and leadership that was demonstrated.

Every state annual since then has been the same way. The delegates really care about their organization and the stand it takes. Sometimes the discussion gets long and drawn out, but by the time it is over, every policy has been considered thoroughly, right down to spelling, grammar and punctuation. I sometimes wonder if our

lawmakers in Lansing and Washington pay nearly as much attention to the laws they pass as the delegates at the state annual do to the policies they approve.

I wish every Farm Bureau member could get a chance to go to the state annual meeting and really see their organization in action. So why not take in some of the state annual meeting this year? You probably won't get lost in Grand Rapids, hopefully it won't snow, and just maybe you'll be impressed with what goes on too.



## Farm Bureau and You Make It Happen

Farm Bureau is a unique organization, made up of farm families and associate members who are interested in the problems of feeding our own nation and much of the world.

Agriculture is the largest industry in the United States when you consider the over 15 million jobs created to support, process, transport and retail the farm commodities produced by 2.4% farmers. When farm families make a profit it benefits all, but in tough times like today, farm families and ultimately agri-business, suffers.

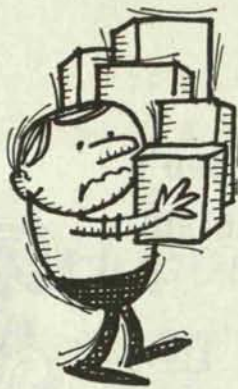
What can we do to strengthen agriculture and help our nation? Farm Bureau families need to work together, pull together to try to insure that they are able to make a reasonable profit. Only God can control some of the risks we face - like weather - but we by our belief in ourselves and the strength of our organization can effect change. Effecting change guided by the policies adopted right from the county level is the job of the lobbyists that Farm Bureau has in both Lansing and Washington, D.C.

How can you help? First, send in your membership renewal if you have not done so. Second, encourage farm families who are not members to join. Third, when the opportunity arises either through the newsletter, mail or a phone call, follow through and talk to your congressman or legislator and help us effect change. The more voices speaking together the more effective we can be in Lansing and Washington, D.C.

Last, get involved. Use your membership services. Make your membership work for you. You will reap a hundredfold for every bit of time you are involved. We speak from experience.

Katie Goodfellow and Dale Shade  
Membership Chairpersons  
Kent County Farm Bureau

 **YOU**  
make it happen



## Deciding to Move Is . . .

Dick & Doris Wieland of Antrim County, long-time Farm Bureau leaders, recently "traded" houses with their son Dan and daughter-in-law Joni. Dick & Doris spent 30 years of married life on the "home farm," as well as Dick having lived there all but two years of his life. Unlike most Americans, farmers seldom move and Dick & Doris share some of their many feelings in "Deciding to Move is . . ."

By Dick & Doris Wieland

*Having a garage sale.  
Finding all the big boxes in the township.  
Planning an after moving party.  
Picking a day it doesn't rain.  
Making sure it's your wife's idea.  
Organizing your neighbors to help.  
Finding things in closets you thought you had thrown away years ago.  
Finding old pictures and shedding a few tears.  
Finding more old things in unused closets and reliving those past years.  
Shedding a few more tears.  
Having several good laughs about some old pictures.  
Deciding which furniture which child will receive.  
Planning in case of rain - it rained.  
Replanning after moving party.*

*Unpacking and wondering where you will put nine rooms of furniture in five rooms.  
Deciding to plan for another garage sale.  
Learning to run a different dishwasher.  
Finding that your refrigerator won't fit in the kitchen.  
Buying a new refrigerator.  
Trying to find the shortest way to the garbage can.  
Getting exercise on the stairway.  
After 50 years, discovering you will have to go one-half mile to work.  
Buying a pick-up.  
Learning how to build a fire again.  
Learning how to cut wood again.  
Getting wife to build fire.  
BUT, we do enjoy it!!*

## Place Your MACMA Order Today!

Buy your Christmas presents early and stock up on "Michigan Farm Best" and other delicious food items offered in MACMA's citrus sale!

The order deadline is Nov. 12 and delivery is scheduled for the week of Dec. 7. Contact your county secretary to see if your county is participating in the sale.

