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Rural Living

June 1982

A Publication of the Michigan Farm Bureau

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June 1982
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- Photo by Marcia Ditchie

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Where Has All the Fervor Gone?

During my years with Farm Bureau, I've had many memorable experiences . . . meeting with U.S. presidents, sitting at world trade tables, visiting with leaders in Russia, Japan and Europe. But one of the most memorable experiences was the recent balloon ride I took to symbolize the continuing rise of Farm Bureau membership in Michigan to an all-time high.

It's different than sitting in a comfortable jet plane that insulates you from the elements and the feeling of suspension between sky and earth. It's a good place to think, I found . . .

As I looked down at Farm Bureau Center, I thought . . . how far we've come from that humble state office on Cedar Street in Lansing, how far we've come in influence and public image, how far we've come in member benefits and services.

And, I thought, how far we've drifted away from the fervor, the pride of ownership, the almost evangelistic feeling we once had for - not THE organization - but OUR organization.

A strange thought to have when you're celebrating an all-time membership high, I grant you, but a nagging one that needs to be addressed.

Yes, I share your pride in attaining this all-time membership high achievement. It's great to be part of a growing organization. Those numbers are so vitally important in the political, legislative and public opinion arenas. They provide us with the financial strength we need to offer farmers the services and programs they need to be successful - and that's what we're really all about.

What concerns me is that a very large percentage of this all-time membership high for our voluntary organization came, not from our volunteers, but from our affiliate companies. This is a tremendous tribute to our affiliates and the services they offer and they deserve our recognition and gratitude. But it also serves as a reminder that those who should be building the organization through volunteer efforts have not lived up to their responsibilities.

Just imagine what we could be celebrating today if volunteer efforts matched the successes of our affiliates! Carrying our share of the load and never shifting our responsibilities to others - these traits have been a tradition of farm people and I'm concerned that we're shirking that responsibility.

As we were preparing for this all-time high membership celebration, we reviewed some old *Michigan Farm News* issues to determine just exactly when it was that we had achieved previous highs. This search, in itself, was an experience . . .

"6,000 volunteer membership workers participate in a 'One Big Week' drive, sign up 75 percent of goal, and only a storm that closed all roads kept them from reaching state goal."

"Six Genesee young farmers sign up 105 members."

"Community Group members forced to drive tractors to get through to meetings because of bad roads."

The year was 1950 . . . the issues were much the same . . . inflation, the farm program, the concern of farmers speaking for farmers when so many others would like to do so, getting people to the voting polls, sharing the story of agriculture with the non-farm folks.

But, let me ask you - would you, today, drive your tractor to a Community Action Group meeting because your car couldn't get through the bad roads.

If your answer is yes, I'm afraid you're in a minority and that's what concerns me. We've become too sophisticated, too comfortable, too selfish and uncaring, too "above" the risk-taking involved in carrying out the responsibilities to meet a commitment.

Since 1950, we've been living in a period of being able to hire someone to do just about any type of service. We can hire a babysitter, a cow sitter, tree sprayers, artificial inseminators, the list goes on and on; certainly, buying such services makes good economic sense. During this same time, we've had politicians trying to con-

vince us that government is a service provider, a substitute for individual responsibility - and that doesn't make good economic sense.

I am convinced that Farm Bureau is strong today because through the years, members have been INVOLVED in THEIR organization. They recognized they could not hire everything done for them - and if they did, it wouldn't be the same; it wouldn't be THEIR organization that their volunteer time and effort had built.

I speak of the courage it took to attend that Community Action Group meeting symbolically, just as my balloon ride was symbolic. It could be any opportunity you had to speak out as the standard-bearer of this great organization of ours and let it slip by because it would have put you outside your comfort zone.

I feel very strongly that it's time to rededicate ourselves to the spirit of volunteerism that built our organization. We are a farm organization and we shall always be a farm organization. And our responsibilities as volunteers will never be fulfilled - regardless of membership totals - until every farmer member has convinced his or her farm neighbor that Farm Bureau membership is an "implement" vital to the success of his farm operation.

Frankly, I don't think any of us can join in this celebration until we can say, without reservation, that we contributed to the building of that implement by wearing the Farm Bureau badge and waving the Farm Bureau flag before every audience we have in the complex lives we lead in 1982.

Eileen 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, Michigan Farm Bureau, P.O. Box 30960, Lansing, Mich. 48909.

Wild Words and Wise Silence

"Words ought to be a little wild, for they are the assault of thoughts on the unthinking."

I'm a collector of words that writers have strung together like matching pearls to form a Truth that stirs my intellect and delights my soul. You'll find them tacked on my bulletin board, taped to my "in" box, tucked in my purse, and filed in most any folder in my desk. If I ever put them all together, they'd probably form "My Philosophy."

The "words ought to be a little wild" tidbit is especially meaningful to me and has a prominent place near my typewriter. It reminds me, when I'm feeling lazy, that getting up on the editorial soapbox without a little "assault" is like taking a bath with your socks on.

I think there's a bit of a crusader in most writers; they really think they can change things for what they think is the better through the "assault of thoughts" or at least stir the "unthinking" (apathetic is probably a better word) into some action. When I was editor of a small weekly newspaper, I did a lot of assaulting in my editorials. I can't lay claim to any great changes for the better, but I would have lost my self-respect if I hadn't kept trying.

I was asked recently to give a presentation to a class at MSU on ag journalism. I wasn't surprised when they (a majority of whom dream dreams of becoming a Barbara Walters or Dan Rather or at least some crusading investigative reporter) asked me about the editorial restrictions involved in working for an organization like Farm Bureau. Even seasoned reporters and editors find it hard to comprehend how writers (especially editorial writers) can function, without compromising their principles, under the restrictions (we call them guidelines) of policy.

"You simply can't believe in ALL their policies!" they say. And I allow how that is so; there's even a couple with which I strongly disagree. So, how do I handle it? First, I fervently pray that neither become priority issues; second, I keep silent about them (let those who believe, write), and third, I remember that policy is just for one year and hope it will change to my way of thinking next year.

Farmers and writers have a common characteristic - they're independent thinkers and it would be virtually impossible for all of us to shout an unqualified "Amen!" to the complete test of two fat books of policy statements on state and national issues. But we also have another common characteristic and that's commitment. We have opportunities to let our voices be heard when policy is being developed, but if a majority of our voting delegates take an opposite viewpoint to ours, then we are committed to that adopted policy until it is changed.

Policy development time is nearing - a time for you to use your "assault of thoughts" to change things for what you think is better. It's an exciting unique, effective grassroots process. Use it!

Donna Wilber is a contributing editor to Rural Living.

RURAL LIVING, JUNE 1982

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Budget Problems: Michigan's budget woes continue in spite of the passage of a 1% income tax increase. There are other budget woes created by Michigan's financial problems. Michigan's bond rating has been lowered. This means that it will be more difficult to borrow money (more than \$500 million is needed) to make payments to schools, local government and payment of state obligations. The interest cost will rise. Michigan is now at the very bottom of all other states in its credit rating.

This also means that the cost of borrowing money by other units of government (schools, townships, counties, cities, etc.) will be higher. Local governments depend on state revenue sharing (at least 42%) which has dropped due to lower state revenues.

However, without the income tax increase, an executive order cutting the 1981-82 budget another \$326 million would have gone into effect. The Department of Agriculture's share was \$1.65 million, which would have brought the total budget cuts for that department to over \$7 million this year. The new cuts would have eliminated all fair premiums (\$800,000), cut \$300,000 in grants to local Soil Conservation Districts, cut the gypsy moth program \$150,000 and cut \$400,000 from various breeder awards. MDA program cuts that have gone into effect this past year resulted in the loss of the meat inspection program and Crop Reporting Services.

Funding for agricultural research at the MSU Experiment Station, so vital to our industry, would have been reduced an additional \$2.37 million and the Extension Service would have been cut over \$2 million.

K-12 school state aid would have been cut another \$130 million. For many schools this would have meant closing or going to the voters for more property tax revenue.

Tax Revenue Plan in Effect: The new tax revenue program finally passed includes the following:

- Increase the state income tax 1% for six months beginning April 1, 1982 and expiring Sept. 30.

- Increase the cigarette tax 10 cents per pack.

- Cut the present budget \$50 million, instead of the \$326 million plus.

Tax Shift Supported: The governor agreed to lend his support to a tax shift petition originated by Rep. Roy Smith and Rep. Claude Trim. The petition is now being circulated by the Michigan Townships Associations. It would cut school operating taxes by 75% up to a ceiling of \$1,800 for resident homesteads and \$2,500 on resident farms. Persons over 62 years of age would have all of the school operating tax exempted up to the same ceiling limit. The exemptions would be indexed annually.

The proposal would permit the assessment of forest and agricultural lands on "use." This would eliminate the present "uniformity" restriction in the constitution. Farm Bureau has also promoted this provision in other proposals that have been on the ballot.

There would not be any savings for business and industry, therefore, the proposal would prohibit increasing taxes on them to replace other tax losses.

Finally, the amendment would increase the present sales tax by 1% (this would probably include raising the "use" tax) and require the state to

reimburse each school district 100% of all operating tax losses due to the exemptions.

Estimates of property tax losses vary, but the sales tax increase would not begin to replace the lost revenue. The state would also save about \$440 million on the present circuit breaker and P.A. 116 tax relief programs. This still would mean that the Legislature would have to raise other taxes at least \$600 million. The income tax would have to be raised at least .8% up to 1% or more.

Farm Bureau does not have an official policy position on this petition, but has made it available to Community Action Groups, county offices and Farm Bureau leaders and members for their consideration and decision. For a copy of the petition write: MFB Public Affairs Division, P.O. Box 30960, Lansing, Mich. 48909.

Premium Tax and Single Business Tax: While the Legislature has been trying to balance this year's budget (1981-82) by raising the income tax temporarily, little has been done on the budget for the year begin-



William Fitzgerald, Democratic candidate for governor, requested an opportunity to discuss agricultural and rural issues and Farm Bureau policy with MFB board members and staff on April 26, 1982.

ning Oct. 1, 1982. The governor's budget, recommended last January, will have to be rewritten. The estimated deficit in next year's budget is over \$300 million.

Because of this, various committees or subcommittees are looking at ways to increase revenue through "hidden taxes." For example, a 2% tax on insurance premiums is being considered. Some say "Let the insurance companies pay it!" but others honestly admit that the public is taxed indirectly. Farmers would be affected more than the average citizen because of the heavy insurance protection they must carry.

The Single Business Tax is also being studied. One staff paper suggested that the exemption for agriculture should be "reconsidered." When the Single Business Tax was first passed, farmers were liable to the tax. It proved to be an unfair tax burden and Farm Bureau successfully supported an amendment to exempt farmers. Farm Bureau is watching this issue very closely. The subcommittee has not yet indicated whether this recommendation will be seriously considered.

