Michigan Farm News

Rural Living

July 1982



A Publication of the Michigan Farm Bureau County Newsletter Inside

A NEW DIMENSION IN HEALTH CARE COVERAG

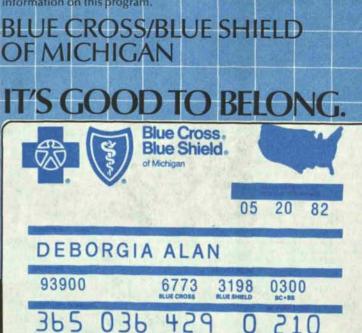
Farm Bureau members now have a way to lower their health care rates with Dimension III. It's an alternate health care plan in which the subscriber shares the cost of covered services. Here's how it works. In the event that you should require medical services, you would pay a nominal deductible amount. This leads to substantial savings on your monthly rates. So you have more control over your money. After your designated deductible has been met, Dimension III pays 80% and you pay a 20% co-payment for the covered services (for private-duty nursing and psychiatric care, the program pays 50% and you pay 50%). Once copayments reach \$1,000, no further co-payments are required for that benefit period ... Dimension pays 100%. Dimension III will pay up to \$1 million in benefits during each member's lifetime. And here is just a sample of some of the benefits you'll receive: A prepaid prescription drug program. Hospital care. Surgery. Maternity care. Outpatient care.

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NOTE: Farm Bureau members (and their dependents) who are eligible for Medicare may not enroll in the Dimension III or Prescription Drug Programs.

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July 1982 Volume 61, Number 7







ABOUT THE COVER:

In June over 200 high school students participated in a weeklong Citizenship Seminar at Albion College sponsored by Michigan Farm Bureau.

- Photo by Marcia Ditchie

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Rural Route

Meeting Opportunity With Resources

What is the probable political impact of Michigan's reapportionment for agricultural/rural areas?

Opportunity comes at strange times and in strange ways. The recent reapportioning of the Michigan legislative districts is a case in point.

Farm Bureau members have a great opportunity to influence the Legislature we will elect this year for two reasons. First, the new districts are less "gerrymandered" than the districts of the past 10 years. They follow more closely county and township lines, rather than twisted to gain political partisanship.

Second, there a large number of incumbents who are not seeking re-election. Several of the new districts force two incumbents to vie for one position. Consequently, primary elections take on an even greater than normal importance. If Farm Bureau members work for and vote for candidates who are oriented towards agriculture, the attitude of the Legislature could be changed on many important issues during 1983-84 and beyond.

Preparation, information and action are needed to take advantage of any opportunity. Thanks to AgriPac, Farm Bureau members are prepared to gain the information needed to act and elect people who have the interests of agriculture at heart.

County Farm Bureaus have formed candidate evaluation committees to review the record and philosophy of candidates. These committees have reviewed incumbent legislators and many challengers and have submitted those names to the MFB's AgriPac.



While the unexpected delay in reapportionment and Supreme Court delay in candidate filing deadlines have posed serious obstacles, the evaluation committees have persisted and submitted valuable information.

AgriPac, our bipartisan Political Action Committee, will analyze the county evaluations in early July and further study the record of incumbents. Based on this activity, endorsements will be made of those incumbents who have established a record of support for Farm Bureau policies. Candidates endorsed will be designated "Friends of Agriculture."

In districts where the incumbent's record did not indicate support for agriculture, challengers are considered. County Farm Bureau evaluation committees provide much information for this process. The same holds true where there is no incumbent. In both of these situations, a candidate may be endorsed or there may be no endorsement, depending on the information available about the candidates.

The August issue of *Rural Living* will carry a complete listing of the "Friends of Agriculture" endorsements. These endorsements should be carefully considered by each Farm Bureau member in casting a ballot on election day.

Our AgriPac has a sizable fund generated by voluntary contributions from members to help elect "Friends of Agriculture." But we have a resource even more vital to candidates - people who are active politically and who vote.

This year on Aug. 10, we will have the opportunity to vote for candidates who are "Friends of Agriculture." Friendship is a two-way street; let's support our friends at the polls so that we earn their support after their election. It is crucial that we flex our voting muscle by giving more than financial and media support to "Friends of Agriculture."

Elter R. Anith

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.

Donna

"There's a Guiding Ray...'

In last month's "Rural Route," President Smith called on us to put some of the old pride-of-ownership, evangelistic feelings back into the organization again. Some of you youngsters probably don't really know what he means.

Simply put, it's a lot like that rush you get when you sing your Alma Mater song, or the wave of emotion you feel when your favorite team takes the field while the last notes of our national anthem still echo through the stadium. I'm one of the lucky ones; I know exactly what he means....

It wasn't all that many years ago (it seems) when my job was to record the minutes of the Community Groups and send them supplies. One of the items we had a hard time keeping in stock was the Farm Bureau Creed. Reciting the "Farm Bureau members believe" usually came right after the flag salute. In some of our older groups, it probably still does.

Another tradition that has bit the dust is the singing of "The Farm Bureau Spirit" by delegates at the state annual meeting. Belting out "neath the great blue dome of heaven" sent spirits soaring; it was *their* Farm Bureau and they had a job to do!

Around our office, I still try, occasionally, bursting into "There's a guiding ray that leads the way as farmers forward go" whenever the spirit moves me. I realize I'm no Olivia Newton John, but my co-workers over-react by slamming my door shut, turning up the volume on their radios, or ruder yet - clamping their hands over my mouth.

I got my revenge, though, when we celebrated our alltime membership high recently. Sophistication had washed away with the toasts and singing "The Spirit" seemed the thing to do. Farm Bureau was our team, our champion. We were waving its banner high and nothing in the world could stop us!

I think that's what President Smith meant when he urged us to get back some of that old evangelism. Certainly, it takes more than reciting creeds and singing songs and waving flags to rekindle the spirit that once burned in the hearts of our Farm Bureau pioneers.

Some people say the pioneers had the spirit because they were the builders, like the builders of our country, and there's no way you can get that feeling for something that's already built. Not so! Those pioneers built the foundation, a very strong foundation. And we can build on it to fit our changing needs, remodel some of the old parts that need it, expand it to meet the requirements of our growing family. The foundation can handle it because it was built to be built upon.

Is your county Farm Bureau everything you want it to be? Is it a strong, driving force in your community? Does it have programs and services to meet the needs of your membership? Does it even know what those needs are?

If the answers to those questions are negative, then you've got some building to do. It's not too late for you to be a pioneer. And as you build - sing!

Write me. I'll send you the words and music. RURAL LIVING, JULY 1982



Lansing Review

Notel Realing and Late

Budget: The Legislature has delayed final action on the 1982-83 budget until the session beginning Aug. 30. The Senate approved seven of the 20 or more appropriation bills but the House maintained that final action should wait until better economic forecasts are available.

Farm Bureau is concerned with the cutbacks in the Michigan Department of Agriculture and whether the 1983 budget will return needed funds. For example: control of the gypsy moth infestation is vital to forests and farm woodlots. One infestation affecting four or more counties in central Michigan is beyond control, however, it is still possible to control further spreading of the moth that causes tree defoliation and eventually kills hardwoods. USDA has cut funding, returning full responsibility to the states. The program started out at \$380,000 and has been cut to about \$140,000. The governor has recommended bringing it back to about \$252,000. However, a good control program would cost \$670,000.