Name \_\_\_\_\_

Address \_\_\_\_\_

Phone \_\_\_\_\_

2nd Phone \_\_\_\_\_

No.	Product	Price	Amount
_____	Navel Oranges, 4/5 bushel carton	\$12.00	_____
_____	Pink Grapefruit, 4/5 bushel carton	\$ 9.50	_____
_____	Tangelos, 4/5 bushel carton	\$10.50	_____
_____	Orange Juice Concentrate, 24/12 oz. cans	\$34.55	_____
_____	Grapefruit Concentrate, 24/12 oz. cans	\$28.20	_____
_____	Lemonade Concentrate, 24/12 oz. cans	\$14.20	_____
_____	Florida Skinless Peanuts, 20 oz. can	\$ 2.60	_____
_____	Florida Pecan Halves, 1 lb. bag	\$ 4.22	_____
_____	New Mex. Roasted Peanuts in Shell, 10 lbs. (salt free)	\$13.80	_____
_____	New Mex. Pecans in Shell, 10 lb. box	\$17.65	_____
_____	Wisconsin Sharp Cheddar, 4/1 lb. pkgs.	\$11.65	_____
_____	Wisconsin Medium Cheddar, 4/1 lb. pkgs.	\$11.65	_____
_____	Wisconsin Colby Cheese, 4/1 lb. pkgs.	\$10.95	_____
_____	Wisconsin Monterey Jack, 4/1 lb. pkgs.	\$10.95	_____
_____	Mozzarella Cheese, 12/10 oz. pkgs.	\$20.60	_____
_____	Swiss-Almond Cheese Spread, 1 lb.	\$ 2.65	_____
_____	Sharp Cheddar Cheese Spread, 1 lb.	\$ 2.65	_____
_____	Cheddar/Onion Cheese Spread, 1 lb.	\$ 2.65	_____
_____	Cheddar/Wine Cheese Spread, 1 lb.	\$ 2.65	_____
_____	Indiana Gourmet Popcorn, 2 lb. bag	\$ 1.00	_____
_____	Mich. Apple Concentrate, 24/12 oz. cans	\$28.50	_____
_____	Michigan Vintage Hams 4/4 lb. average	\$2.75 lb.	_____
_____	Thick Sliced Bacon, 10/1 1/2 lb. pkgs	\$31.55	_____
_____	Michigan Hickory Stick, 4 lb. average	\$10.60	_____
_____	Minnesota Wild Rice, 1/2 lb. pkg.	\$ 3.99	_____
_____	Dried Tart Cherries, 4 oz. pkg.	\$ 1.90	_____
_____	<b>Total Units</b>	<b>\$ Total</b>	_____

## Introducing Michigan Farm Bureau's Newest Service to Member Program



### What is The Family Saver?

The Family Saver "Quik Quote" System is a service that was designed to help save you hundreds of dollars on major purchases that you may make in the coming years.

We can be your purchasing agency by eliminating much of the middleman's high mark-up and pass these savings on to you. No pressure to buy, only our help in saving you money.

### How can we do this?

Very simple. We order merchandise direct from the factory or distributor and ship it directly to you or to a warehouse near where you live. We do not have the high cost of inventory, or large warehouse and showrooms, sales commissions, etc. As your purchasing agent to help you save money, we also have some retailers who are interested in increasing their volume and thus giving them larger buying discounts by brokering their product through our great purchasing power.

### What does it cost?

This NEW member service, costing only \$25 for the first year and \$15 thereafter annually, allows you to get unlimited pricing information via a toll free number. This program compares favorably with ones costing up to \$795 annually. For details on this new member service, see the article on page 24, or refer to the Service to Member Program brochure included with your dues notice.

### Most major brands available at discounts up to 60%!

#### Appliances

Freezers  
Dishwashers  
Washers and dryers  
Refrigerators  
Ranges  
Small appliances  
Microwave ovens

#### Electronic Equipment

Stereos  
Scanners  
Televisions

#### Miscellaneous

Furniture  
Carpeting  
Box springs and mattresses

Photography equipment  
Lawn and garden equipment  
Power tools  
Lamps  
Fireplaces  
Wood furnaces  
Luggage  
Watches  
Musical equipment  
Lawn furniture

#### Sporting Goods

Archery equipment  
Hunting equipment  
Pool and game tables  
Rods and reels

*All merchandise is brand new and carries full factory warranties with nationwide local service.*

#### Michigan Farm Bureau Buyer's Service Enrollment Form

Please complete and mail along with your check or money order to:

Michigan Farm Bureau  
Member Service Department  
P.O. Box 30960  
Lansing, MI 48909

Date \_\_\_\_\_  
Farm Bureau Membership Name  
(as shown on membership card)

Address \_\_\_\_\_

City \_\_\_\_\_

State and Zip \_\_\_\_\_

Telephone No. (\_\_\_\_\_) \_\_\_\_\_

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

## You Make It Happen at Annual Meeting



### *Farm Bureau members statewide take the lead in guiding their organization in 1983 policies*

The adoption of policies to guide the state's largest farm organization during the year ahead will be the major activity during the Farm Bureau annual meetings Nov. 30-Dec. 3 at the Grand Center, Grand Rapids. More than 150 recommendations submitted by county Farm Bureaus and various committees will be presented by the Michigan Farm Bureau Policy Development Committee to the 512 voting delegates for their consideration.

There will be something for everyone during the action-packed four-day agenda, which includes the annual meetings of three of MFB's affiliates, a presentation by Congressman Don Albosta on the controversial marketing order issue, young farmers competing for state awards and the ever-popular product show.



### Tuesday

#### **FPC/FBS to Kick Off Annual Meetings**

Farmers Petroleum Cooperative, Inc. and Farm Bureau Services, Inc. will kick off the 1983 annual meetings on Tuesday morning, Nov. 30 in the Grand Center's DeVos Hall.

Registration starts at 9 a.m. and the FPC annual meeting will begin at 10 a.m., with the FBS annual meeting scheduled to begin at 11:15 a.m.