Young Farmer Financing: Two nearly identical bills (H.B. 5469, Rep. N. Smith, and H.B. 5470, Rep. Dodak) have been considered in two sessions of the House Agriculture Committee. The purpose of the proposed legislation is to help young farmers get started in farm ownership by providing lower interest loans. It is estimated that only 6% of U.S. farmland is owned by farmers under age 35.

The legislation would:

- Establish a loan program within the Michigan Department of Agriculture.
- Authorize MDA to sell up to \$100 million in bonds to investors all over the United States. (The bonds are tax exempt. The money generated from these bond sales will be offered as loans to young farmers at lower interest rates.)
- Charge interest rates anywhere from 3 to 9% below prime.
- Allow young farmers to borrow up to \$400,000, of which \$125,000 could be used to buy farm equipment.
- Have repayment periods up to 20 years.

In order to qualify for a loan the young farmer would have to meet the following requirements:

- Net worth of \$100,000 or less (including spouse's income).
- All property and machinery must be bought in this state.
- Land and machinery will only be used by immediate family.
- Beginning farmer has sufficient education and training in farming.

(This means the MDA will evaluate the person's farming experience and training. For example, a young farmer who has been working on his parents' farm for several years and now wants to buy the farm would probably be approved.)

While the legislation is simple in intent, it is complex and will require considerable work to perfect. Farm Bureau is working closely with the sponsors and committee members.



June Dairy Month: a tasty celebration



This consumer may not be thinking much about the producer right now: she's too busy enjoying the product.

We'd like to say "thanks, dairy farmers, for the bounty of delicious dairy foods we enjoy. And for helping build our community and our economy."

Keep that ice cream coming.

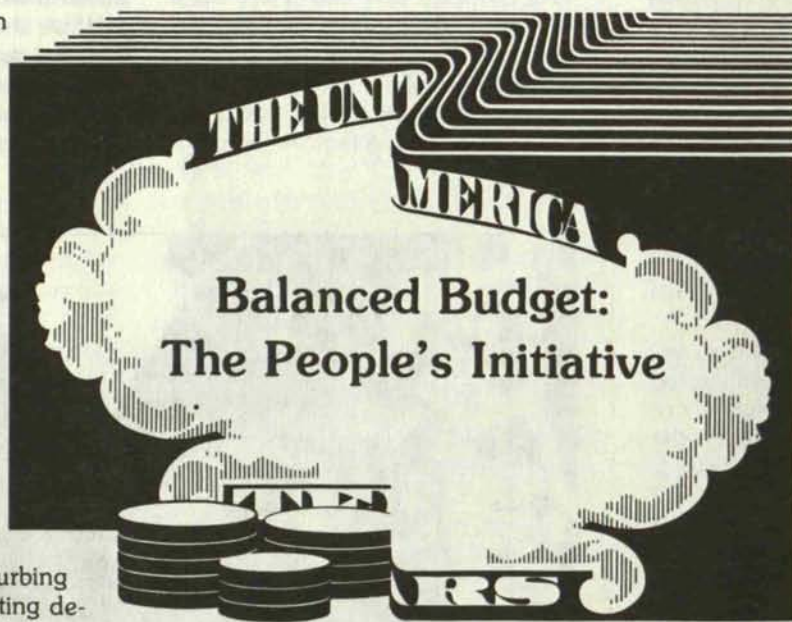
Production Credit Associations of Michigan

Regardless of how each individual feels about every proposal of the president's recovery program, or regardless of their political party affiliation, there is one major economic plank with which nearly every citizen agrees. The people of this country demand that the government, like themselves, must live on a balanced budget.

The deadlock over how the budget should be balanced - by raising federal taxes, curbing entitlement programs, cutting defense spending, etc., simply means that there is almost no chance for a balanced budget under the present system. There is, however, an opportunity that has growing support and can be realized if the citizens of our state and the nation seize the initiative.

The climate for such a dramatic change in the management of the federal budget has been set by four events. First, in his television message to the nation in May, President Reagan called for an amendment to the U.S. Constitution to require a balanced budget and limit federal spending. Second, Treasury Secretary Donald Regan has publicly called for a constitutional amendment to balance the budget. Third, the state legislatures in 31 states have petitioned Congress to call a constitutional convention for the purpose of drafting such an amendment. Fourth, two identical House and Senate resolutions, H.J. Res. 350 and S.J. Res. 58, have been introduced in Congress to provide a constitutional amendment to balance the budget.

In Farm Bureau, we have seen consistent input at the grassroots level calling for an end to deficit spending by



the federal government. Delegates to the AFBF conventions have consistently adopted strong policy calling for a balanced federal budget.

Meeting at San Diego, AFBF delegates adopted the following policy for 1982:

"We support an amendment to the U.S. Constitution which would require the federal government to operate on a balanced budget each year. Only in extreme emergencies could this requirement be waived with the concurrence of the legislative and executive branches of government. A balanced budget should not be achieved by levying new taxes or increased tax rates, except for emergencies. We also support a constitutional amendment to restrict the spending authority of the federal government to a realistic percentage of the gross national product (GNP) since, by any measure, the federal government is now preempting too much of the GNP and national income. 'Off budget' federal outlays and 'government sponsored enterprises' must be added to direct federal outlays for a true picture of the size of the public sector in relation to the private sector."

If the federal government is ever to be required to operate on a balanced budget, the time for action is now. Our Congressmen should be made acutely aware during this 1982 election year of our strong desire to see them co-sponsor the resolutions for a constitutional amendment to balance the budget. There are now 200 U.S. representatives who have co-sponsored H.J. Res. 350 and 53 U.S. senators who have co-sponsored S.J. Res. 58. A

two-thirds vote of both congressional bodies (290 representatives and 67 senators) is required to adopt a constitutional amendment. If adopted, the amendment would then be submitted to the state legislatures for final approval. A favorable vote from 38 of the state legislatures is required for ratification of the amendment.

Michigan congressmen who have co-sponsored the House resolution include Harold Sawyer (R-Rockford), Mark Siljander (R-Three Rivers), Guy VanderJagt (R-Luther) and Carl Pursell (R-Plymouth).

Neither of Michigan's two U.S. senators, Donald Riegle and Carl Levin, has acted to co-sponsor the Senate resolution.

Your letters to Michigan representatives and senators are crucial to the viability of this opportunity for major reform of the federal budget process. Each of Michigan's 13 U.S. representatives with farm constituents and both of Michigan's two U.S. senators should receive at least 10 letters on this issue, urging them to add their names as co-sponsors of these resolutions.

Further Dairy Changes Proposed

U.S. Secretary of Agriculture John Block has proposed emergency legislation that would give him authority to cut U.S. milk support prices as a means of curbing the spiraling cost of the federal dairy program, and reducing government-owned dairy product surpluses.

Under the proposal, the current \$13.10 per hundredweight dairy price support level would be maintained past the Oct. 1 scheduled increase to \$13.25. It would then be subject to adjustment Jan. 1, 1983, based on the supply-demand situation at that time. This delay would give farmers the chance to cull cows from their herds. However, if producers fail to act, Block said he would reduce the milk price support, possibly to as low as \$12 per cwt.

If the proposal is enacted, subsidized casein imports would be reviewed and further efforts would be made to dispose of government-owned dairy inventories.

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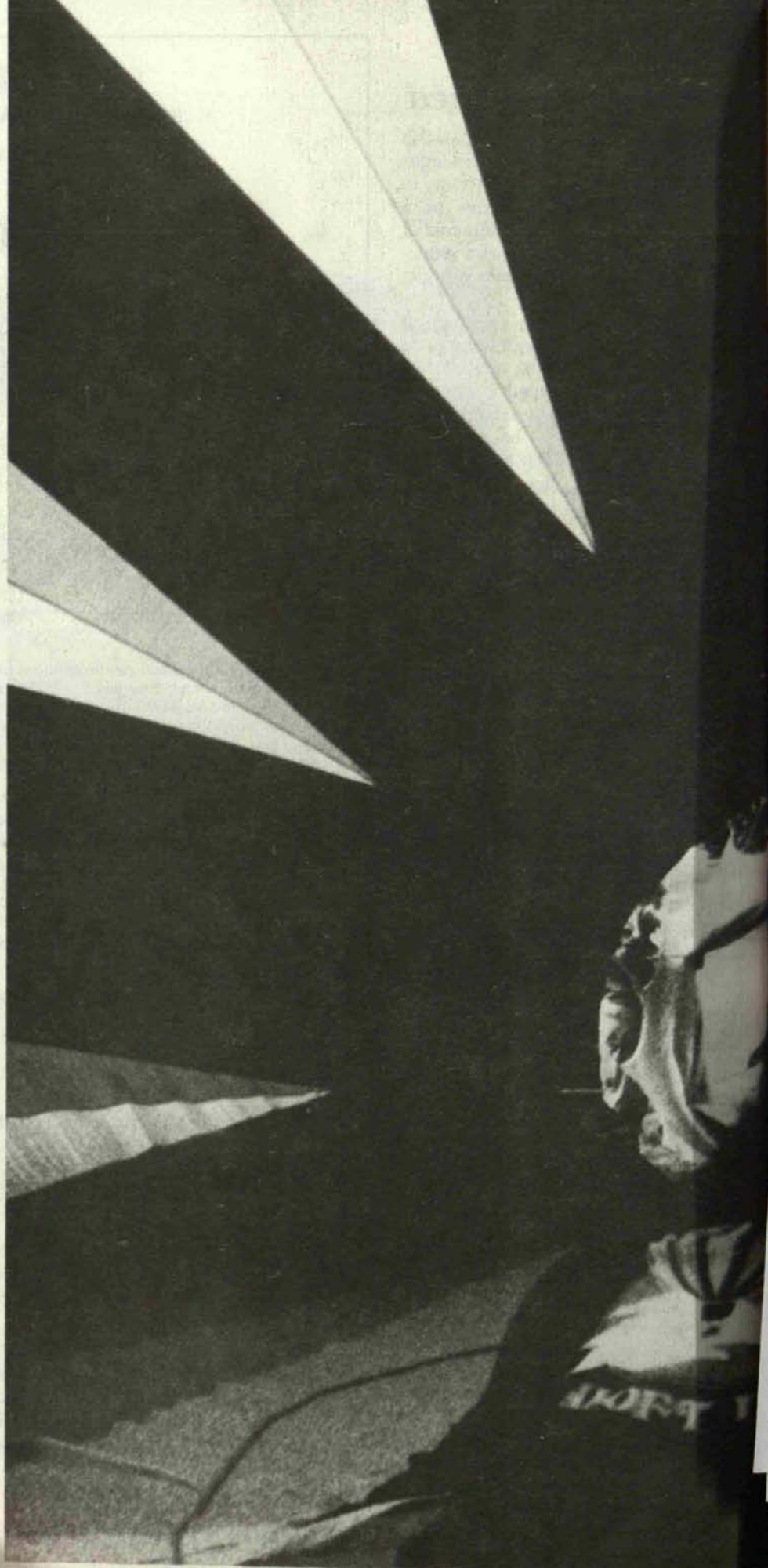
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Up Up & Away

Seventy-eight feet of colorfully striped silk ballooned and rose above Farm Bureau Center recently to mark the achievement of an all-time membership high in the state's largest general farm organization. MFB membership will continue to climb in the final months of the membership campaign.