Brucellosis control is another area of concern. Michigan, after 30 years of effort, is "certified" as brucellosis-free. Federal funding is being cut and will probably be available only to "problem states." Michigan has been receiving about \$250,000 in federal money to maintain a "preventative brucellosis" program. At least \$270,500 is needed to maintain a program. Brucellosis in animals can be transmitted to humans as undulant fever. Midwest states are proposing an embargo on animals from states which fail to fund and carry out brucellosis control efforts.

Other important funding areas include Soil Conservation District grants, fair premiums, breeder awards, agricultural promotion, promotion of international trade and sales, peach virus program, X disease, animal diseases such as the new "blue tongue" problem, crop reporting, etc. The MDA's \$175,000 grant to MSU for the Animal Health Diagnostic Lab is being eliminated.

6

Legislation: The Michigan Legislature has recessed for the summer and campaigning for the August primaries and November general election. Following is a status report of current legislation important to agriculture and rural areas:

Gleaning: Farm Bureau has supported H.B. 4688 (Rep. Curtis Hertel) which provides a tax credit to farmers who permit a properly qualified charitable organization to "glean" a field after harvest. "Gleaning" means collecting the leftover crops after harvest to prevent waste of food produce, primarily fruit and vegetables.

Several farmers in Michigan already have allowed such "gleaner" groups to come into their orchards or fields to pick up the waste crops which are then used for the needy. The tax credit would be 10% of the value of the "gleaned" crops. California and Oregon presently use such a tax incentive to encourage "gleaning" for charitable purposes. The bill passed the House by 93 to 6 and on the last day of the session passed the Senate 29-0. This makes it possible for the act to take effect this harvest season. County Extension agents are expected to have detailed information for producers who may be interested in this worthy program. Farm Bureau will also make information available.

A companion bill which has passed the House and is in a Senate committee is H.B. 4122 (Rep. Trim). This proposal would exempt a person who "in good faith donates food" for use by "a non-profit corporation, organization or association." He "shall not be liable for civil damages as a result of an act or omission affecting the nature, age, condition or packaging of the donated food" unless "the act or omission amounts to gross negligence or willful and wanton misconduct." Most farmers are willing to permit the use of waste fruits and vegetables for charitable purposes but have been concerned about liability. While there have been no problems, H.B. 4122 would clarify the law.

Grain Moisture Testing: This legislation (H.B. 5348) has passed the House and is presently on the Senate floor. It would become part of the weights and measures laws giving the MDA the authority to inspect grain moisture testers throughout the state, thus assuring that the testers are in proper operating condition. The federal government has already issued regulations requiring such testing for grain dealers who sell in the export market.

Forestry: H.B. 4685 (Rep. Jacobetti) proposes a program important to the U.P. forest industry and farmers who have wooded areas. Farm Bureau has supported this legislation along with several amendments which permit forming a pilot program containing at least 55,000 acres of wooded area for the purpose of good management. A "working forest" consists of 10,000 to 20,000 acres. Payments of \$12.00 per acre would be included provided the owners meet all of the requirements for timber size and management practices.

This program is patterned after the system used in Finland and would assure adequate quantities of wood for a variety of purposes. Ironically, Michigan imports most of the wood products it uses, although it is a state with great forest reserves.

Strip Mining: S.B. 819 has passed the Senate. The-90 page bill would regulate strip mining for coal in Michigan. It contains some protection for agriculture. While Farm Bureau supported the concept, there are several concerns to be worked out during the summer recess before it is considered in the House.

Single Business Tax Reform: H.B. 5387 is one of several bills designed to help businesses in Michigan. Farmers, through Farm Bureau's efforts some years ago, were exempted from this tax. However, H.B. 5387 includes an exemption for increased exports with possible tax savings to the exporter between \$11,000 RURAL LIVING, JULY 1982

and \$12,000. It exempts export increases over the previous three year rolling average on "manufactured or assembled" goods. Farm Bureau has insisted that it include agricultural exports and has met with legislators and others on this issue. Michigan agricultural exports have increased from about \$690 million in one year to more than \$940 million. This resulted from an aggressive marketing program, much of it carried out by Farm Bureau's Michigan Elevator Exchange, as well as efforts by others. The tax reform would greatly aid marketing programs and also would maintain many jobs in the state.

Subdivision Control Study Committee: Farm Bureau is represented on a committee of the Department of Commerce studying the Subdivision Control Act. FB's policies are concerned that the 10-acre provision in present law is using up farmland unnecessarily. The commission will have a formal report by fall and legislation will then be introduced.

Workers' Compensation: While many important reforms were made in 1980 and 1981, many farmers in the forest areas find that they cannot sell their product because of companies' fears of being liable for workers' compensation cases. S.B. 715 (Sen. Mowat) would change the section on subcontracting. Many farmers also find that when hiring various types of contractors, they suddenly become liable for workers' comp. This is a complicated and difficult area and talks are still going on with other interested business groups.

Prompt Payment: Gov. Milliken has formally signed four related bills – two of them on milk, one on potatoes, and the other upgrades the Grain Dealers Act. These bills will effectively protect farmers to the degree possible through state legislation. The MDA has held meetings around the state for grain dealers to explain their financial responsibilities and the requirement of the legislation. S.B. 113, which would *RURAL LIVING, JULY 1982* have been very helpful to fruit and vegetable farmers, is still in committee.

Beginning Farmer Financing: This legislation (H.B. 5460, Rep. Dodak) is strongly supported by Farm Bureau and has passed in the House and Senate. Gov. Milliken is expected to sign it. It would establish a loan program using tax exempt bonds which would result in lower interest rates to those who qualify for the loans. Other states with similar programs have offered rates as much as 3 to 9% below the prime interest rate. Beginning farmers could borrow up to \$400,000. of which \$125,000 could be used to buy farm equipment. Repayment periods would be up to 20 years. To qualify for the loan, the borrower's net worth must be \$250,000 or less, including spouses' income. Machinery would have to be bought within the state and used only by the immediate family. The beginning farmer would also have to prove that he has agricultural experience and is capable of managing a farm. If it is possible to sell the bonds, it is expected that the loan program could be ready to accept applications sometime between January and March 1983. Farm Bureau Young Farmers and county leaders were helpful in contacting their senators to pass the bill before recess.

Petition Drives: None of the five petitions that Farm Bureau made available to Community Action Groups and county FB secretaries throughout the state have received enough signatures to put them on the ballot. The welfare limitation petition which is being circulated by a group known as S.O.S. will continue to be circulated until November with the aim of putting it on the next general election ballot. Lt. Gov. Brickley has also announced that the Citizens for an Improved Ballot did not attract enough support. The Michigan Townships Association taxation petition is not expected to receive sufficient signatures.

Lansing Review is prepared by Robert Smith, MFB senior legislative counsel.



Farm Bureau Services, Inc.

FB Calls for 'Positive' Trade Action

Reductions in the budget for agricultural programs will not be tolerated in the present economic and political climate, Farm Bureau leaders have told members of Congress. In a strongly worded statement issued June 8, the AFBF Board of Directors said that the farm organization would oppose farm program decisions made to meet budgetary restraints while entitlement programs, representing almost 50 percent of the total budget - and, accordingly, responsible for almost 50 percent of the projected federal budget deficit remain essentially undisturbed.