Sponsored by FBS and FPC, the 1983 Product Show will be held in the Lower Exhibition Hall of the Grand Center on Tuesday from 1 p.m. to 5 p.m. and from 9 a.m. to 5:30 p.m. on Wednesday. For the first time, farmers will be able to purchase items displayed during the show.

### All Week

#### **Koffee Klatcheteria to Serve Members Again**

Farm Bureau Insurance Group's Koffee Klatcheteria will again provide many free services for delegates at the MFB annual meeting in Grand Rapids. The popular refreshment and information center, which will be located directly in front of the escalators on the lower level of the Grand Center, will provide free phone service and a variety of refreshments for the delegates. The Katcheteria will remain open from early morning until late afternoon each day of the annual meeting.

Tuesday

## MACMA Annual and Banquet Planned

The Michigan Agricultural Cooperative Marketing Association will hold its annual meeting on Tuesday afternoon, Nov. 30 in the Vandenberg Room at the Grand Plaza Hotel.

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



LEWIS TIMBERLAKE

Tuesday Evening

## County Presidents' and Campaign Managers' Banquet Planned

MFB's annual meeting activities will begin on Tuesday evening, Nov. 30 with the joint County Presidents' and Campaign Managers' Banquet.

The banquet will begin at 6 p.m. in the Ambassador Ballroom in the new tower of the Grand Plaza, with dinner compliments of FBIG's Marketing Corporation.

Keynote speaker will be Lewis Timberlake, nationally recognized as an "apostle of optimism."

Presentation of the 1982 "Fabulous Fifteen" awards will highlight the banquet. In addition, the award winners from the 1981-82 Talk of the Town membership contest will be recognized.

## County Farm Bureaus to be Honored

The annual County Farm Bureau Star Awards Program will be held on Tuesday evening, Nov. 30, following the County Presidents' and Campaign Managers' Banquet.

The awards program will begin at 8:30 p.m. in the Grand Plaza's Ambassador Ballroom and will recognize county Farm Bureaus for their program achievements during the 1982 membership year. President's Trophies for 1982 will also be given during the awards program.

Wednesday Morning

## FB Women to Sponsor Kick-off Breakfast

The MFB Women's Committee will again sponsor a Kick-off Breakfast on Wednesday morning, Dec. 1, at 7:30 a.m. in the Grand Plaza's Ambassador Ballroom.

Following breakfast, Dr. Alma Baron of the University of Wisconsin will address the delegates. She will speak on "The Corn is as High as an Elephant's Eye!"



ALMA BARON

The Kick-off Breakfast will also include highlights of the 1982 women's activities and recognition of women's programs.



DON ALBOSTA

## Commodity Session to Focus on Marketing Orders, Bankruptcy of Ag Product Handlers

The commodity session at the MFB annual meeting will be held Wednesday, Dec. 1, in the Grand Plaza's Pantlind Ballroom.

The future of agricultural marketing orders will be addressed by Donald Albosta, currently U.S. representative from Michigan's 10th Congressional District.

The second half of the commodity session will include a discussion on agricultural handler bankruptcy by a representative of the U.S. Bankruptcy Court.

## Safemark Meeting to Build Farm Bureau

Building Farm Bureau will be the theme of the 1982 Safemark meeting on Dec. 1 from 9:45 to 11:45 a.m. The Grand Plaza Hotel Continental Room will be filled with discussion on building Farm Bureau through a successful service-to-member-only program, Safemark Group Purchasing.

Dealers, coordinators, committee chairpersons, county Farm Bureau presidents, regional representatives and national leaders will be on the program to discuss opportunities to better serve Farm Bureau members.

You are invited. Plan to join us as we "Build Farm Bureau."

## Wednesday

### **Young Farmer Day**

MFB Young Farmer activities will be held on Wednesday, Dec. 1.

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

Interviews for the Outstanding Young Farm Woman contest will be held on Wednesday morning.

Winners of the Discussion Meet, Outstanding Young Farm Woman and Distinguished Young Farmer contests will be recognized during the day's activities.



During Young Farmer Day activities, this Washtenaw County Distinguished Young Farmer will compete for state-wide honors.

## Wednesday Noon

### **President's Luncheon**

The annual MFB President's Luncheon will be held at noon on Wednesday, Dec. 1.

MFB President Elton R. Smith will present his annual address.

Following his address, the resolutions session will open at 2:30 p.m. in the Grand Hall and continue on Thursday and Friday.

## Wednesday Evening

### **Get Ready for the Jamboree!**

Bring your jeans, plaid shirts and boots and join in the fun at the ever-popular Farm Bureau Jamboree on Wednesday evening, Dec. 1, in the Grand Hall.

A delegate round-up will be held from 6 to 7 p.m. prior to dinner.

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

## Thursday Morning

### **'Friends of Ag' Benefit from AgriPac Breakfast**

A special delegate breakfast will again be sponsored by MFB's AgriPac on Thursday, Dec. 2, at 7:30 a.m. in the Pantlind Ballroom.

Featured speaker at the breakfast will be Robert LaBrant, vice president of the Michigan Chamber of Commerce Political Action Committee, who will discuss PACs as an effective political tool.