MFB Gets High on Membership Achievement



Between jet rides to Japan and Europe for farmer trade missions, MFB President Elton R. Smith took a balloon ride, symbolizing the upward climb of the organization's membership to an all-time high of 72,362 member families.

Smith told the crowd who gathered for the celebration at Farm Bureau Center that at a time when labor unions, churches and other organizations are suffering membership losses, Michigan Farm Bureau had reached the highest membership in its 62 year history. The previous all-time high had been recorded in 1959 with 72,361 member families.

"This achievement is particularly significant in today's economic climate," Smith said. "It illustrates strong support for Farm Bureau's basic philosophies and policies, and indicates we are effective in our service to members.

"Every farmer member has the opportunity to have a voice in developing our policies and through actual participation, they can have the experience of impacting issues that affect them.

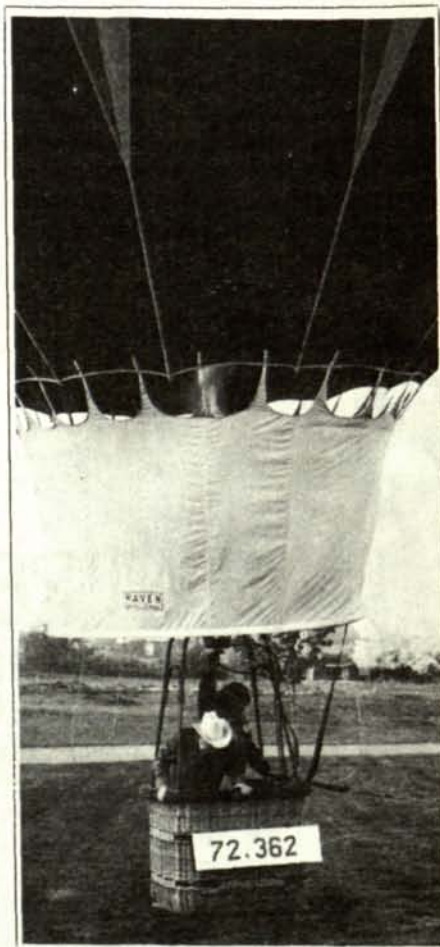
"Whether the issue is a local bridge problem that needs solution or the far-reaching Food for Peace Program, which originated from a Community Farm Bureau Group, members have the structure, the opportunities for constructive action and the united strength to make things happen," he said.

The achievement of the all-time membership high marked the 15th consecutive year of membership growth for the organization. MFB was the 13th state in the nation and the second in the Midwestern Region to report 1982 AFBF quota.

With the membership campaign still in progress, the organization is aiming at the third consecutive year of a gain in all counties. Three positions in the prestigious Fabulous Fifteen, the first three counties to achieve goal in each of the five membership categories, have yet to be decided.

Counties securing a Fabulous Fifteen position are: 1-375 members - Iron Range, Clare and Emmet; 376-675 members - Ogemaw, Muskegon and Benzie; 676-1,250 members - St. Joseph, Oakland and Cass; 1,701 and over - Monroe, Ottawa and Genesee. All three positions in the 1,251-1,700 category have not been decided, but the contenders are Berrien, N.W. Michigan and Ingham.

The membership totals for MFB are expected to rise significantly over the 72,362 all-time high mark before the end of the membership year on Aug. 31.



The sky high ride was a real adventure, says Smith, the MFB president... but Smith, the farmer, still prefers a more solid footing.

Opening Doors to Freer Trade

By Donna Wilber

A new awareness of how the experience of hunger can affect trade policy, a new appreciation for America's vast natural resources, thankfulness for those taken-for-granted conveniences like silverware ("those chopsticks sure slow you down"), and a feeling of satisfaction that the Farm Bureau trade mission to Japan did have some positive impact.....

These are some of the things Michigan Farm Bureau President Elton R. Smith came home with following his recent trip to Tokyo, with 23 other state Farm Bureau presidents, in an effort to gain greater access to Japan's markets for U.S. agricultural products.

The delegation of farmers met with leaders of government, business and agriculture in support of efforts by U.S. trade negotiators to break down some of the trade barriers that restrict the flow of agricultural products into Japan.

"These trade restrictions gravely hurt the Japanese themselves," Smith said. "Open markets could save Japanese consumers one-fourth of their monthly family food budget, and could improve the standard of living in Japan by as much as 30 percent. Consumers in Japan want the affordable beef, citrus and other products we can provide, but unlike in the United States, consumers are weak as a group and farmers have the political clout."

Auto makers, the steel industry and labor unions all want freer trade with the United States; it's Japan's farmers, their cooperative and the Ministry of Agriculture officials who want to keep their import protection, Smith said.

While the Farm Bureau group was in Toyko, 8,000 Japanese farmers demonstrated against reducing trade restrictions.

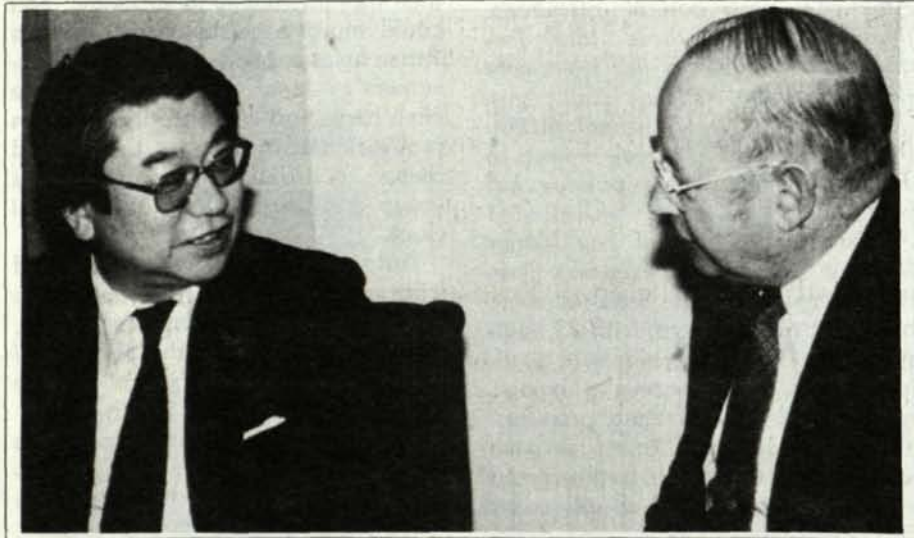
"I guess it's hard for us, as a nation of people who have never been hun-

(continued on page 14)



Agricultural demonstrators in Tokyo protested the import of U.S. farm products, but consumers and other Japanese interests are encouraging expanded agricultural trade.

U.S. Must Prove it is a Reliable Supplier



MFB President (and AFBF Vice President) Elton Smith was one of 24 Farm Bureau presidents who met with Japanese leaders in agriculture, labor and business.

(continued from page 13)

gry, to realize what it's like not to have food. They say to us, 'if we take all our food supply from you and then someday you don't like us and cut off the supply, that's a very serious thing.' They have not forgotten the soybean embargo and we've got a big job to make them believe that we can be reliable suppliers," Smith said.

Farms in Japan are small, 3 to 4-acre operations, and 70 percent of its farmers have other jobs. In addition, the farmers receive high government subsidies.

"During our visits we explained that we are not seeking to destroy Japanese agriculture," Smith said. "We're asking Japan, which has benefited from fair trade, to shoulder its obligations in maintaining free trade."

Evidence of growing Japanese consumer support for lowering trade restrictions with the United States came following an open forum, attended by people from all walks of life, where AFBF President Delano gave a brief speech about the concerns of the farm group. When Delano arrived back at his hotel, there was a letter from a group of university students stating: "We insist that Japanese

government should abolish non-tariff trade barriers.

"All of Japanese consumers hope eagerly that they can buy the farm products because your country's farm products are cheap and delicious," the letter said. "So, we must go the popular campaigning by appealing to Japanese government with your assistance. Doing so will lead to not only good consumer-ship but also good partnership between Japan and U.S.A."

The Keidanren, a powerful association of 100 corporations, also called on the Japanese government to immediately remove their nation's trade restrictive import quotas.

At a forum of Japanese leaders, AFBF President Delano talked frankly about the dangers of trade protectionism.

"We are here to tell you about pressures in our country to limit the sale of your cars, motorcycles, radios, sewing machines and television sets - just as you now restrict what we are allowed to sell to you.

"There now are more than 30 bills in our Congress which would do this by law. Most of these bills call for some form of trade reciprocity. As interpreted by some, this would be the right

of government, by law, to match your trade restrictions with restrictions of our own.

"The U.S. trade deficit with Japan was \$18 billion last year. This deficit is expected to reach \$20 billion this year and some people predict that a \$2 billion annual deficit is possible soon, Delano told the Japanese leaders.

"This is happening at a time when the economy of the United States is in recession... with American workers and business men (including farmers) becoming much more critical of Japanese trade barriers.

"As farm people who favor freer trade, we worry about growing negative public opinion and the congressional action it can bring. Last year the American Farm Bureau Federation opposed a bill before Congress by U.S. Senator John Danforth of Missouri which would have placed mandatory quotas on Japanese cars and trucks entering the United States.

"United States farmers want you to have full access to our markets and we will fight to keep them open for you. We know this is important to all Japanese citizens - including your farmers who cannot produce many of the commodities you need - such as soybeans. Your consumers want more good meat and meat products at affordable prices.

"We are here to invite the Japanese automobile and truck exporters, labor groups and consumers, to make the same argument for the acceptance of our farm products in your markets, as you make for acceptance of Japanese products in the United States," Delano said.

In a telegram to the U.S. secretary of state, the U.S. Embassy in Tokyo called Farm Bureau's visit to Japan "very useful." The group's presence and firm, non-emotional call for free trade made a favorable impression on many, the embassy reported.

On May 22, Delano and Smith led another group of Farm Bureau presidents on a trade mission to the European Economic Community.

Front and Center

National legislation has been introduced which would assure that export commodities contracted for sale to a foreign nation would not be affected by a U.S. government embargo imposed within 180 days of scheduled delivery. Farmer support for the legislation, S. 2375 and H.R. 6135, will be crucial to the passage of this legislation in Congress.

In its ninth annual survey on "Who Runs America," the national news magazine U.S. News and World Report finds AFBF President Robert Delano "most influential" of non-government agricultural leaders. It was the second year in a row that Delano has been so designated. The survey solicits top national opinion-makers to rank leadership in a dozen major fields on the basis of national influence.

Stanley Powell has been elected to the Michigan Transportation Department Hall of Honor. Powell, who served FB members for over 30 years as their legislative counsel, also served in the Michigan Legislature twice, once in the early 30s and then after his retirement from Farm Bureau in the early 60s to 1978, when he chose not to run for re-election.