Reiterating major tenents of Farm Bureau's 12 point plan to improve farm income, the farm leaders reminded Congress that export sales are the brightest income prospect for the agricultural sector. "Farm programs must be administered in a manner that does not interfere with export market opportunities," they said.

CCC Funding Push

The statement called on Congress to take positive trade action to enhance the export opportunities for agriculture. "We will push Congress for \$1 billion for the Commodity Credit Corporation export revolving fund," the farm leaders promised.

Farm Bureau economists and analysts, upon whose research the call for CCC funding is based, say that the fund will help develop new world markets, reduce government costs for deficiency payments and grain storage, and will increase jobs in transportation and other facets of the export trade.

An analysis of the potential benefits for agriculture and the federal budget. prepared by AFBF research economist Ross Korves, follows:

Based on CCC and other Credit Guarantee Program sales in fiscal years 1980 and 1981, \$1 billion of CCC export funding will likely have the following commodity breakdown: 29 percent corn, 27 percent wheat, 16 percent soybeans, 14 percent cotton, 8 percent rice and 4 percent other. Assuming that export prices remain relatively depressed, the effect of the \$1 billion funding would stimulate an additional export of 100 million bushels of corn, 60 million bushels of wheat, 25 million bushels of soybeans, 400,000 bales of cotton and 4 million cwts. of rice.

Increases in the season's average price resulting from the additional export of corn, wheat, soybeans, cotton and rice, would range from \$.22 per bu. for corn to \$.60 per cwt. for rice, (see chart #1). The higher commodity prices would directly benefit crop producers. For example, if corn production in 1982 is 7.5 billion bushels, the \$.22 increase per bushel would generate an additional \$1.65 billion in income for corn producers (see chart #1).

CHART 1

Benefits to Producers of One Billion Dollar Funding of CCC Revolving Export Credit Fund

	Credit Available Based on 1980-1981	Additional Exports	Increase In Season's Average Price	Increased Income to Producers
	(Million)	(Thousand)		(Million)
Corn	\$290	100,000 Bu.	\$0.22/Bu.	\$1,650
Wheat	\$270	60,000 Bu.	\$0.21/Bu.	\$ 550
Soybeans	\$160	25,000 Bu.	\$0.42/Bu.	\$ 880
Cotton	\$140	400 Bales	\$0.03/Lb.	\$ 190
Rice	\$ 80	4,000 Cwt.	\$0.60/Cwt.	\$ 90
Total				\$3,360

CHART 2

Reduction in 1982 Deficiency Payments Due to CCC Revolving Export Credit Fund

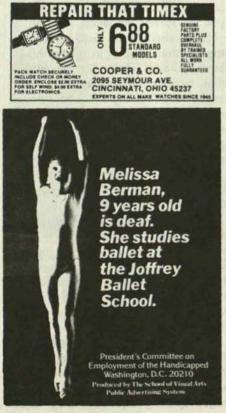
	USDA's Estimate of Deficiency Payments	Increase in Season's Average Price Due to CCC Credit Fund	Reduction in Deficiency Payments do to Higher Prices
Corn Wheat Cotton Rice	\$0.15/Bushel \$0.30/Bushel \$0.098/Pound \$1.00/CWT	\$0.22/Bushel \$0.21/Bushel \$0.03/Pound \$0.60/CWT	(Million) \$285 \$ 80 \$ 94 \$ 54
Total			\$513

Equally important, the higher prices would have a major impact on the cost of government programs. USDA has estimated that deficiency payments for 1982 crops may be \$.098 per lb. for cotton, \$.30 per bu. for wheat, \$.15 per bu. for corn and \$1.00 per cwt. for rice. The higher market prices resulting from the additional exports could reduce to zero the deficiency payments for corn, cut the wheat deficiency payment by two-thirds, reduce cotton deficiency payment by nearly onethird and the rice deficiency payment by one-half.

At the present estimated level of participation in the USDA 1982 reduced acreage program, savings in deficiency payments for the eligible crops, would total \$513 million (see chart #2).

If participation in the reduced acreage program is greater, then those eligible for deficiency payments would be greater and the USDA savings would be larger.

Lower costs for the corn and wheat farmer-held reserve would also result. The 100 million bushels of corn not



going into the reserve would save the USDA \$26.5 million in storage costs the first year, with greater savings in succeeding years because the interest is forgiven on the second and third years of reserve loans. The savings on the first year cost of the wheat reserve would be \$15.9 million due to the 60 million bushels of wheat not entering the reserve. As with corn, second year savings will be substantially larger.

Related employment opportunities would also result from the increased export sales. Past USDA research indicates that 35,000 jobs are created when an additional \$1 billion of U.S. agricultural products are exported.

Washington Report is prepared by the MFB Public Affairs Division.





Developing the Habit of Citizenship

By Cary Blake

It was late evening, June 17, 1982, on the campus of Albion College. The glow of candles, held by 250 young men and women, counselors and staff, lighted the grounds in front of one of the dormitories. This final vesper service of an eventful week was an emotional time for the group and many were moved to share their thoughts.

"This experience has changed my life."

"It's time now to go home and get involved."

"Farm Bureau has done a lot for us. We must take what we have learned and experience it ourselves and share it with others."

The students who rose to give public testimony to the value of their week's experiences were students from throughout the state participating in the 19th annual Michigan Farm Bureau Young People's Citizenship Seminar. The candlelight vesper service marked their last evening together as a group, but also marked the opening of 10

new chapters in the individual lives of the participating students.

Their spontaneous, genuine outpouring of appreciation for the weeklong seminar in citizenship awareness and responsibility made the amount of time, effort and resources expended by county Farm Bureaus, Michigan Farm Bureau, and sponsoring businesses and organizations well worthwhile - a real investment in the future of our nation.

The 230 participating students - a record enrollment - came from 60 Michigan counties. They came from both rural and urban areas - some from Detroit's suburbs, others from the Upper Peninsula's "Copper Country."

The seminar opened on Monday. June 14, with a welcome by MFB President Elton R. Smith, who also serves as vice president of the American Farm Bureau Federation.

Smith addressed the question - why does a farm organization sponsor a citizenship seminar?

"We feel we owe society a portion of our time, efforts and resources to relight the flame of American citizenship. We feel that young people like you should have the opportunity for an experience like this and we know you will spread the word," he said.

Smith stressed the need for honest, trustworthy people in government, business and labor. To accomplish that, he said, each citizen must share in the responsibility. "We help make decisions. The record of Americans, even in our election process, makes a person realize how little we want to share in that responsibility.'

He told the students that they would be creating their own world, right on the Albion College campus.

"You will learn from those experiences. It will be training for the outside world. Participate in what's going on. By so doing, you will be developing a habit that you should maintain for the rest of your life. That habit is to be involved in the world around you," he said.

Seminar chairperson Robert Craig, manager of MFB's Commodity Activities and Research Department, presented the students' orientation message, spelling out why they were RURAL LIVING, JULY 1982 there. State Sen. Robert VanderLaan of Grand Rapids talked about the world of politics, including why politicians become politicians.

Next, the students were given a glimpse of the upcoming political activities they would be involved in by Ron Gaskill, MFB's local affairs specialist, who served as the seminar's political science coordinator.