The cost of the breakfast is \$15 per person. Proceeds will be used exclusively to help elect "Friends of Agriculture" in the 1984 election. Only 250 tickets for the breakfast are available; they may be purchased through the MFB Public Affairs Division, P.O. Box 30960, Lansing, Mich. 48909, or at the convention as long as they last.

## Thursday Evening

### **Former Vietnam POW to Speak at Banquet**

The MFB Annual Banquet will be held on Thursday evening, Dec. 2, beginning at 6:30 p.m. in the Grand Plaza's Ambassador Ballroom.

Featured speaker at the banquet will be Charlie Plumb, a former POW who spent nearly six years enduring brutality, degradation and humiliation at the hands of his captors in Vietnam. Plumb, was a speaker at the 1980 annual meeting.



CHARLIE PLUMB



County annuals are where the action begins. Ingham County members considered local, state and national resolutions during their annual meeting.

## Friday

### **Resolutions Wrap-up Elections Scheduled**

The final resolutions session will begin at 8:30 a.m. on Friday, Dec. 3, and continue until noon. Election of directors in even-numbered districts, two directors at large, one director representing the Farm Bureau Women's Committee and one director representing the Young Farmer Committee, will take place during the morning session.

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



## Health Maintenance Organizations Focus on Keeping Clients Healthy

As a pilot project to help reduce health care costs, Farm Bureau members in Clinton, Ingham, Eaton, Bay, Saginaw and Isabella counties were given an opportunity to enroll in a Health Maintenance Organization (HMO) during a special reopening in September.

HMOs offer comprehensive medical and hospital services to their members for a fixed monthly fee established in advance. Services offered by HMOs include routine office visits, diagnostic services (lab and x-ray), full hospital and surgical care, immunization, emergency care and preventive services (health education and physical examinations).

The two HMOs in Farm Bureau's pilot project, Health Central in Lansing for members in Clinton, Ingham and Eaton counties, and Group Health in Saginaw for members in Bay, Saginaw and Isabella counties, are non-profit subsidiaries of Blue Cross Blue Shield of Michigan. However, they are separate financial entities, individually administered and licensed by the state of Michigan.

Since members pay a fixed fee each month, no matter how many medical services they use, HMOs have an incentive to cut costs and reduce hospitalization wherever possible. Doctors who work exclusively for HMOs receive fixed compensation, so they can

## Should I Join an HMO?

There are many good reasons to join an HMO, but an HMO may not be the best choice for everyone. The following are important things to consider:

**Benefits** - Compare those services available from the HMO and those services that are covered by your present insurance plan.

**Cost** - Compare the monthly premium for each plan. In addition, compare the amounts you yourself would have to pay under each plan. Many insurance policies have deductibles you must pay, and some require that you pay a percentage of your medical costs.

**Location** - Is the HMO as easy for you to get to as the doctors you are now using? Remember, if you join an HMO, you must use its facilities or physician offices. Is public transportation available if you need it?

**Access** - If you don't have a personal doctor, the HMO will let you select one from its roster. Often, in an HMO, you will be able to receive care for your entire family at one central location. On the other hand, if you have a long-standing relationship with a personal doctor, you should consider very carefully whether you are willing to switch. Remember, the HMO will require that you use one of its doctors.

**Quality** - HMOs are required to have formal quality assurance programs. This includes ongoing education for the staff and internal review of the doctors' work.

Before you decide to join, it is a good idea to visit the HMO and ask any questions that you may have about how the HMO works.

*This information provided by the Insurance Bureau, Michigan Department of Commerce, Lansing.*



concentrate on providing care without concern for the effect on their own income and can emphasize preventive medicine, knowing it won't add to their patients' costs.

HMOs deliver needed health care to members in their own facilities; or when necessary, in the subscriber's home or an affiliated hospital in the community. Greater efficiency of patient care and less duplication of services are realized by HMO subscribers because of coordinated teamwork on the part of HMO physicians and staff.

While subscribers with typical health insurance programs must find and obtain their own health services and then have the insurance company pay the