Prorated membership dues from June through August will mean a savings of 50 percent for any new membership signed during that period. Persons who pay the \$20 prorated dues are eligible for full membership benefits through Dec. 31, 1982.

MFB AgriCom Pioneers are now receiving twice a day marketing advice on grains, soybean meal and livestock through a special arrangement with the Illinois FB's AgriVisor Service. The service has helped many Illinois farmers to secure prices for livestock and grain in the top one-third of the market.

The MFB Women's Scholarship Committee recently selected two MSU ag students to receive the Marge Karker-Farm Bureau Scholarship. Ronald Stoffer and Kathy Sipple will each receive \$450 for fall term.

Farmers of the Week

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 the agriculture industry. April 1982 recipients were:

April 5 - Nels Nyblad, 28, farms 1,300 acres near Kent City in partnership with several members of his family. Apple production and packing is the largest part of their business, although they also raise field crops, cherries, peaches and beef cattle. Nyblad is a Sunday School teacher for his Lutheran Church and serves on the church council, is active in the Kent County FB, is past Young Farmer chairperson, served on the state Young Farmer Committee, and is first vice chairperson of the Cherry Division of MACMA.

April 12 - Donald Sisung, 39, a cash crop, livestock and hog farmer from rural St. Johns, farms 900 acres in partnership with his brother. He is a board member of Holy Trinity Catholic Church in Fowler and serves as a commentator at church services. He is Clinton County FB president, a member of the crops advisory committee of the Clinton County Cooperative Extension Service, an Essex Township board of review member and past member of the Fowler Co-op Elevator.

April 19 - Wayne Clark, 48, is a blueberry grower who farms 200 acres near Ravenna. He is supervisor of Sullivan Township, serves on the area panel of the Michigan Blueberry Growers Association, is director of the

Muskegon County Soil Conservation District, and is an active Muskegon County FB member.

April 26 - Gerald Piche, 37, a dairy farmer from Nadeau, farms 520 acres. He is director and treasurer of the Menominee County Soil Conservation District, vice president of the Upper Peninsula Holstein Assn.; Menominee County FB board member, in his seventh year as a 4-H dairy leader, parish council president of St. Bruno Catholic Church and active in the lay ministry program, and past member of the Carney-Nadeau School Board. He also served on the local volunteer fire department and the ASCS board and was named the Menominee County Outstanding Young Farmer in 1975 and received the Progressive Farmer Awards from U.P.W.A.R.D. in 1981.



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.

Rave Reviews for "Fabulous Food Friends"

During April and May, kindergarten through fourth grade students from throughout Presque Isle County were shown the slide presentation, "Fabulous Food Friends" distributed by the Michigan Farm Bureau.

The presentation was shown to the students through the efforts the Presque Isle County Farm Bureau Women's Committee. The county Farm Bureau provided ice cream sandwiches and McDonalds of Rogers City donated orange drink to be served after the slide presentation. The women have received thank you notes from the third grade students of St. Ignatius School in Rogers City. Here are some of them, complete with graphics.

Dear FB Women

I really enjoyed the film, and realized the importance of where food comes from. Without farmers, we would have nothing to eat. (speaking of eating, thank you for the treat also.)

Patrick Codden

Dear FB Women

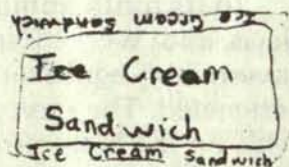
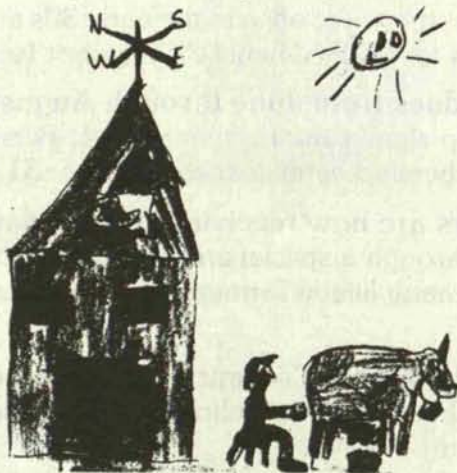
Thank you for the film. I enjoyed it because it was a little funny

Stanley Krajnik

Dear FB Women

I liked the movie very much, now I know that all foods come from a farm. I liked the treat and orange.

from Reno Ursal



Dear FB Women

Thank you for the film strip on farming-past-present and future - and especially thank you for the games and ice cream!! Everything was double okay!

Greg Witulski

P.S. This card came with an ice cream bar, but it melted

P.P.S. Gotcha!!

Dear FB Women

Thank you for showing us how important a farm is, and for the treats. I enjoyed them both. Thank you again.

Melanie Wisnicwski

School's Out but it's not too late to introduce children to the "Fabulous Food Friends." For more information on how to arrange a date for community day care or summer recreation programs in your area, write the MFB Women's Department, P.O. Box 30960, Lansing, Mich. 48909 or call 517-323-7000 ext 534.

FB Members Get Cedar Point Discount

Planning a fun day at Cedar Point - the Amusement Park? Farm Bureau members and Farm Bureau employees can purchase tickets through Farm Bureau at a discount price.

Tickets are \$10.25 each and are good any day. This is a savings of \$1.70 per person age 5 and older. Children 4 and under are admitted free. There are no children (ages 5 through 12) tickets this year.

If you are a senior citizen (age 65 and older), we suggest that you purchase tickets at the gate as you will receive a special discount with proof of age.

To purchase Cedar Point tickets, send a self-addressed stamped envelope and a check or money order, made payable to Michigan Farm Bureau, to: Ken Wiles, Michigan Farm Bureau, P.O. Box 30960, Lansing, Mich. 48909. Tickets will be mailed the day the check is received.

FBIG Offers New Guardian Policy to State's Churches

Like farms, churches are a familiar sight in rural areas. But did you know that our own Farm Bureau Mutual, the state's largest farm insurer, is also a major insurer of Michigan churches?

Farm Bureau Mutual now insures more than 600 churches in the state. Just from the beginning of this year, nearly 100 churches have turned to Farm Bureau Mutual for insurance protection because of the company's new Church Guardian policy.

"Our Church Guardian is one of the best church protection policies ever offered," said Robert Wiseman, Farm

Bureau Insurance Group executive vice president.

"One policy protects the church and church property, offers up to \$1 million in various liability coverages, and provides an unlimited insurance amount on building glass. There are many other features, like protection for stained glass and optional coverages for church schools, too."

The Church Guardian offers the right combination of coverages for Michigan churches in just one policy, eliminating costly coverage duplications.

You Just Can't Beat the "Real Thing"

Dairy farmers have a problem. They're producing more than consumers are consuming.

Michigan Farm Bureau's Outstanding Young Farm Woman, Gwen Nash, is a dairy farmer. So when she participated in MFB's annual trip to Washington, D.C., to meet with congressmen on issues of concern to Michigan farmers, she took along a supply of "Real Seal" cups and pins and presented them to some key people in the nation's capital.

The message Nash was promoting through the "Real Seal" props was that if we could change all the imitation dairy products that were sold last year into real dairy products, it would mean that instead of having a huge surplus of dairy products hanging over our heads, there would be a deficit of 47 billion pounds.

She was not promoting legislation that would ban the sale of imitation dairy products, but rather a public awareness of the benefits of the "real thing" and a concern that consumers should know what they're buying.

For example, there's a new imitation milk on the market in some areas of the country that is in a powdered form and is being sold door to door. It's a great money-making venture for those selling it, but those buying it may be getting short-changed.

Nutritionists say this product contains half or less of the calcium, protein and riboflavin found naturally in real milk. This means you have to drink twice as much to get the same amount of these very important nutrients. Drinking twice as much may not be a good idea, however, when you con-

sider that the imitation milk contains twice as much sodium as real milk,

and doctors have been warning people about too much sodium.

In addition, the product also contains more sugar than real milk. The "fat" in this imitation is provided by coconut oil, not recommended as a major caloric source for infants and small children due to its deficiency in fatty acids needed for growth. For older consumers, there's the concern that coconut oil stimulates the body to produce an increase of its own cholesterol.

The decision on whether or not to buy this product is up to consumers, but if they do buy, they should read the label and know what the label means. Nash thinks that nutrient for nutrient, penny for penny, they'd be better off with the "real thing."

June is Dairy Month



"Better Days Ahead" for Farmers

By Duane Tirrell, Eaton County Farm Bureau President

Our family lives in a 100-year-old farm house that we are slowly remodeling. Recently we took out some old linoleum. Underneath it had been laid a layer of newspapers. One paper caught my eye - a 1928 edition of the *Drovers Journal*. On the front page was a political cartoon that showed a farmer parachuting out of a crashing airplane. The plane was labeled "CROP PRICES" and the parachute was labeled "LIVESTOCK PRICES." The caption said "Thank goodness for livestock prices!" The point was that livestock prices were saving farmers from some pretty disastrous crop prices.

I couldn't help but think of how similar this is to the situation in farming today. Perhaps livestock prices - while they have improved - still do not make a great parachute for farmers, but we certainly do have some pretty poor crop prices.

I think this reminds us that adversity has been a part of farming for a long time, and probably will be for a long time to come. Whether it is drought, floods, hail, insects, diseases, embargoes, high expenses or low prices,

farmers have had to deal with a lot of problems.

Make no mistake about it, 1982 looks like it will be a tough year for agriculture. But I think the long-run future of our industry is bright. As long as we have people who are hungry and malnourished in this world, and an ever-increasing population, there will be demand for our products.

Farmers in 1928 faced some tough times, and even worse ones in the depression that would soon follow. But they also would see their industry grow into the most productive and efficient in the world. Farmers in 1982 are facing some tough times also, but if we can pull through these times as we have through bad times in the past, we can look forward to better days ahead.

Dear Dad:

This is your day,
Dear Father of mine,
And I send you my love,
Which keeps growing with time.

Up with the feet,
On the recliner chair,
Down with the eye lids,
For a little rest there.

Have a nice day,
Take time out to rest.
For on my scale,
You measure the best!

Happy Father's Day



HIGHEST
QUALITY



LOWEST
PRICE

SAFEMARK STEEL SALE

Featuring Full Line of
Wiese Tillage Tools, Kondex Sickle Bars and Accessories

TOUGH!

TOUGHER!

TOUGHEST!

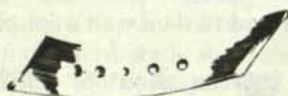
High productivity tillage tools
for Farm Bureau members.



WK Sweep



Twisted Spike



Twisted Slash Point

Notched
Disc Blade
(available in plain,
notched, flat center
and cone)



Plain
Disc Blade



Join Farm Bureau members from across the state who are taking advantage of this fast growing program providing highest quality tillage tools and cutter parts at prices well below the competition. We have a full line of products to fit your every need. If you are a Farm Bureau member, why pay more for less somewhere else?