Throughout the week's activities, Gaskill guided the young adults in actual involvement in registering to vote, signing nominating petitions, the development of political advertising and the purchase of air time and poster space for their messages. The students also participated in primary elections, the use of both paper ballots and voting machines, and staging political

The Foundations of Freedom



Speaking for the 19th consecutive year at MFB's Citizenship Seminar, lecturer Dr. Clifton Ganus built a pyramid to explain the freedoms of democracy to the students. U.S. citizens, he said, enjoy these and many other freedoms: the right to seek a profit, worship, vote free ly, conduct a business and to speak openly. conventions. They voted in the general election using computer punch cards, and heard the election results announced by Michigan Department of Agriculture Director Dean Pridgeon.

In between their "hands-on" political activities, the students heard an impressive line-up of world-renowned speakers, including Dr. Clifton Ganus, president of Harding College, Searcy, Arkansas, a familiar figure at Michigan's Young People's Citizenship Seminars throughout the years.

Just back from Poland, Dr. Ganus gave a first hand account of what life is like in Poland, Russia and other countries.

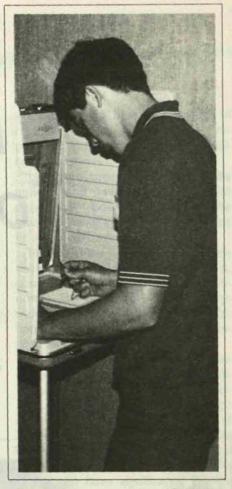
"There is no real freedom," he said. Although the Russian constitution is similar to ours, he said, "the problem is that it is not enforced. If you want to be someone in Russia, you must be a member of the Communist Party. If you're not, you cannot go to college and you can get only menial work. The government totally controls your entire life."

Another speaker on the topic of communism was Maria Schultz, who immigrated to the United States on July 4, 1956. Born in the Ukraine, Schultz has lived under Polish, German Nazi and communist forms of government.

In an interview following her presentation to the students, she and her husband, Otto, said that their freedom will "never get old."

"We know we could have been in Siberia and I don't think that will ever leave us," she said. "I'm more excited everyday about living in the U.S., even though things aren't perfect here. The U.S. is the very best country in the world. There is no better."

Dr. John Furbay, a cultural anthropologist, told of his experiences in world traveling. Furbay has been around the world 46 times and in every country in the world at least once. His message was that we should not judge other cultures as wrong simply because they are different than our own.



Using computer punch card ballots, students cast their votes for candidates who had been campaigning throughout the week's seminar activities.

"Abraham Lincoln" made his first appearance at this year's Citizenship Seminar. Honest Abe, in reality the Rev. Bruce Hanks, a direct descendant of Abraham Lincoln, gave a onehour dialogue about Lincoln's life, his beliefs on slavery and the night of the assassination.

As a participant, I came away from the seminar realizing what American citizenship is all about - it's a strong belief in our country, in God and in our people. It's morality, citizenship, and a belief in ourselves. I'm confident that the students came to the same realization.

The Michigan Farm Bureau Young People's Citizenship Seminar is, indeed, an extraordinary program.

Cary Blake is broadcast coordinator with the Michigan Farm Bureau. He has been a member of the Young People's Citizenship Seminar Committee since 1978.

A Traditional Team

Pulling Together Again

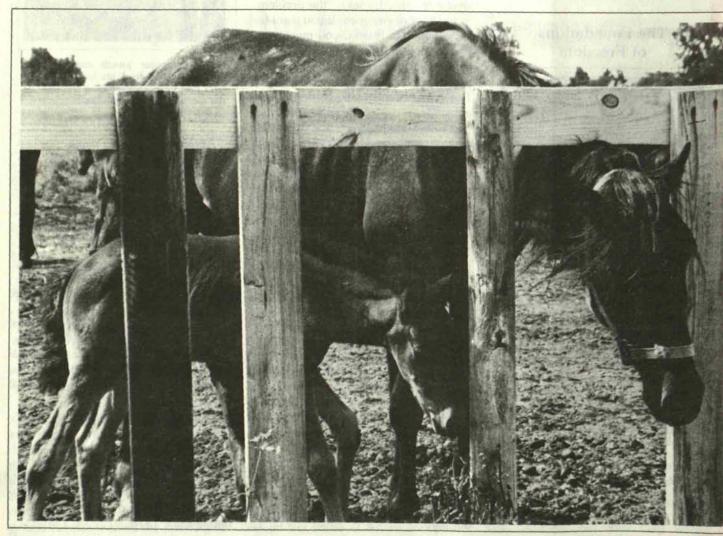
A horse farm is like any other farm. The difference is that the product of our farming operation is a race horse, says Jackson County FB member John Surbrook.

By Connie Turbin

Michigan horsemen are concerned about their image as agriculture's "maverick" farmers and at the recent Governor's Conference on the Michigan Horse Industry, June 2-3 at Lansing, over 800 representatives of the pleasure, show and race horse industry talked about the need for reuniting this segment of agriculture.

John Surbrook, a leading Michigan breeder of Standardbred horses, who served on the conference Education and Promotion Committee, says that horsemen have not forgotten their agricultural heritage.

"It is real agricultural business," he says. "We raise corn and hay. We breed mares and produce a colt and



sell the colt, just like another farmer would do if he had beef animals. We buy the same tools, the same equipment and, basically, make our living the same as other farmers. The difference is that the end product of our farming operation is a race or show horse."

There are an estimated 5,600 operations in the Michigan horse industry with a total value in land, equipment and animals of \$410 million.

How did the horse industry drift away from its status as a traditional agricultural enterprise? Michigan Department of Agriculture Director Dean M. Pridgeon explains that the decline in the use of draft horses on



RURAL LIVING, JULY 1982

Michigan farms signalled the end of an era in agriculture.

"After that," Pridgeon says, "there were fewer and fewer breeding farms for draft horses in Michigan. When the breeders of race and show horses began to bring the industry back into this state, it seemed to develop outside of traditional agriculture."

However, he adds, a new attitude in the MDA and among horsemen will "tie together two segments of agriculture that should never have been separated in the first place."

But there is more to it than mainstreaming the horse industry back into agriculture. The traditional agricultural segment must take an interest in, and be supportive of, the horse industry.

Such interest is evidenced in the policy adopted by delegates to the Michigan Farm Bureau annual meeting in Grand Rapids last December. "Horses like other livestock require on-farm inputs such as housing, feed and labor. The horse industry also needs basic agricultural research, extension, education and other activities," the delegates said. They urged the Michigan Agricultural Reporting Service and the MSU Cooperative Extension Service to conduct a horse census and compile statistical information needed to project the needs of this segment of agriculture.

Paul Kindinger, coordinator for the Governor's Conference on the Horse Industry and the Governor's Conference on Agriculture held last year, sees advantages for the agricultural industry as a result of this unity.

"In a political sense," says Kindinger, "all of agriculture gains with a larger constituency. This increases the visibility of agriculture and affords opportunities for growth for the entire industry."

He cites more research as a specific example. "Both segments of agriculture can benefit from better research facilities for large animals, one of which would be horses. In addition, large animal research has been linked to human medicine. There is an exchange of research and study already going on between large animal researchers at MSU and the College of Human Medicine, which leads to improved medical technology and medical development," he says.

Improved promotion of the horse industry will have other spinoffs for agriculture, possibly including the future Agricultural Exposition Center on the MSU campus.