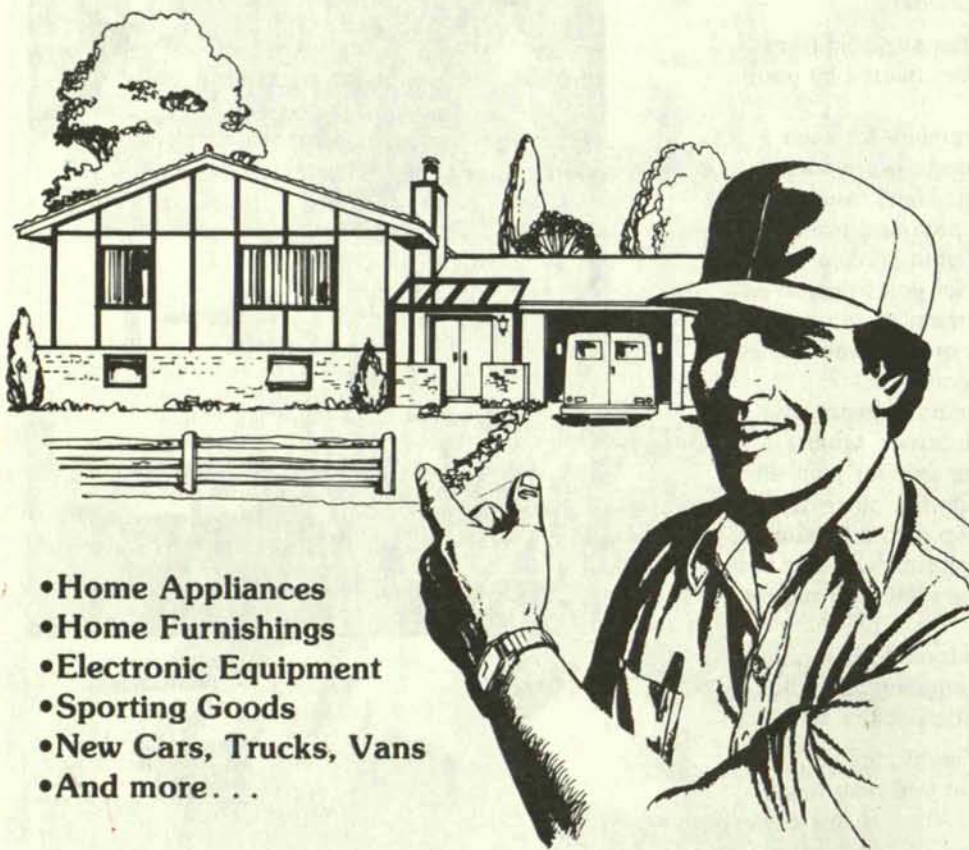
hospital bills or reimburse the subscriber after they have received or paid for the services, an HMO either directly provides or arranges for all the necessary health care services needed by its members.

HMOs also provide routine office care and preventative health services not usually covered by most health insurance policies.

HMOs say that their broad prepaid benefits help them detect illness early, often preventing serious illness and reducing hospital use. National statistics and reports to the Insurance Bureau by Michigan-licensed HMOs show that HMO members use hospitals much less than the general population.

Currently there are 12 HMOs licensed to operate in Michigan. If the pilot project is successful, the program may be extended to members in the Genesee, Kalamazoo and southeast Wayne County areas.

If you are interested in health maintenance care and services, contact John VanderMolen, manager, MFB Member Services, 517-323-7000, ext. 536.



- Home Appliances
- Home Furnishings
- Electronic Equipment
- Sporting Goods
- New Cars, Trucks, Vans
- And more. . .

## Money Saving Buyer's Plan Available to MFB Members

Farm Bureau members who renew their dues for 1983 are eligible to participate in more than a dozen member services designed to save them money or increase their net income.

The newest program saves members money on major household purchases and a revised car discount program could save members hundreds of dollars on new car, truck or van purchases.

### Buyer's Service Puts Money in Your Pocket

MFB has contracted with L & V Mercantile Ltd. to provide the Family Saver® buyer's service to members at an additional cost of \$25 for the first year and \$15 for renewal contracts. By subscribing to the service, members can save 20 to 60 percent on purchases of furniture, appliances, carpeting, televisions, stereos or sporting goods.

"Compare this program to those costing as much as \$795 and you'll find a big savings right away. These savings are possible because members order directly from the factory or distributor through the Family Saver program, thus eliminating the middleman," said John VanderMolen, manager of the MFB Member Services Department. "Merchandise is shipped directly to the buyer or to a designated warehouse in the area and shipping costs are paid to the trucker."

VanderMolen outlined how the program works:

- Shop for the merchandise you are interested in. Fill out a "quik quote" quotation form and give full descriptions of the merchandise and the price you can buy it for locally.

- Call Family Saver using their toll free telephone number and give this information to their staff.

- Call back when instructed for your "quik quote" price (usually within one day) or they will mail the price to you.



•Order the item by signing the "quik quote" form in your Family Saver book and return it to L & V Mercantile, Ltd. along with your check. Visa and MasterCard are also accepted.

•Upon receiving your order with payment, the company will send you an invoice acknowledging receipt for your money, approximate delivery date and description of your order.

For more information on this program see the advertisement on page 18 of this issue of *Rural Living*.

### **Car Discount Program Revised; You Can Save Even More Money!**

Members can save hundreds of dollars on new car, truck and van purchases through a new computerized auto and truck pricing system offered by Sav-On Cars, Inc. of Southfield.

"For a \$7.00 fee, you can get a personalized car option printout showing the wholesale and retail costs for the base model you select plus all options available on that model," VanderMolen said. "Using the information on the printout, you can calculate the final dealer invoice price of the car you select.

"With this information you can negotiate the best price possible on your new car, truck or van."

Sav-On Cars also has arrangements with some factory franchise dealers interested in increasing volume who will arrange your purchase at about 1 percent over dealer cost. (Cadillacs and limited production models may require a premium.)

For more information on this program see the advertisement on page 27 of this issue of *Rural Living*.

### **Other Member Services**

Other service to member benefits include the Money Market Fund Program; AgriCom, a computerized information connection available to all farmer members; Blue Cross Blue Shield health care, Mutual Auto, Member Life, Farmowners and Ac-

cidental Death and Dismemberment insurance; the Ag Work Comp Safety Group; a guaranteed arrest bond certificate; direct marketing of "Michigan Farm Best" and other food products; a wheat marketing program; group eye care through Nu-Vision; top quality Safemark tires and batteries; and power transmission products from Mackay Industrial Sales.