THE SAFEMARK MARGIN:

•Quality •Service
•Dependability •Economy

- ✓ American made drop-forged, special alloy steel . . . heat treated for longer life.
- ✓ Fits virtually all field equipment (OEM certified).
- ✓ Precision sharp edges, made to stay sharp.
- ✓ Orders must be placed with your county Farm Bureau vendor or coordinator by **June 25, 1982**.
- ✓ Delivery will be to your county by August 31, 1982.
- ✓ 50% deposit required with order placement.
- ✓ No freight charges or minimum order.
- ✓ Prices are guaranteed.
- ✓ Available to Farm Bureau members only.
- ✓ For further details contact your county Farm Bureau or use the coupon in this ad.

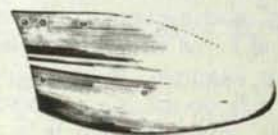
Order Deadline: June 25



Sweep



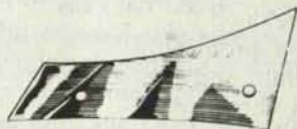
Chisel Spike



Mold Board



Long Wear (Rock) Share



Shin

Safemark Steel Program August 1982 Delivery

I am interested in saving money on superior quality steel tillage tools, sickle bars and accessories.

Fill in the information requested and send this coupon as soon as possible to your county Farm Bureau office or Michigan Farm Bureau Group Purchasing, P.O. Box 30960, Lansing, Mich. 48909.

County _____

Name _____

Address _____

Phone _____

Comments _____

Horse Industry to Outline Needs for Growth

By Donna Wilber

Will 1982 be "The Year of the Horse" in Michigan?

It will be if the enthusiastic, determined members of this growing industry can capitalize on the forum they will have on June 2-3 at Long's Convention Center in Lansing.

The forum will be the Governor's Conference on the Michigan Horse Industry, called for by Gov. Milliken in his January State of the State message. The horse industry was identified, during the 1981 Governor's Conference on Agriculture, as having the potential - with improved strength - for making a major contribution to the state's economy. The two-day conference, involving all segments of Michigan's horse industry, will be devoted to defining steps necessary to its future growth.

Committees on economic development, regulation, research and education and promotion have been working for several months and their preliminary reports form a blueprint that would make Michigan's horse industry equal to, if not greater than, the equine dollar value in other states.

"Other states with fewer horses have developed the industry so it has become a prominent factor in their agricultural and economic bases. Michigan should do the same," said Dr. Paul Kindinger, assistant director of the MSU Cooperative Extension Service for agriculture and marketing programs, and coordinator of the conference.

The aggressiveness with which committee members have approached the governor's charge is reflected in their preliminary reports. The reports include recommendations which address the growth of the industry as a whole - from 4-H'ers to trail riders to racers.

They call for action on promotion, regulation, education and legislation from state agencies, MSU and Extension Service, the state Legislature, associations and representatives of the many segments of this complex industry, to make it happen.

Although some 66,000 of the state's citizens own more than 250,000 horses - placing Michigan in the top ten states in horse population - the industry has not received the recognition and support it has in other states, according to Robert Wiseman, executive vice president of Farm Bureau Insurance Group. Wiseman, appointed for his business experience and active interest in quarter horses, serves as

programs and county fairs which it supports, but economically through increased demand by horse farmers for the various products and services they require. This can be real economic boost for rural communities," he said.

Wiseman has high hopes for the outcome of the conference. He lists as top priorities the establishment of a horse commission, similar to other agricultural commodity commissions,



chairperson of the conference committee on education and promotion.

"The value of the industry has not been recognized nor appreciated by the state's lawmakers or its citizens," Wiseman said. "To grow and prosper it needs a better business climate, aggressive promotion and broad recognition of its economic and educational benefits."

Wiseman, whose interest in horses started through 4-H and show horse activities, helps his son, Mike, raise quarter horses. He feels strongly that voting delegates, at Michigan Farm Bureau's last annual meeting, took the appropriate action when they adopted policy stating that the horse industry should be promoted as an integral part of the overall agricultural economy of the state.

"Rural people need to realize that a strong horse industry can benefit them, not only through the agricultural

to develop policy and programs for industry expansion, and support of an Agricultural Exposition Center where the horse industry could stage activities to attract involvement of not only Michigan citizens, but those from other states. As a businessman, he also hopes for an awareness that monies must be allocated for promotion, capital improvements, new facilities and research.

"Putting money back into the industry has proven a wise investment in other states, one that brings back dividends. It would be short-sighted for us to do otherwise," he said.

The conference will open with an address by Gov. Milliken on June 2 at 1 p.m., and adjourn at noon the following day.

For reservations call, Ann Louise Budd, reservation coordinator, 517-676-2141.



Gov. Milliken, who has served as a finalist judge in the America & Me Essay Contest for the past eight years, said he held a special fondness for the contest and its winners. Shown here are this year's top 10 winners (left to right): Michelle Dupuis, Deena DeButts, Sam Kestenholtz, Christopher Lamps, Mohamad Mike Samhoun, Milliken, Patrick Reid, Joseph Izzard, John MacPhail, Christopher Smith and David Chu.



Gov. Milliken welcomes Joe Izzard, Harper Woods, one of the winning writers, to the state capitol. The special tour was one of the award activities planned by FBIG for the young people.

America & Me

A Patriotic Combination for 10 Michigan Youth

By Luke Schafer

The top 10 winners of Farm Bureau Insurance Group's America & Me Essay Contest were treated like visiting dignitaries April 21 as they met with Gov. William Milliken, lunched with members of the Michigan Farm Bureau board of directors, and received awards from FBIG's executive vice president.

It was all part of an awards ceremony in Lansing honoring the 10 eighth grade students whose essays were selected the best in the state in the 1981-82 America & Me Essay Contest, sponsored by FBIG. Their essays were selected as the best out of several thousand entries from nearly 500 Michigan junior high and middle schools.

The first place statewide winner, whose essay survived five levels of

judging to make it to the number one spot, was Deena DeButts, a student at East Middle School in Ypsilanti. She received a \$1,000 bond and a plaque during the awards ceremony in Lansing.

Second place winner was Sam Kestenholtz from Waverly West Jr. High in Lansing, who earned a \$600 bond and a plaque. Christopher Smith, St. Francis of Assisi School, Ann Arbor, took third place honors, earning a \$500 bond and a plaque.

The remaining top 10 winners, who received bonds ranging from \$200 to \$400 and personalized plaques, were: Mohamad Mike Samhoun, Clintondale Middle School, Mt. Clemens; Michelle Dupuis, Gwinn Middle School, Gwinn; Joseph Izzard, Our Lady Queen of Peace School, Harper Woods; Patrick Reid, Holy Cross Lutheran School,

Detroit; David Chu, Orchard Lake Middle School, West Bloomfield; John MacPhail, St. Thomas Aquinas School, Saginaw; and Christopher Lamps, Marywood Academy, Grand Rapids.

A panel of VIP judges, which included Milliken, State Supreme Court Chief Justice Mary Coleman, Lansing television newscaster Howard Lancour, and former U.S. Rep. Robert Carr, determined the final ranking of winners.

The governor, who for eight years has served as a finalist judge in the annual contest for Michigan eighth grade students, met with the top 10 winners and their parents at the state capitol to offer his personal congratulations.

"I've been judging the America & Me Essay Contest for many years now," Milliken told the students, "so it's a great pleasure to finally meet a group of top winners face to face. Speaking for myself and the state of Michigan, I want each of you to know how proud we are of you."

After a tour of the capitol and a photo session with the governor, the students and their parents attended an awards luncheon at the Lansing Hilton Inn, hosted by FBIG Marketing.

Among the guests at the luncheon were several members of the MFB board. MFB Vice President Jack Laurie addressed the assembled winners, calling them living proof that the spirit of America still burns strong in the youth of the nation.

Serving as emcee of the awards program was Robert Reed, vice president of FBIG Marketing, while Robert Wiseman, FBIG's executive vice president, presented the plaques and savings bonds to each of the winners.

Open to any eighth grade student in Michigan, the annual America & Me Essay Contest encourages Michigan's young people to examine their roles in our nation's future. More than 70,000 Michigan students have entered the contest since its start in 1968.

As sponsor of the contest, FBIG has earned 10 national awards from the Freedoms Foundation at Valley Forge.

Each year, the best excerpts from the thousands of essays are compiled into a booklet and distributed to schools, government officials and visitors at the state capitol in Lansing.



America & Me

By Deena DeButts

Deena DeButts,
first place
statewide winner

There's a picture in our family photo album. It's one of my favorites. It's a picture of a little girl holding a small American flag. Her brown pigtails are flopped over her summer-tanned shoulders, and she has a big smile on her face. She's not looking directly into the camera but off to the left, obviously entranced by something; in this case it's a Fourth of July parade.

I'm that little girl, and I remember when I was little, life was that simple: the flag, the parade, the Fourth of July. I had never even heard of patriotism. That was the word "grown-ups" used.

A few years later, I was watching the news on television. "Hostages . . . Day 94," the announcer said. It was then I realized that some countries didn't like America. In Iran we were the enemy. The idea took some getting used to. I had always thought of America as "the good guys." Maybe thinking of your country as the "good" side is part of patriotism, I thought.

About the same time, a man called Thanh applied for a job through C.E.T.A. at my dad's station. He spoke no English. He came from South Vietnam with his wife, five children, and two young brothers. However, he seemed friendly, and my dad took him on as a trainee.

It was hard for Thanh and my father at first, but he learned quickly and worked hard. He's now one of Dad's leading mechanics.

This, in itself, would make a nice success story. But I'm writing this to explain how the changes in his life affected me. Thanh is living a poor life by American standards, but is very happy with America.

I've never been to the Far East. I didn't really know what people from that area were like. When I met Thanh, I realized that for some people America was just a word or, for many, a dream.

By now, I had two images in my mind. One was of Iranian students holding "Death to Carter" signs; the other was of people like Thanh, coming by the thousands to a land they had never seen, only heard about. As you can imagine, I was pretty confused.

I've started to figure out what true patriotism is. It's not thinking that your country is the "good" side and all others are "the enemy." That's just bigotry and false pride. I think a true patriotic American would take as many people from other countries as possible.

To me, patriotism is a deep love for your country and the people in it. All of the people, not just the "Americans" or the whites or a privileged few. I feel this way about America. Even if there were a place, a perfect utopia, with no inflation, overpopulation, or war, I don't think I'd go there.

I'm now twice as old as the little girl on the curb. America isn't as simple as it used to be, but I still feel very strongly about it. America is my home, my utopia; I love it.

A friendly smile and lots of enthusiasm are the basic skills needed to join this corps of diplomats.



Speak Up For Milk!

By Marcia Ditchie

These diplomats do not have long, black, chauffeur-driven limousines, or residences on Embassy Row. Nor do they have staffs or aides or interpreters. They do, however, take their titles seriously.

They are the Dairy Diplomats of Michigan, a network of more than 250 dairy wives spread across 53 Michigan counties, who promote their profession in schools, supermarkets, malls and at county fairs across the state. The program is administered by the American Dairy Association of Michigan (ADAM).