In each of the horse industry conference committee reports on research, education and promotion and economic development, the industrywide benefit of an Agricultural Exhibition and Exposition Center was identified as a priority item.

In their reports, committee conferees supported the center as a "facility needed for major agricultural exhibitions....It would provide a large arena area, stabling for all types of livestock up to 1,000 head and a sale facility." They recognize that as a focal point for agriculture in Michigan, the center can have significance for the horse industry as a showplace for horse competitions, rodeos, and breed excellence events.

Working together for the funding of the center, the ties between agriculture and the horse industry will be strengthened. But horsemen also point out that harness racing and show horse interests have maintained close ties to the agricultural sector through the county fair circuit in the state.

Surbrook says that horse owners, breeders and trainers value the county fair system as a proving ground for untested horses.

"A two-year-old," he says, "is a lot like a teenager. It hasn't matured yet. It may have the breeding and show potential for speed, but the horse is inconsistent and must learn to be a race horse. Until it proves itself (in a race), you really don't know what you've got.

"It's just like dairy cows; not every heifer that freshens will go into the herd and become profitable."

And Surbrook emphasizes that the horseman is in business for a profit. Even those who invest in a race horse or have show horses as a hobby are interested in making a profit, he says.



Governor's conferees have helped build support and interest for the expansion of Michigan agriculture and the horse industry.

The profit picture for owners and trainers is one of the serious problems facing the horse race industry in Michigan, says Surbrook. Horsemen are leaving the state to race in other states where they can compete for larger purses and make a profit.

A fairer share of the pari-mutuel stake from Michigan thoroughbred and harness racing tracks is one of the goals identified by the conference Economic Development Committee, chaired by Dr. Bob Kramer. That committee recommended that a percentage of the pari-mutuel revenues be earmarked for the horse industry before it goes to the state's general fund.

Horsemen note that from the more than \$27 million generated by the Michigan pari-mutuel racing system in 1979-80, \$7,376,875.65 went directly to agriculture for support of county fairs, breeder awards and other agrelated activities. Michigan towns and cities, where pari-mutuel tracks are located, received \$2,673,581.72 and the state's general fund received an additional \$17,179,316.70 from parimutuel dollars wagered.

A bill introduced by Sen. Richard Allen (R-DeWitt) offers amendments to the Michigan Racing Law of 1980,

Sen. Richard Allen had the unique experience of driving a harness race sulky following a news conference at the state capitol June 3.

P.A. 327, aimed at improving the racing industry in Michigan and giving the horse industry an established allocation of revenues.

"The horse racing industry in Michigan has gone through a very unfortunate economic decline in recent years," says Allen, "and the repercussions are felt by other horse industries, the rest of agriculture and the entire state.

The key components of Allen's bill involve:

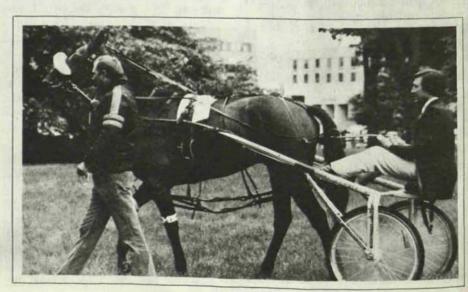
•Changes in the pari-mutuel tax withholding distribution, with funding for promotion, improved facilities and better purses.

 Allowance for a new track in southwest Michigan, with broad public ownership, operated in a manner to make racing more appealing to a broader public.

•Provision by statute for the allocation of revenues to Michigan's horse racing industries and agricultural programs, specifically fairs, commodity associations and other traditionally funded agricultural programs, and the planned Agricultural Exposition Center.

•Funding of a study of an offpremise pari-mutuel wagering system.

"If we are to continue to expect the benefits of having the (horse) industry in the state, we must do something soon to see that we do not lose it to other states who provide the conditions for quality racing," Allen says.



Front and Center

When farmers visit Ag Expo at MSU July 20-22, they can "Win With Farm Bureau" at a special tent set up in the south section of the exposition. The display will explain the benefits and services of FB and will be a valuable information program for members and potential members.

All FB affiliate companies are participating in the exhibit. Displays include product promotions, product sampling, information booths and even some fun and games. MFB and affiliate company staff members will be present to answer questions and explain programs, services and products. AgriCom, MFB's computer information and market advice service, will also be on display.

Ross Korves, AFBF research economist, will be among the resource people who will outline policy issues and answer questions from county FB leaders and policy development committee members at the Aug. 19 Cabinet Meeting in Lansing. Korves will brief the county leaders on national issues for policy consideration. He will be joined on the program by speakers from government, education and agriculture.

A review of the national dairy situation, including proposals on how to deal with the current surplus, and a discussion on Michigan's promotion programs are planned topics for two special dairy meetings for members. The meetings will be held Monday, Aug. 9 at the Colony House in Cass City and Tuesday, Aug. 10 in Grand Rapids at the Pick Motor Inn.

Hollis Hatfield, director of the AFBF Dairy Department, will discuss the national dairy situation, along with representatives from MSU and the MDA.

MFB's membership continues to grow. As of the June 17 membership report, 24 counties had reached their 1982 goal. MFB is now at 96.64% of goal, with three regions, the U.P., West Central and North, over goal as well as Districts 4, 7, 10 and 11.

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. May 1982 recipients were:

Week of May 3 - Robert Hiscock, 64, a dairy and cash crop farmer from rural Battle Creek, farms 800 acres with his partner. Hiscock is on the Calhoun County Soil Conservation Board and was board chairperson for many years. He is on the state Natural Resources Advisory Committee; is a board member and past president of Calhoun County FB, is a county Farmers Petroleum board member; is active in his church, and is a past Emmett planning board member.

Week of May 10 - William Collins, 49, is a commercial angora goat RURAL LIVING, JULY 1982 farmer from Cheboygan. A former State Police trooper, Collins is an elder in his church, past president of the congregation, and served four years on the church board of education. He was president of the local Fraternal Order of Police Lodge four times, is a Cheboygan County FB member, and a past member of the local school board, having served as treasurer for four years. He also was a 4-H beef leader and taught gun safety to 4-H youth.

Week of May 17 - Robert Peasley, 57, of Blanchard, operates a 500-acre dairy farm and milks nearly 170 cows in partnership with his youngest son. He is treasurer of the local Methodist Church, held several church board positions, and serves as a church school teacher and youth leader. He is a trustee on the township board, a 4-H leader, an ASCS committee member, and a Mecosta County FB member. He has earned the State Farmers Degree from the Future Farmers of America.

Week of May 24 - Norris Hubbell, 70, farms 160 acres and grows cash crops near Hemlock. He has been on the Saginaw County Fair board for 19 years, on the area Soil Conservation board for 20 years, and is a longtime member of the Saginaw County FB. He also belongs to the Grange and the local Methodist Church.

Week of May 31 - Allen Cable, 45, of Bath, a dairy and cash crop farmer, farms 417 acres with his wife and two sons, who are all part of the farm partnership. Cable is a deacon for the Eastminster Presbyterian Church in East Lansing, active in the DeWitt Masonic Lodge and the Lions Club; member and past officer of the Clinton County FB, and member of the DHIA and the MABC.



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.