Complete details on all of these service-to-member programs are included in a brochure sent to members with their 1983 dues notices. If you have questions on any of these programs, contact John VanderMolen, manager, Member Services, Department, Michigan Farm Bureau, P.O. Box 30960, Lansing, Mich. 48909; phone 517-323-7000, ext. 536.

# **The real pleasures of harvest time are looking back to the year's accomplishments and making plans for the year to come**

The harvest is in. The colors of autumn are fading and a chill in the morning air turns thoughts toward special family times ahead...the glad reunions of Thanksgiving, the merry clamor of Christmas, the hopes renewed in the freshening of a new year.

Now there's time for a moment of relaxation, for a quiet walk just to look at the land and be grateful for it. Time to sip coffee in the welcome warmth of the kitchen. Time for a man and woman to talk about the passing year, and their plans for the year ahead.

Hard work and careful planning helped bring you the good things you enjoy today. And now, in the quiet time that follows the harvest, you'll draw your plans for next year's accomplishments.

Production Credit Association has been helping farmers turn their plans into reality for nearly a half century. When your sound plans are backed by the financial strength of Production Credit Association, you can do more than hope for a better year to come. You can start preparing for it now. Ask us how we can help.

**Production Credit Associations of Michigan**



## 'No Brand' Dairy Promotions Proposed in Referendum



Michigan dairymen are being asked to vote in a statewide referendum beginning Oct. 29 and ending Nov. 12. In announcing the referendum, Dean Pridgeon, director of the Michigan Department of Agriculture, said: "I have determined that the proposed program is reasonable and necessary to the maintenance of dairy promotion and education programs. This determination is based on the testimony and evidence presented at a hearing and the department's long-standing position in support of the promotion of Michigan's agricultural industry and its products.

"It is my recommendation that the proposed Michigan Dairymen's Market Program for Grade 'A' milk be approved," he said.

The referendum will conclude several months of efforts by Michigan Milk Producers Association, the Independent Milk Producers Cooperative and

other groups in Michigan to develop a program that will assure a stable source of funding for dairy product promotion in Michigan.

Petitions signed by more than 200 dairymen requesting a hearing to consider adoption of the program for Grade "A" milk were presented to the MDA director in August. A committee of dairymen reviewed the proposed program and made their recommendations prior to the public hearing held on Sept. 15, 1982.

At the hearing, several organizations, including Michigan Farm Bureau, testified in support of the proposed program. Among the questions raised by those opposed to such a program was, "Is non-brand advertising of dairy products effective?" According to Dr. Stanley Thompson of Michigan State University's Agricultural Economics Department and others who have completed research on this topic,

all studies indicate that dairy farmers receive a favorable net return on their milk advertising investment.

One study, conducted in New York City, showed fluid milk sales increased 10.7% as a result of non-brand advertising. The studies show, on an average, the return of \$2.18 for each \$1.00 spent in advertising dairy products. The New York study showed a return of \$6.07 for each \$1.00 invested.

Promotion of dairy products as a generic rather than a branded product is designed to increase demand and the markets for dairy products. Brand advertising is designed to increase a particular processor's share of the market.

The proposed program would be administered by a committee of dairymen; the committee members would serve as a communications link between the organizations conducting the promotion and education programs and the dairymen. Active involvement of producers is essential to the movement of increasing supplies of milk and milk products.

Because of surplus reduction and reduced premiums on Class I sales generated through the superpool, it is possible that the superpool may not be able to generate enough premiums to fund promotional programs in the future. This program, if approved by producers, would assure adequate and stable funding of dairy promotion programs. Also, it would mean no additional net cost to dairymen who currently belong to milk marketing cooperatives whereas other producers who do not participate in these cooperatives will pay more through the check-off provision for the promotion program.

The MFB Board of Directors, at its September meeting, voted to support the Michigan Dairymen's Market Program and encourages all Farm Bureau dairy producers to vote in the pending referendum that ends Nov. 12. Ballots maybe obtained from the MDA.

## Fall & Winter Specials

With fall harvest in full swing, Wolverine-Badger Company is offering substantial discounts on all farm-related buildings. For example, a 150,000 bushel capacity grain storage building with concrete flooring and basic ventilation for as low as 39 cents per bushel. Call either of the telephone numbers listed below for more details.

All pricing includes labor, materials, taxes and delivery. Strongest warranty and insurance offered in pole building construction on our commercial - agricultural - industrial - residential buildings. We feature a total project and design service.

### FARM AND UTILITY BUILDINGS

#### Small Sizes

24 x 32 x 8	\$3,395.00
24 x 48 x 10	4,995.00
30 x 40 x 10	4,995.00
30 x 48 x 10	5,795.00

#### Medium Sizes

40 x 40 x 12	\$7,195.00
40 x 48 x 12	7,995.00
40 x 64 x 12	9,295.00

#### Medium-Large Sizes

40 x 80 x 14	\$12,895.00
50 x 104 x 14	\$18,500
60 x 120 x 14	\$25,795

#### Large Sizes

64 x 120 x 14	\$26,995.00
70 x 100 x 14	25,500.00
70 x 160 x 14	38,995.00
80 x 200 x 14	49,995.00

Specifications for all of the above buildings:

- Two slide doors
- One utility door
- Boxed overhangs
- All color steel and trim

All sizes and specifications can be adjusted to fit individual requirements.