The idea for the Dairy Diplomats began in 1979 when ADAM put together an information/promotion program in response to requests from farm women for an effective means of promoting dairy activities on the local level.

"The first program that we offered to the Dairy Diplomats was a school milk program, consisting of a kit of materials designed to help school cafeteria workers understand the importance of properly storing milk," said Necia Sharkey, program coordinator of the Dairy Diplomats. "This

program helped them work with this one segment of the population in promoting milk and helped people to better understand the product."

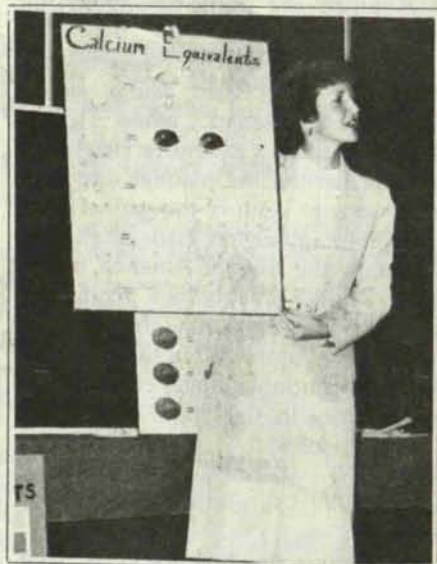
In just over a year, 500 of the school milk materials had been distributed around the state.

Within the first two years, the Dairy Diplomats had grown from a small group of volunteers into an organization of more than 250 members across the state. In mid-July of 1981, a panel of these dairy product promotion volunteers met to form a state-level advisory committee to help formalize the foundations and mechanisms for future planning.

One of the goals set by the advisory committee was to provide training for people who would be conducting dairy promotions on the local level. The first seminar was held last March and focused on the dairy market picture and on dairy industry organizations' roles in promotion.

"The advisory committee meets on a monthly basis; they are evaluating and developing more programs to make available to the Dairy Diplomats," Sharkey said. "We have begun working with the Dairy Council on a program which we will call 'Speak Up

for Milk,' which is basically a way of equipping Dairy Diplomats with knowledge about their products. It also helps provide them ready answers so they can talk in a positive way about dairy products to various people they meet when they're involved with promotion. We are also in the process of



Product and nutrition workshops, such as the one conducted by Roxanne Claus of the Michigan Dairy Council, prepare the diplomats to speak up for milk.

Enthusiasm and New Ideas Give an Extra Boost

revising our school milk program for distribution to schools in the fall."

A dairy promotion idea book has recently been developed by the Dairy Diplomats.

"It's really a 'cookbook' of dairy promotion ideas that was assembled from the actual experiences of dairy people who had performed various kinds of promotions around the state," Sharkey said. "It is a notebook of ideas and a guide that can be shared with anyone who is interested in dairy promotion."

According to Sharkey, a number of individual activities will be conducted on the local level for June Dairy Month and a few groups will be doing product demonstrations in grocery stores in conjunction with ADA's summer coolers promotion, as well as various county fair activities.

Roberta Beck, an Ogemaw County dairy wife from West Branch, was one of the first Dairy Diplomats, becoming involved in the program in the fall of 1979. As a member of the advisory

committee's executive committee, she sees a good future for the program.

"I see it growing and new ideas coming into the program everyday. When we meet each month, the enthusiasm and new ideas give you that extra boost to go home and get others involved," Beck said.

"One of the projects the Dairy Diplomats are doing in my area is to visit with people about real dairy products, urging them to look for the 'Real' dairy seal. Additionally, we want to coordinate our efforts to work more closely with other agricultural groups," she said.

"The Dairy Diplomats and the Speakers' Bureau can very easily be tied together with the new MFB Agricultural Lessons for Schools program."

Many of the Dairy Diplomats are also members of the Farm Bureau Women's Speakers' Bureau, which provides the opportunity to combine the efforts of both groups.

"The Dairy Diplomats and the Speakers' Bureau can very easily be tied together with the new Agricultural Lessons for Schools program of the Farm Bureau Women," said Susie Preston, a dairy wife from Quincy in Branch County. "When we go into the schools with the Speakers' Bureau we will have the opportunity to tell the students about our farming operations and this will allow us to talk about dairy products."

With the long range goals of increasing consumption of dairy products, working with the grocery and food service industries and reaching urban consumers, the Dairy Diplomats of Michigan are dedicated to promoting 'Real' dairy products, not only during June Dairy Month, but throughout the year.

The Cream Rises to the Top

June is Dairy Month, and Farm Bureau Services salutes Michigan's top notch dairy farmers, who rank number 6 among all states in milk production.

Like Michigan's dairy farmers, our **Nu Pro Dairy Feed** is the cream of the crop. **Nu Pro Dairy Feed** helps regulate soluble and insoluble proteins in the cow's ration. Research and farm trials have proven again and again that regulated protein can help even high producing herds to produce more milk.

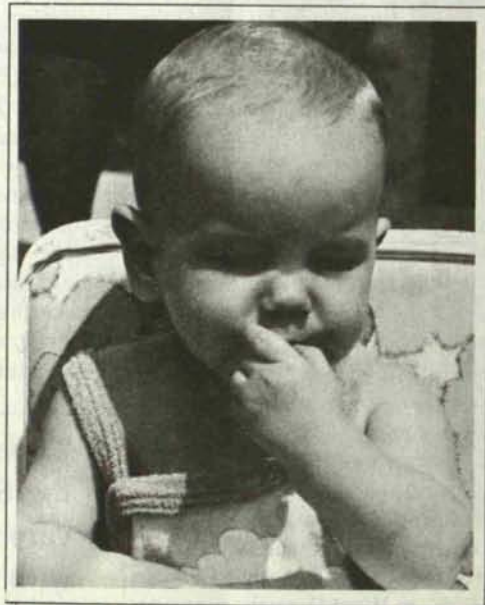
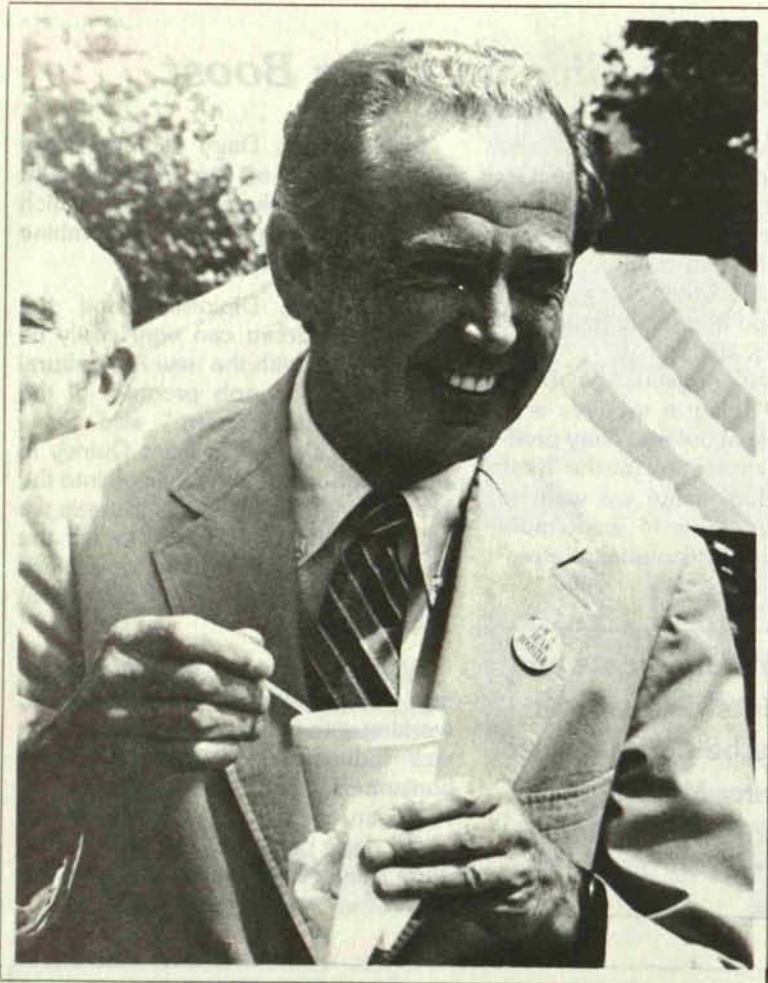
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Michigan's long-time governor, Bill Milliken, and an unannounced gubernatorial candidate for the 1999 election pleased the Bean Day sponsors by sampling Michigan bean treats.



Capitol Bean Day a Real Treat for Lunch Hour Gourmets

Michigan bean promoters found a hungry, appreciative audience for their product on the front lawn of the state capitol May 18. The sight of colorful tents and the scent of simmering bean soup were irresistible invitations to people out for a casual stroll and those rushing to business appointments.

Long lines of legislators, downtown office workers and shoppers stood patiently in the sun waiting their turn at the soup and chili kettles and the Gratiot County Farm Bureau Women's gourmet table. The concensus of the

huge crowd seemed to be it was worth the wait.

Sponsored by the Michigan Bean Commission, Gratiot County Farm Bureau Women and the Fairgrove Labor Day Bean Festival Committee, the "Capitol Bean Day" attracted an estimated 2,000 people and statewide news media attention.

Preparation of the bean salad, bean dip, bean cake and cookies, and baked beans, had kept the Gratiot County women nearly as busy back home as they were in their popular tent on the capitol lawn. But, accord-

ing to Bertha Davidson, one of the coordinators, the project is worth the effort.

"It takes a whole bunch of people to make it happen, but we feel it's very effective. It gives us the opportunity to promote our product to people we don't ordinarily reach," she said.

A highlight of the event was the traditional serving of the soup by Gov. William Milliken. Special guest Win Schuler introduced a bean dip and the chili which will be marketed to restaurants and institutions throughout the state through the Schuler Company.



Lunch on the capitol lawn was a relaxing break for the many Bean Day visitors.

Everyone's a "bean booster" on Capitol Bean Day. Thousands of downtown shoppers and office workers enjoyed bean dishes prepared by the sponsors.

1982 Set-Aside Sign-Up: Is it a Paper Tiger?

The enrollment period for the 1982 set-aside (Reduced Acreage Program) is now history. The enrollment was very large, but now the question is how many producers will actually participate in the program.

The 1982 farm program is based on a Reduced Acreage Program of 15 percent for wheat and 10 percent for feedgrains. The big incentive to participate in the set-aside is a reserve loan of \$2.90 for corn (35 cents higher than the regular loan) and a reserve loan for wheat of \$4.00 (45 cents higher than the regular wheat loan).

Producers must participate in the set-aside in order to use the loan program and the farmer-held reserve and to receive deficiency payments under the target price program.

When the set-aside program was announced, participation was estimated at 15 percent for wheat and 25 percent for corn. However, by the end of the sign-up period cutoff on April 16, actual enrollment was 74 percent for corn and sorghum, 71 percent for barley and oats, and 84 percent for wheat.