Members Communicate With Young Consumers

HIAWATHALAND

May 28 was an exciting day for two fourth grade classes from Fisher School in Marquette. They visited a real dairy farm - the Harold Bahrman farm in Skandia.

Harold's son, Dan, did a super job explaining the dairy business to the students. He explained that cows need 20 gallons of water per day. He also took them through the potato warehouse and explained the potato business to them. The children saw three different kinds of silos on the farm. They found out that tractors can cost \$70,000 and that some costly machinery is used only one or two weeks a year. That day the cows provided "chocolate milk" for each student and the five parents and two teachers.

Next the children toured the Bergdahl apple orchard and learned that they have 18 varieties of apples and that this is an off year for that particular orchard. Each tree needs 50 gallons of water a day.

The day ended with a tour through Heath's greenhouses.

MAC-LUCE

Doe Creek Farm and the Gribbell families hosted Cheryl Wurster's kindergarten class on June 2. Twenty children made their way through the dairy farm, into the milking parlor and tried their hand at milking part of the herd by hand. The Gribbells took them into the calf barn and let the kids bottle feed three of the calves.

The trip was topped off with a discovery of furry kittens which were smothered with love and then a trip to the farm kitchen for a treat of milk and cake.

Doe Creek Farm has served as a learning experience for youngsters for the past few years as the Gribbells have invited children from both the Newberry and Engadine school systems to join them for a day on the farm.

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BARRY



(Photo courtesy of the Hastings Reminder)

Fifty-nine Pleasantview students painted or drew posters for a contest to promote June as National Dairy Month. Judged best over all were Jodie Brady and Rob Case, shown here with Connie Case, Pleasantview contest coordinator, and the Magic Cow.

CHEBOYGAN

The Inland Lakes 5th grade class made their annual visit to the Hand-N-Hand Farm in Afton on May 24. They toured the dairy cow barn and milking facilities, took a hayride, saw the Michigan Farm Bureau slide presentation, "Fabulous Food Friends," ate ice cream provided by Cheboygan County Farm Bureau and received a bag of Michigan agriculture information and recipes.

The following is typical of the letters the Hands received from the students. Dear Mr. and Mrs. Hand,

Hi. How are you? I really enjoyed my visit and the hay ride and talking to us about the cows and the hay ride. And that movie and most of all the ice cream and the new recipes. Now maby my mom will cook something new and good.

Thank you, Lori Jarema

OTTAWA

Two teachers from the Peach Plains Elementary School in Grand Haven asked if their pupils could go one step better than having the standard film and discussion brought to the classroom. They wanted to see first hand what goes on behind the barn doors. So Doris Erhorn arranged for first and second grade classes to load a bus on the morning of May 13 and visit some animal farms.

The first stop was at the Erhorn Dairy farm in Nunica. Doris explained to the children how the 50 cows are fed about 70 pounds of feed and drink a whole bath tub of water every day. They discussed the many products made from milk. The children were amazed that the average Michigan dairy farm daily provides milk for 2,000 people. They walked through the milk house, into the parlor and stood where the cows stand twice a day to be milked as Erhorn explained the milking process.

Then the kids piled into their bus and went east to the hog farm belonging to Bob & Linda LeMierix. Bob brought out some five-day-old piglets in a box and let the children pet them. Everyone got a chance to look inside the clean, air-conditioned barn where the baby pigs are born and weaned into groups. Then they visited the older pigs in pens outside. Bob handed out a pig bookmark made from pig skin and a pig ring and recipe leaflet.

Next was a visit to the Rolland & Carol Groeninks farm. The Groeninks have about 30 calves ranging in age from several days to a year old. The calves are all raised separately in a hutch with a yard. This serves several purposes. It keeps the calves from sucking on each other, which is instinct to all baby animals, and allows the farmer to see exactly how much each one is eating and how he is feeling each day. Groenink showed the classes the grain the calves get and allowed a few lucky children an opportunity to feed a calf with the big nipple bottle.

Your Farm Bureau: A Problem-Solving Tool

This is the time of year for Farm Bureau members to begin thinking about policy development and pledge their involvement in this vital activity.

Policy development is crucial to our farm organization at all levels - county, state and national - because it is the policies of the organization that give drive to all else that takes place.

"If you are not using your Farm Bureau organization as a problem-solving tool, then you are not using it as you should."

Policy to Farm Bureau is our compass, providing direction needed to effectively reach our purpose of achieving "educational improvement, economic opportunity and social advancement" for farm families.

Unlike many other organizations, Farm Bureau develops its policy and gets its direction at the grassroots level. In Farm Bureau, direction of policy should not, may not and will never be imposed from the top. That puts some responsibility on our shoulders.

This is a busy time of year for farmers, but most do part of their best think-

Members Communicate

(continued)

According to Ottawa County FB Newsletter Editor Bev Hehl, such farm tours effectively address the animal welfare issue.

"To most of us in Ottawa County farming is a big part of our everyday lives, whether we do it for a living or not. But there is an increasing number in and around our county who claim farm animals are inhumanely treated," she said.

"It is the concern of Ottawa County FB Women to take every opportunity to show consumers that this just is not so. An unhealthy, unhappy animal will not produce well. To the farmer, his animals are more than mere machines. Their needs are met for feeding, housing, parasite control and medical care just as though the animal were a member of the family. Records and health charts are kept just as some folks write in 'baby books," Hehl said. ing from the seat of a tractor. While you're doing your farm work, be thinking about some of your concerns and problems and how they could possibly be solved. Jot them down and save them to share with others at your county policy development meeting.

If you are not using your Farm Bureau organization as a problemsolving tool, then you are not using it as you should. Whether the problem is local, statewide or national in scope, we have the structure, the resources, and the united strength to solve it through Farm Bureau.

Be watching for notices of county and district policy development meetings and be there to share your ideas. Your Farm Bureau needs your best thinking!

What Is Freedom?

By Donald Sisung Clinton County FB President

Freedom, that's what we think about when we are celebrating the 4th of July. How many of us really appreciate what our forefathers did for us on July 4, 1776? Do we have the courage to stand up and protect that freedom today?

What is freedom to me? It is the fact

that I have a choice in life and I choose to be a farmer. Some of you chose other occupations, but you had the right to choose. That's freedom.

We have many people in this country who think our government owes

"Few want to get involved and yet they complain about the policy Farm Bureau follows."

them a living - the government is to serve them - baloney! We owe our government for our freedom and that means getting involved so that we don't loose our freedom. The biggest enemy we have in this nation is ourselves - our selfishness. No one wants to get involved and therefore a few can run the country.

Our Farm Bureau is an example of what is happening. Few want to get involved and yet they complain about the policy Farm Bureau follows. FB's policy is set each year at annual meeting. Get involved in setting this policy. Suggest policy - attend the annual meeting so that you have a say in Farm Bureau policy.

Farm Bureau is for freedom, are you?

MFB's Money Market Fund a Plus for All Members

Michigan Farm Bureau's Money Market Fund Program offers members the opportunity to invest in Institutional Liquid Assets (ILAs), a money market fund with two separate portfolios: the Prime Obligations Portfolio and the Government Portfolio. ILA is administered and distributed by Goldman & Sachs, a registered brokerdealer.

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

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

Although there is no guarantee that the interest rate on money invested in the ILA Money Market Fund will remain at any particular level, daily interest rates have ranged between 11.26 percent and 16.21 percent during the period from Oct. 1, 1981 through May 18, 1982.