### ADDITIONAL SERVICES

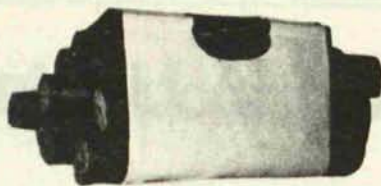
- Total project and design
- Mini-warehousing
- Complete dairy and hog buildings
- Riding arenas
- Box stalls
- Commercial warehousing (clear spans thru 85')
- All buildings available from 7' - 28' high
- Electrical
- Plumbing
- Heating
- Concrete
- Excavation
- Interior Design

### Wolverine-Badger Structures, Inc. REGIONAL OFFICE

2040 Aurelius Road, #8  
Holt, Michigan 48842

CALL TOLL FREE 800-292-1378  
CALL COLLECT 517-694-3236

## Firewood Carriers



**ONLY \$10.95**

Handmade, #12 off-white cotton duck, 3/4" wooden handles, trimmed in brown bias tape, approximate size 18" x 38".

\$1.50 postage and handling per each carrier. Allow 4-6 weeks for delivery.

Make check or money order (no cash or stamps please) payable to:  
**QUAM MANUFACTURING CO.**  
Dept. 20, 3754 Boy Scout Road  
Bay City, Michigan 48706

Name \_\_\_\_\_

Address \_\_\_\_\_

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

Quantity Ordered \_\_\_\_\_

Enclosed Payment of \$ \_\_\_\_\_

Your FB Membership  
Saves You Money On:

## Cars • Trucks • Vans SAVE HUNDREDS!

Use this form to get the dealer's prices on the new auto you want then negotiate your best deal - for details on this new member benefit see page 24.

### New Car Pricing & Purchasing Printout Order Form

Please send me my personalized computer printouts on the car or truck model(s) listed below.

I am enclosing my check, payable to Sav-on Cars, Inc., for \$7.00 for each selection.

Please charge my:  Visa or  MasterCard

No. \_\_\_\_\_ Expires \_\_\_\_\_

Mail to: Sav-on Cars, Inc., 17117 W. 9 Mile Road, Suite 415,  
Southfield, Michigan 48075.

MAKE	MODEL	BODY STYLE
Example: Buick	Regal Limited	4-D Sedan

Name \_\_\_\_\_

Address \_\_\_\_\_

Telephone No. \_\_\_\_\_

Signature \_\_\_\_\_

## Farm Bureau "Go to Winter Meeting Special" Mud & Snow or Highway Tred

- Exclusive Safemark Road Hazard guarantee
- Wide, deep self-cleaning cleats
- Four ply Polyester cord construction to run cool, ride smooth
- Husky geared-to-the-ground shoulders
- Available in trim whitewall



**\$35.05\***

B78-13

\*plus FET \$1.61

Tire Size	Price with FET				
	Reg	Mud & Snow			
B78-13	\$34.48	\$36.66			
C78-14	\$38.30	\$40.44	H78-14	\$47.31	
E78-14	\$41.01	\$42.78	Q78-15	\$45.20	\$47.17
F78-14	\$42.72	\$44.52	H78-15	\$48.18	\$51.04
Q78-14	\$44.68	\$46.60	L78-15	\$51.04	\$53.28

See one at your county Farm Bureau Safemark dealer or call your county secretary for more information.

## Michigan Safemark Steel Sale - November 1982

See your Safemark dealer for savings on quality steel products



## Universal Life - A Lifetime Insurance

When Farm Bureau Life Insurance Co. of Michigan introduced its new Universal Life insurance policy on Oct. 19, the company knew it had a product almost as good as motherhood and apple pie.

It's a fact: Universal Life is just about the ideal policy, offering a flexible combination of life insurance and a high-yield, tax-deferred savings plan. The policy can be arranged and rearranged to match a family's changing responsibilities, allowing the amount of coverage to be readily increased or decreased as new children are born or older children leave home.

Another feature that appeals to insurance buyers is Universal Life's payment flexibility. Once your policy is established, you can deposit large sums to take advantage of the high interest, or, if you find the payments difficult during certain periods of your life, you can pay little or nothing. After the first year, you decide how much to pay. Your policy will not be cancelled as long as there is enough cash value available to meet the minimum policy requirements.

The Universal Life policy currently pays an interest rate of 13%, guaranteed for the rest of 1982. Because the interest is compounded regularly, your cash funds can grow quickly into large amounts that can be used for college cost, retirement or other important goals.

### Policy Meets Changing Needs

Here's an example of how a flexible Universal Life policy can satisfy a policyholder's changing insurance needs (assuming a constant interest rate of 13%):

At age 21, John graduates from Michigan State University and buys a minimum Universal Life policy of \$50,000. In addition, he receives a graduation gift of \$10,000 from his parents and deposits the money into his Universal Life policy.