The accompanying table shows the number of farms and acreage enrolled in Michigan as of May 10. You will note that there is some difference between the Michigan and U.S. enrollments.

Now the question for producers is whether to comply. Of course, if a producer did not sign up, they do not have a choice. But a producer who did sign up must now weigh the possible advantages of being in the program

against those from being outside the program.

By participating, some price security is assured - being able to use the farmer-held reserve and possibly receiving deficiency payments. By not participating, a producer can plant more acreage and take advantage of any price increases due to lower than anticipated production or increased demand.

Producers in Michigan have until July 1 to certify their acreage for compliance.

Wheat

Even with a large compliance of 50 percent, wheat acreage for harvest could still be 79 million acres - a reduction of only 2 million acres from last year.

The problem with wheat is that producers have overplanted the national base acreage by 3 million acres. This will offset any large compliance. With this large acreage base, wheat production could still exceed 2.7 billion bushels, compared with 2.8 produced last year.

Combining that figure with expected carryover of 1.2 billion bushels will mean a total supply of 3.9 billion bushels for the 1982-83 marketing year. That would be 100 million bushels more than last year.

Corn

Compliance with the feedgrain portion of the set-aside program is now estimated at 30 percent to perhaps 40

percent. Participation at this level will bring corn harvested acreage down to 70 to 72 million acres and production to 7.4 to 7.7 billion bushels. This compares with 74.6 million acres harvested and a record production of 8.2 billion bushels last year. Combining this production with projected carryover of 2.1 billion bushels, we find a total supply going into the 1982-83 marketing year of 9.5 to 9.8 billion bushels, which would be the largest supply on record.

If crops of these sizes are produced, it will be very difficult for the market to move much above current levels, unless poor crops are produced somewhere else in the world. In fact, if bumper crops are produced, the loan rate may not even provide a floor under prices because too little production will be eligible for the reserve. In this case, harvest time prices could fall dramatically. This would provide a great incentive for producers to comply with the set-aside.

If a producer does not comply with the set-aside program, they are gambling that smaller crops will be produced in the United States or somewhere else in the world, thus driving prices higher.

In essence, the compliance question now becomes: How much risk can an individual producer take in these difficult economic times?

Agrinomic Update is prepared each month by MFB Commodity Activities and Research Department staff.

Crop	Michigan Farms			Michigan Acres		
	Base	Enrolled	%	Base	Enrolled	%
Wheat	31,693	16,143	51	829,321	510,944	62
Barley	1,161	854	74	27,956	22,417	79
Corn	54,210	35,329	65	2,804,859	2,230,242	80
Oats	16,529	10,323	62	285,231	200,489	70

New MACMA Division to Offer AAMA Marketing Services to Producers

Orderly and profitable marketing of Michigan spent hens is expected to attract egg producer-members to a new MACMA marketing program, says Noel Stuckman, general manager of the Michigan Agricultural Cooperative Marketing Association.

MACMA board action in April of this year directed the establishment of a MACMA Fowl Marketing Division, which will be responsible for membership sign up and maintenance for participation in the American Agricultural Marketing Association's Fowl Marketing Program.

"There is interest among egg producers in the state to revitalize participation in the AAMA program," Stuckman says. "The Michigan Farm Bureau Poultry Advisory Committee recommended that the AAMA program, which has been in operation since 1971, be made available to Michigan producers through MACMA."

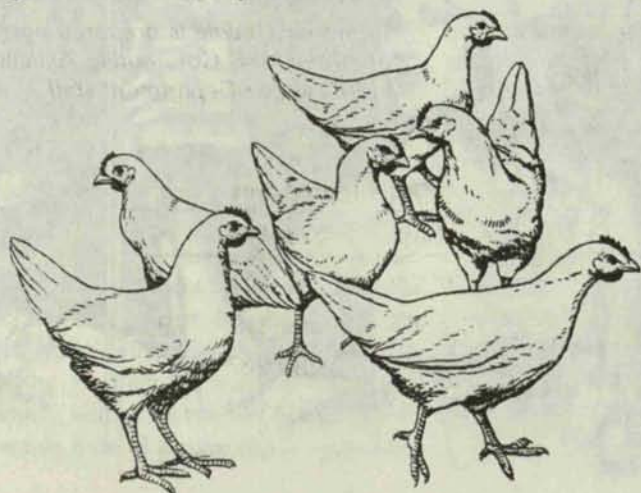
Stuckman says the MACMA Fowl Marketing Division will not actually be marketing the spent hens. But through an agreement with the AAMA, Michigan producer-members have access to the sales desk services. The AAMA offices for the Fowl Marketing Program are located in Macon, Georgia.

"Our Michigan producer-members simply call the Macon office and advise the AAMA sales desk representative that they are planning to market hens. The representative, who is in constant contact with processors, negotiates a sale for the producer with the processor. If the producer accepts the offer, the sale is confirmed and arrangements for the pick-up of the birds is made.

"The program really eliminates a lot of headaches for the producer because there is a marketing professional working on his behalf. We think this is a valuable service for Michigan egg producers who market approximately 6 million spent hens each year," Stuckman says.

A member sign up campaign will begin this month with a direct mail packet to Michigan egg producers. Prospective members will be asked to sign a membership agreement form which describes fees, membership requirements, sales, delivery, payment and other details of membership.

For details of the Fowl Marketing Program and association membership, write MACMA, P.O. Box 30960, Lansing, Mich. 48909, or phone 517-323-7000, ext. 700.



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Cheboygan	Lapeer	Osceola
Chippewa	Livingston	Otsego
Clinton	Mac-Luce	Ottawa
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Hillsdale	Menominee	Tuscola
Huron	Missaukee	Wexford

Working Together to Bring Down

The whole issue of rising health care costs is of major concern to many Farm Bureau members. It's a concern that becomes acute every quarter when they write checks to cover their insurance premiums.

Hospital care costs are a key factor in the rising costs of health insurance. In Michigan in 1981 the average inpatient payment, per day of hospital care, was \$328.96. That's up from \$284 in 1980. The average cost of an admission to the hospital for a person in Michigan in 1981 was \$2,245.

Research has shown that the rapid increase in hospital cost can be characterized as demand-pull inflation - higher real incomes, population growth, and an increase in insurance coverage which has led to an increase in the demand for hospital care. The increase in demand has led to higher prices; higher prices have led to an increase in revenue earned by hospitals; and their higher revenues have been employed to increase the quality and complexity of the scope of services

provided with a consequent increase in the cost of hospital care.

There are three additional factors which many feel contribute to the increase in health care costs.

- Many recent technological innovations have driven up costs. Not only is the equipment expensive, but many believe that there is unnecessary duplication of equipment and, therefore, it is under-utilized.

- Recent studies suggest that there may be excessive hospital capacity. The cost of maintaining empty beds is, on the average, about 30 to 40 percent of the cost when occupied. Expenses accrued when there is no revenue forces the hospital to spread the cost to patients who do occupy beds.

- Increases in medical malpractice suits have caused health care costs to increase in two ways. Physicians' malpractice insurance premiums have increased and their costs have been passed on to the consumer. Also, to protect themselves from law suits,

physicians are practicing defensive medicine, e.g. performing tests and procedures which the physician may feel are necessary not for medical reasons, but to protect himself from being charged with negligence.

Many Use Age Rating

Basic also to the problem of higher cost for health care is the fact that medical costs begin to escalate for those at age 45, increasing dramatically after age 55. The over 55 group has medical costs two to three times that of the under 40 group according to figures from government and private industry studies.

People often think the cost of the young age group - maternity care, childhood diseases and accidents - are a major factor in health care. They aren't. The big costs are the medical problems associated with older people, like gallbladder surgery, heart conditions and problems requiring long-term care.

Private health care companies, operating purely on a profit motive, have



Members' Health Care Costs

been age rating their subscribers for many years. The health care offered to Farm Bureau members through Blue Cross Blue Shield has, so far, avoided age rating.

In keeping with Farm Bureau policy, an effort is being made to help control rising costs for subscribers in the Farm Bureau Blue Cross Blue Shield Group.

Last December the voting delegates at the MFB annual meeting adopted a policy on health care which reads, in part: "We recommend that the Michigan Farm Bureau Board of Directors make the necessary changes or adjustments to our health care program that will effectively reduce our group's overall experience rate. Such change could include: underwriting qualifications, pre-existing health condition exemptions, area rating and age rating."

In keeping with this policy, persons now applying to become subscribers in the Farm Bureau Blue Cross Blue Shield Group must complete a health questionnaire, which is used as a screening tool to prevent persons with severe or chronic medical ailments from becoming a subscriber in the Farm Bureau Group. The health questionnaire will also be used by subscribers when they upgrade their coverage.

Even though the questionnaire has been in use for less than three months, a surprising number of major health care problems have been detected. These ailments could have caused higher premiums had the members' application for coverage been accepted.

Another change is the implementation of a six month pre-existing clause. Briefly, this means that for a new subscriber there is no benefit during the first six months after the effective date of the contract for medical conditions which, within six months before the effective date of a subscribers' coverage,

caused the subscriber to receive medical advice or treatment by a physician.

Neither the medical questionnaire nor the six months pre-existing clause will have any immediate effect on current Farm Bureau subscribers. However, in the long run both of these changes will help control costs. Implementation of the changes now enables members to apply for enrollment in the Farm Bureau Blue Cross Blue Shield group at any time during the calendar year.

Coverages Vary

There is a nationwide trend for people to select a cost-sharing coverage because of excellent utilization records. Statistics show that people with co-pay insurance have lower health care costs because they use their benefits in a much more selective manner. If people are really concerned about health care insurance costs, they should consider coverage which does not pay the "first dollar."

In the Farm Bureau group, there are co-pay programs available in which the subscriber is required to pay a portion of his hospital and doctor bills. These are called Dimension III and Econo. There is also the full-pay program, called the Comprehensive. The usage in the Comprehensive plan is much higher than the Dimension III and Econo plans. This is because when people are required to pay a portion of their bills, they are not nearly as likely to go to a doctor for an ailment which may not require medical attention.

August is the time of year when Farm Bureau subscriber rates can be adjusted. Indications are that for subscribers enrolled in the Comprehensive plan, there may be a 20 to 25 percent increase. If this projection holds true, Farm Bureau will hold a special reopening to give subscribers

the opportunity to change coverage from the Comprehensive to the lower cost Dimension III or Econo plans.

A person can do a great deal to reduce health care costs before treatment starts:

- Be familiar with health care benefits provided by the health care insurance.

- Ask the amount of charges, especially for elective surgery. If excessive, determine if there are alternatives.

- Don't insist on tests or x-rays; make sure they are necessary.

- If there is uncertainty about the need for elective surgery, get a second opinion.

- Many surgical operations are done safely as outpatient procedures. Inquire if any operation being considered can be done this way.

- Unless there is an emergency, try not to be admitted on Saturday or Sunday. Chances are treatment won't begin until Monday.