Michigan Farm Bureau members who are interested in the ILA Money Market Fund should contact John VanderMolen, MFB Member Services manager, at 517-323-7000, extension 536, or write him at Michigan Farm Bureau, P.O. Box 30960, Lansing, Mich. 48909, and request a Money Market Fund program outline and application.

Win With Farm Bureau

When farmers visit Ag Expo '82 at MSU July 20-22, they can "Win With Farm Bureau" at a special tent set up in the south section of the exposition. The display will explain the benefits and services of Farm Bureau and will be a valuable information program for members and potential members.

All Farm Bureau affiliate companies are participating in the exhibit. Displays by the companies will include:

Michigan Farm Bureau will promote AgriCom, its computer information and market analysis service, educational programs and member services.

Farm Bureau Insurance Group will provide educational information on insurance for farms, homes, vehicles, life and business.

Farm Bureau Services will feature full lines of feed, fertilizer, chemicals, seeds and hardware products.

Farmers Petroleum Cooperative will demonstrate the benefits of their quality tires, batteries and accessories and provide information on liquid fuels available, including Custom Diesel fuel.

Farmers Crude Production, a subsidiary of FPC, will feature information on the drilling of crude oil wells.

Booth Numbers 248-249 and 348-349



July 20-22, 1982 Michigan State University East Lansing, Michigan "This is a year that is going to be tough for farmers. They are great producers but few are great marketers. They should be both. AgriCom could be very helpful to them in a year and at a time when they really need it," says Robert Craig, manager of MFB's Commodity Activities and Research Department and AgriCom project coordinator.

"Farm Bureau is trying to help members improve their profits through this outstanding marketing advisory service."

The AgriCom computer information and marketing program has been piloted in Michigan with 25 "Pioneers" since October 1981. At its June 30/ July 1 meeting, the MFB board will consider opening the program to all farmer members. If the board approves the expansion, the formal announcement, promotional kick-off and initial sign-up will occur at MSU's Ag Expo '82, July 20-22. The expanded program would begin Sept. 15, 1982.

If the MFB board approves expansion of AgriCom in Michigan, subscribers will be getting marketing advice from two sources.

"A key recommendation from Agri-Com Pioneers was to obtain Illinois Farm Bureau's AgriVisor advice on grains, soybean meal and livestock," Craig says. Pioneers have received that advice since May 21. Through cooperation with Michigan State University, they also have access to Dr. John Ferris' weekly market analysis on corn, wheat, soybeans, cattle and hogs.

"AgriVisor has an outstanding track record," Craig says. "During their five years of operation, they consistently hit the top one-third of the market." Four state Farm Bureaus have offered AgriVisor to their members for several years: Illinois has 2,200 subscribers, Iowa - 500, Indiana - 250 and Ohio -150.

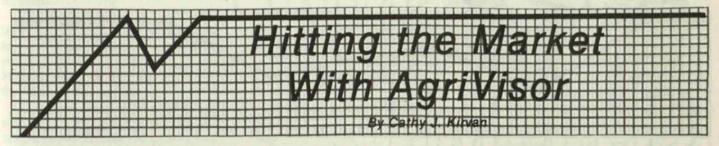
"The strength of the AgriCom program is that it provides Illinois Farm Bureau AgriVisor's market analysis and gives another perspective from a respected professional," Craig says. "Getting another perspective makes our program unique."

Educational Seminars Offered to Subcribers

Another part of the AgriCom program is educational seminars. MFB plans to offer two of these seminars to subscribers as part of the total Agri-Com program.

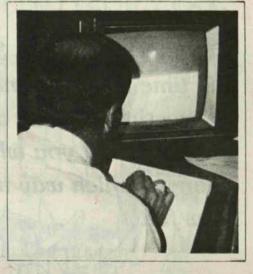
An educational seminar for Pioneers, MFB board members and invited guests, was held June 2 in Lansing. The MFB Grain and Livestock Marketing Seminar taught producers how to improve their marketing skills

(continued on next page)





A "hands on" exercise in charting the market and identifying trends using daily market information taught producers how to improve their marketing skills.



Match Marketing and Cash Flow Needs

and generate more profits and Agri-Com Pioneers were shown how to utilize and interpret AgriVisor advice. MFB Commodity Activities and Research Department staff members are trained to assist AgriCom subscribers in interpreting the advice.

Speakers at the seminar included MSU's Dr. Ferris; AgriVisor's grain analyst, Gary Ellis, and livestock analyst, Roger Norem; and Robert Craig, Ken Nye and Mike Kovacic, MFB's commodity department staff.

Ellis told the group that they should develop a marketing plan that meets their cash flow needs. He suggested several components of such a plan:

•Control storage; earn a storage return. "Price, don't sell."

•Have pricing and income goals in the proper perspective.

 Know cost of production and make profitable sales. Keep aware of long term price potential and watch the U.S. and world economies.

•Coordinate cash flow needs with seasonal price strengths.

•If you hedge, employ a banker and a broker who understand hedging.

•Space sales. Don't pick market tops for ONE big sale. Strive to initiate hedges during times of greatest seasonal market strength, allowing flexibility to become unpriced if all the experts are wrong.

•Use seasonal and cyclical price strengths as described by Dr. Ferris.

•Use scale up pricing techniques.

Investigate all pricing alternatives.

•Sell large amounts when a large profit is available.

•Constantly review your risk position in relation to changing U.S. and world economies.

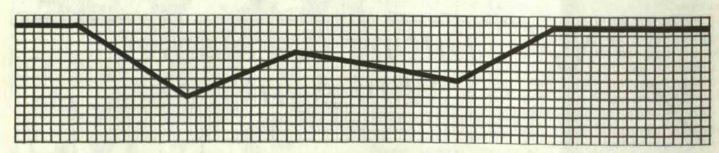
•One to two cents per bushel invested for market information and advice may bring a 10 to 30 percent return.

•Understand the markets. That's the survival package for the 1980s.

Ellis also discussed "Tips for Pulling the Trigger." These included making largest sales when you think the market is in the top third, keeping basis charts and selling when the basis is narrow, charting market action to forecast price, reading contrary opinion, watching for cycles, and determining the return on investment necessary for profit and not selling below that point.

"Not pulling the trigger is the biggest problem," he said. "The market spends 30 percent of the time trending and 70 percent congesting. Market analysis attempts to tell you when it will change, which way it will go and how far.

"We forecast price movement mostly by charts and cycles. They will probably hit the highs 80 percent of the time."



The market spends 30 percent of the time trending and 70 percent congesting. Market analysis attempts to tell you when it will change, which way it will go and how far.



GARY ELLIS

By Marcia Ditchie

According to Michigan Department of Agriculture records, the first fair in Michigan was held in Kalamazoo in October 1846. The society conducting the fair was organized in Schoolcraft on Jan. 10, 1846, with A.Y. Moore, inventor of the combine, as president; William N. Edgar as secretary; and Samuel Cobb as treasurer.

By the 1850s, most of the state's counties had organized annual fairs with multiple purposes. The annual events were expositions where farmers could show off their livestock and produce, a place for merchants to sell items, and where farmers met to mix with friends and learn new agricultural methods.