Since he has just begun a new job, he establishes a premium of \$300 per year. Two years later he decides to put additional money into his Universal Life policy and increases his premium deposits to \$600 a year, but maintains his coverage amount at \$50,000.

When he marries at age 25, he increases the level of insurance protection to \$100,000 to cover his new financial responsibilities. He elects to keep his premiums at \$600, however.

When John is 28, he becomes a father and again increases his coverage, this time to \$150,000. Because he wants his new son, Jeff, to attend college some day, John increases his premium deposits to \$1,000 a year to meet future college costs.

At age 45, John sends his son to MSU. Discovering that college costs are extremely high, he stops his premium payments for five years and decides to withdraw \$2,500 a year from his Universal Life policy during that five-year period.

After his son has graduated, John resumes paying premiums, now increasing the amount to \$2,000 a year to build a retirement fund. Then, at age 65, John retires and begins collecting \$20,000 a year from his Universal Life policy. By this time, his death benefit has grown to over \$3 million and he stops paying premiums completely.

When John dies at age 85, he will have collected \$400,000 in retirement benefits from his Universal Life policy. His beneficiary, his son Jeff, will receive life insurance proceeds of several million dollars.

### A Life Insurance Improvement

Life insurance has always been a good idea. But until Universal Life came along, whole life and term insurance were about the only kinds of insurance protection you could purchase on your life.

Whole life insurance provides a death benefit for the insured's beneficiary or a cash value benefit for the insured for emergencies or retirement. It provides guaranteed benefits and level premiums.

Term life insurance provides a financial protection for a specified period of time. If the insured dies within the time limits of the policy, the surviving beneficiaries receive the face amount of the policy. If the insured survives the length of the term policy, he or she receives nothing. Unlike whole life insurance, term insurance does not generate savings or cash value, and the premiums usually increase each year.

In today's economic climate, high interest and inflation rates have created the need for a life insurance product that not only provides low-cost protection but a return on the cash-value fund that is comparable to high-yield investment opportunities. Farm Bureau Life's Universal Life policy delivers that and more:

- The interest earned is tax-deferred until the policy is surrendered, and the

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# Plan that Meets Your Changing Needs

entire death benefit is tax-free to the insured's beneficiary.

- You can withdraw cash at any time without terminating the plan and without penalty fees (subject to policy minimums).

- A discount for non-smokers.

- Each year, you will receive an easy-to-understand statement of your policy's transactions and values.

## How It Works

The basic part of the policy is a cash value fund to which your premiums -

minus a small expense charge - are added and from which a monthly charge is deducted for the cost of the selected amount of life insurance coverage.

Also, during the first year only there is a small deduction for issue expenses. Other than that, the only additional fee is a surrender charge, which you pay only if you terminate the plan and withdraw your total cash value within the first 25 years of the policy.

Besides the high interest rate itself, another attractive feature of Farm Bureau's Universal Life policy is that your

interest earnings are credited to the cash value fund on a daily basis.

Is Universal Life right for you? Only you can answer that question, but your Farm Bureau Insurance agent can help you decide what your life insurance needs are now and what they might be in the future.

With its low-cost protection, high interest and coverage and payment flexibility, Universal Life is a policy well worth looking into. Because of its flexibility, Universal Life may be the only life insurance policy you will ever need.

## Questions for Discussion

How is a product like Universal Life especially beneficial to a farm family?

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What are the advantages of Universal Life over whole life or term insurance policies?

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With products like Universal Life, is the life insurance industry being sufficiently responsive to the needs of the general public?

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# Appointment at Sundown . . .



. . . Wednesday, Dec. 1  
Grand Rapids:

*Meet friends at the Grand Center for*  
**1982 Farm Bureau Jamboree**

More Farm Bureau annual meeting details - pages 19-21.

Introducing . . .

# UNIVERSAL LIFE

***The bold new policy that earns high interest,  
lets you decide the right time to make payments,  
allows easy increases in protection,  
and offers a non-smoker's discount.***

The policy of the future is here, from Farm Bureau Life Insurance Company of Michigan. Farm Bureau Life's Universal Life policy gives you the low-cost life insurance protection you need while paying a high rate of interest on your cash accumulations. You'll earn interest comparable to many high-yield investment opportunities . . . and your interest is tax-deferred, too, for tax savings year after year.

Universal Life offers flexibility that lets you tailor a policy — and premium payment time — to fit your changing needs. For example:

- After you select your basic amount of life insurance protection, you can increase or decrease the amount any time after the first policy year.
- You choose how often to pay the premium and the amount you wish to pay each time.
- You can add lump sums of cash at any time to increase the amount of your cash value on which the high interest is paid.
- You can withdraw cash without terminating the plan and without penalty fees.
- If you skip some premiums from time to time, you will not be penalized.

Universal Life offers the added advantage of a non-smoker's discount and tax-deferred interest. Find out why Universal Life is just about the perfect policy for today and for the future.

Call your Farm Bureau Insurance agent today. We've been specializing in protecting Michigan farm families for over 30 years.



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

Non-Profit Organization  
U. S. POSTAGE  
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