- Stay healthy. Pay attention to proper diet, exercise. Take advantage of preventive medical programs being offered by local physicians and nurses.

Discussion Questions

- What have doctors, nurses and other professional medical personnel in your community done to help lower health care costs?

- What have individuals in your group done to help lower their individual health care costs?

- List some of the functions of your county Board of Public Health:

The Discussion Topic for Community Action Groups is prepared monthly by Ken Wiles, manager of the MFB Member Relations Department.

Farm Bureau Market Place

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. **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.**

FARM EQUIPMENT

Hamilton Distributing Co., Stormor Grain Bins, Stormor Eze-Dry, Automatic and PTO Dryers, Transport Augers, Bucket Elevators. 616-751-5161 (5-6t-17p)

For Sale: Used Storage Tanks, 6000 to 20,000 gallon capacity. Vertical or horizontal. Phone 616-798-1805 (10-12t-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 (11-12t-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 (11-12t-27p-ts)

For Sale: Used 5 years, 31 farrowing crates with waterers and divider panels. And 4' x 4' doubledeck nursery cages with waterers and feeders. Also pregnancy checker. Phone 517-224-2850 (5-3t-26p)

Wanted: Portable sawmill, maple syrup equipment, bee colonies or equipment. 517-436-3782 (5-2t-11p)

Irrigation Pipe - 3,000 ft. of 4", 1,000 ft. of 3". Some risers and sprinklers. Byron Hoge, Carson City, Mich. 48811 517-584-3508 (6-21p)

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Before Midnight July 4

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 July 4. Each tarpaulin Lot (No. 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. No. 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 July 4 will be returned. LIMIT: Fifty (50) tarps per address, no exceptions. Send appropriate sum together with your name & address to: Tarp Test Dept., No. 438G, **Firestone Tarp Mfg., Inc.**, 6314 Santa Monica Blvd., L.A., 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 No. 438G have credit card ready.

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Beef heifers. Shorthorn cross. Ten 2-year-olds with Angus calves, and eight yearlings. Also, 6 big Charolais cross cows with calves. \$450 to \$750. Your choice. Verd Easton, Rives Junction, 517-769-2856 (6-28p)

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For Sale: One pair Grade Belgian Roan Mares with foal by their sides. One Grade Belgian Chestnut Mare. And one registered Belgian Stallion. Chestnut and Stallion are broke the best, and all Mares are BRED for 1983 foal. Call 616-882-5969 (6-40p)

AQHA Registered Quarter-Horses, and grade mare, filly. Evenings, 517-539-7832 (6-2t-10p)

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Cattle books! "VET BOOK FOR STOCK FARMERS," on-the-farm prevention, symptoms, treatments, 176 pages, 300 photos, \$16.95. "CALVING THE COW AND CARE OF THE CALF," 164 pages, 338 photos, \$16.95. "PROFITABLE BEEF PRODUCTION," revised edition, 160 pages, \$16.95. SPECIAL! Complete above beef library. 3 above hardcover books, \$43.95 postpaid. NEW! NEW! Invaluable! "VETERINARY HANDBOOK FOR CATTLEMEN," completely revised, jammed with practical information, fully illustrated, 608 pages, quality hardcover, \$34.95. Diamond Farm Book Publishers, Dept. MFN, Box 537, Alexandria Bay, NY 13607 (6-35-82p-ts)

Hog books! "PIG FARMERS VETERINARY BOOK," on-the-farm prevention, symptoms, treatments, 176 pages, 300 photos, diagnosis chart, \$16.95. "THE SOW - IMPROVING HER EFFICIENCY," covers breeding, nutrition, farrowing, management, etc., 80 illustrations, \$18.95. SPECIAL! Both above hardcover hog books, \$32.95 postpaid. Diamond Farm Book Publishers, Dept. MFN, Box 537, Alexandria Bay, NY 13607 (6-35-53p-ts)

MISCELLANEOUS

"WOMEN - 50 Ways to See Through Men." Vernon Howard's inspiring booklet Refreshing! Romantic! \$1. NEWLIFE, Box 684-VR, Boulder City, Nevada 89005 (3-6t-20p-ts)

Why Die Without a Will? Two legal "will forms" and easy instructions. Only \$4. Order Today! Guaranteed! TV-Company, Box 752-MF, Pryor, OK 74361 (3-10t-22p-ts)

For Sale: 4 HP Tecumseh air cooled engine. Side shaft. Engine came off a snow blower. Used very little. Like new. Cost \$180.00. Sell \$90.00. H Fullington, 3822 Donegal Lane, Toledo, Ohio 43623; phone 1-419-472-6269 (6-31p-ts)

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)

Unsurpassed Aquarium Fish mailed Filters. Plants. 25%. Catalog 50 cents (refundable). 313-627-2877 Aquadiscout, 33559 Mill, Ortonville, Mich. 48462 (5-8t-16p-ts)

High Electric Bills? Something Wrong? Step by step instruction booklet details in non-technical terms how you can check wiring and equipment for problems. Send \$1.00 for "Trouble Shooting Your Electric Bill." Practical Publications, P.O. Box 493, Watertown, WI 53094 (5-2t-40p-ts)

MISCELLANEOUS

Mail Delivery Flip-Up Signals: No more of those unnecessary trips to your mailbox. Flips up automatically when mail carrier delivers your mail, then can be seen from your house window. Not plastic. Last for years. Try one and you would never be without. Only \$3.95 + 85 cents postage and handling. Money refunded including postage if not completely satisfied upon return within 60 days. You cannot lose only gain. Many satisfied customers. Order today. Home Product Sales, 1171 Sandcreek Hwy., Adrian, Mich. 49221 (6-82p-ts)

Fish for Pond Stocking. Hybrid sunfish, bass, trout and channel catfish. Spring Valley Trout Farm, Dexter, Mich. Phone 313-426-4772 (5-2t-36p)

Young married man desires position on farm that will offer opportunity for partnership or ownership. Experienced and reliable. Phone 517-639-4013. (5-2t-22p)

"Guide to Soils," 64 page illustrated handbook for farmers and gardeners - \$3.00. Reduce losses and increase production. FREE information. Write: HORTICULTURAL HANDBOOKS, Dept. RL, 2331 Rusk Road, Rochester, Mich. 48063. (6-29p-ts)

How to unsweat, clean and defog the inside of double pane glass. \$5.00 for complete details. Glass, Box 1059-10, Whitesburg, Kentucky 41858 (6-2t-22p-ts)

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Now! Frozen Tomato Slices! Enjoy garden fresh flavor, year round! Complete, easy instructions. \$1.00. Hamiltons, Box 652-131, New Ulm, Minn. 56073 (6-21p-ts)

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REAL ESTATE

40 acre farm - 6 acres wooded - 4 bedroom home - garage, barn. By owner - reply to Don Willson, P.O. Box 189, Eben, Mich. (6-3t-22p)

224 acre farm, SW Michigan. Beautiful home, in-ground heated swimming pool, large dairy barn, two ponds, river frontage. 70% tillable, farrowing house. Close to I-94 and 1 1/2 miles from town. 616-674-8571 (6-4t-32p)

\$1,000,000 Farms Wanted - Anywhere in Michigan, with or without stock and machinery. Worldwide computerized buyers. Write or call farm brokers at United Farm Agency, 1764 M-24, Caro, Mich. 48723. FREE farm and business catalogs. 517-673-6888 (3-5t-35b-ts)

If you know of anyone locating in Lenawee County, have them check this home out. Attractive four bedroom, energy efficient home with natural woodwork on 1.3 well landscaped acres with lots of barn and garage storage. Located among some of Lenawee's most productive soil. Only minutes from Adrian or Toledo. Priced in the 60s and an assumable mortgage is available. Linehan Realty Co., contact Ken Mitchell, 517-265-2164 or 517-423-8147. (6-69p)

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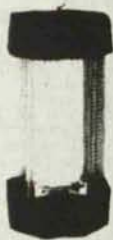
Leaks in tin, galvanized, aluminum and regular steel roofs, silos, milk houses, and barns need no longer be a problem. With L & L 300 Mastic's easy do-it-yourself system, your problems are a thing of the past.

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Midwest Coating Co.

1723 Linval, Lansing, Mich. 48910
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FC-8500

\$147⁶⁵

- 3 - 30 watt bulbs
- Covers 2 acres Indoor/outdoor

Horizontally or vertically suspended

WATERBOWLS

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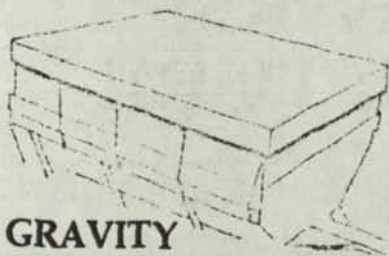
NS-90
Non-Siphon



\$23⁷⁵

NS-99
Std.

- Baked enamel finish
- Approved by U.S. Public Health Service



GRAVITY WAGON BOX TARP

No. 710 fits
7'5"x10'5" box

\$66⁵⁰

CANVAS TARPS

12 oz.
cotton
duck

8'x10' — **\$26⁷⁵**

12'x16' — **\$63⁵⁰**

Heavy-duty brass gromets, rope-reinforced triple thick hems, triple stitched panel seams.

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RED
BARN
PAINT

OUR FINEST QUALITY

\$13⁷⁵ per gallon No. 415 Oil Gloss

• Available in 1 gal. or two gal. cans



UNICO

ROOF
COATING

— 5 gallon cans —

No. 1201	Fibred Asphalt	\$13²⁵
No. 2065	Liquid Aluminum Asphalt	\$35⁹⁵
No. 2066	Fibred Aluminum Asphalt	\$35⁹⁵

BARNYARD BARGAINS

JUNE SPECIALS

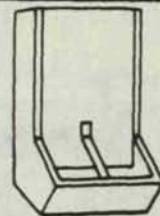
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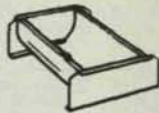
\$12⁹⁵

Model C-2

HOG TROUGHS

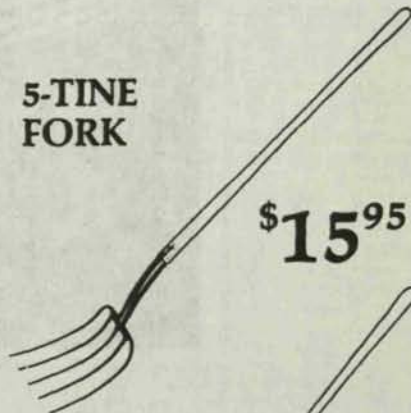
\$11⁷⁵ ST-2, 2 ft.

\$18⁷⁵ ST-4, 4 ft.



5-TINE FORK

\$15⁹⁵



ROUND POINT SHOVEL

\$6⁹⁵



24" BARN SCRAPER

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9000' per bale
325 tensile strength
231' per lb.

AVAILABLE NOW

Big roll bale twine and plastic twine also available



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