"The original intent of the county fairs was to help farmers expand and improve the quality of their agricultural commodities and general rural life in Michigan," says Ralph Kirch, chief of the MDA's Fairs and Racing Division.

"For example, in livestock they wanted to improve the standard of excellence by exhibiting, recognizing and confirming the quality of breeding, and I think that was true across the spectrum of agricultural commodities. The fairs were a place to showcase agriculture.

"There was also a heritage aspect in the early fairs, a place where relatives, friends and neighbors met. We often quote Abraham Lincoln, who said 'county fairs were the time keepers of history," Kirch says.

With the growth of agricultural education programs at Michigan State University and the advances in science and technology over the last century, the purpose of county fairs also underwent changes.

"Competition in today's free enterprise farming operation makes it necessary for farmers to continually improve the quality of livestock and all commodities so they can survive in a *RURAL LIVING*, JULY 1982



County Fairs – The Time Keepers of History

strong, competitive marketplace. Using county fairs for that purpose may not be as important as it once was, but it will always be a factor at fairs, along with recognition to those types and varieties of commodities that excel in production," Kirch says.

Emphasis Returning to Ag

As agriculture became more productive and efficient in the 20th century, many county fairs began relying on the midway and entertainment to attract people, but now the trend is to go back to the agricultural aspect of county fairs.



Each year more county fairs are successfully returning to an emphasis on agricultural events beyond the midway.

"Over the last 15 years, there was a strong effort to bring in big star entertainment and midways to attract people. The fair associations felt they had to cater more to the urban population," says Kirch.

"It's just recently that they have recognized that there is no place families with young children can get the exposure to agriculture that they do at county fairs. Now there's a fantastic response to the need for a better job of showing and depicting agriculture. Fair associations are starting to really exhibit agriculture at county fairs, particularly in the last three or four years."

Some of the counties that have been successful in returning agriculture to their fairs are Saginaw, Berrien, St. Joseph and Monroe, Kirch says. "It was a major turnaround to put emphasis and pride in the agricultural portion of the fairs."

Volunteers Vital

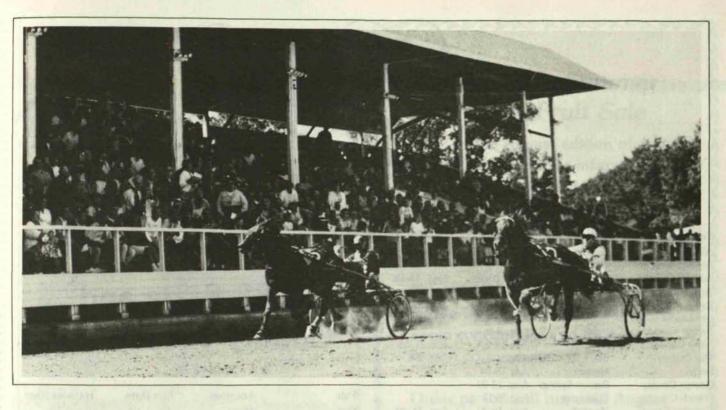
Volunteers have long been an integral part in the operation of county fairs, whether a fair has been in existence for over 100 years or just five.

The Isabella County fair is one of the newest county fairs in the state. This will be the fifth year for the new fairgrounds built by volunteers on an original 100-acre site near Mt. Pleasant.

Larry Anderson, president of the Isabella County Youth and Farm Fair Society, says the ground-breaking ceremonies for the fairgrounds were held in April 1978 and the fair was opened that August with six buildings, a race track and grandstand. All of the work was done by volunteers.

"We hired no labor and six buildings were constructed to hold our exhibits," he says. "Each building was constructed by a local contractor who





volunteered his time. We probably had 150 people at the site close to fair time getting things completed. We just had to make the contacts and people came."

The area now has an olympic size horse arena, campgrounds, an historical village and seven barns.

Jim Harrison, president of the Berrien County Youth Fair Association, says that volunteers are also extremely important to their fair.

"Our fair uses all volunteers. As an example, we built five horse barns this year. We're putting metal siding on two buildings and we've got some other additions...a lot of that is being done with volunteer labor," Harrison says.

How does he get volunteers to work? "You just have to have people believe in what you're doing," he says.

State Financial Crisis Affects County Fairs

Michigan's financial crisis has had a direct affect on county fair budgets. Up until this year, the MDA has provided \$8,000 to each fair to finance construction of new buildings, or maintenance and repair of existing structures, and ground improvements. This year, however, according to Kirch, those funds have been reduced to about \$4,600 to each fair because of budget restraints. In addition, fair premiums *RURAL LIVING, JULY 1982* from pari-mutuel racing have been cut approximately 50 percent.

Kirch says the budget cuts will have a varied impact on the operation of the fairs. "There will be a variety of ways that they will cope with the cuts. It's really going to take some sharper management at county fairs," he says.

"It's going to affect us a lot," says Isabella Fair President Anderson, "because we had projected our budget for 10 years and the MDA monies were part of our maintenance. We're in a real financial crunch now and we are going to have to create a year round income in order to support the fair."

"This year's cuts are more drastic than before, so a hardship will be experienced by most of the fairs, especially the smaller fairs which do not generate sufficient income to operate," says Stan Stempky, secretary/ manager of the Northern Michigan Fair in Cheboygan.

"One of the things that we're going to do is to depend on some private and commercial donations. In addition, we're going to have several activities during the summer to replace some of those budget cuts.

"The harness horse racing funds were greatly reduced and harness horse racing received a setback. This could create a future problem to the various fairs which have harness racing and many of the good horses could move to compete in races in Canada and in other states where the purses are much larger," Stempky says.

Stempky predicts that only the fairs with dedication and community participation will survive and be able to continue to be successful.

The budget cuts have not had a drastic effect on the Berrien Youth Fair Association, according to President Jim Harrison.

"When we saw that the funds were being cut, our goal was to become selfsufficient and so we hold many other events here to support fair week," he said.

"We have horse shows, picnics, an auto show, dog shows and we keep the grounds in use all the time. We have storage units that come in during the winter months and we work all year to keep our grounds active in order to make up for the funds that we've lost.

"The decrease in funds have affected all of Michigan's fairs. It just comes down to the point that if we want to survive in the 80s, we're all going to have to work harder to become self-sufficient," Harrison says.

A schedule of Michigan's state and county fairs appears on page 24.



Fair Location Alcona County Lincoln Alger County Chatham Allegan County Allegan Alpena County Alpena Arenac County Standish Armarda Armada Pelkie Baraga County Barry County Hastings **Bay County** Bay City Marne Berlin Berrien County **Berrien Springs** Branch County Coldwater Calhoun County Marshall Cassopolis **Cass County** Chelsea Chelsea Community Chippewa County Kinross Chippewa County Stalwart Clare County Harrison St. Johns **Clinton County** Croswell Croswell **Dickinson County** Norway Eaton County Charlotte Emmet County Petoskey Fowlerville Fowlerville Genesee Genesee County Gladwin County Gladwin Gogebic County Ironwood Gratiot County Ithaca Gratiot County Youth Alma Hillsdale Hillsdale County Hancock Houghton 4-H Hudsonville Hudsonville Huron County Bad Axe Mason Ingham County Ionia Free Fair Ionia losco County Hale Iron County Iron River Mt. Pleasant Isabella County Jackson Jackson County Kalamazoo Kalamazoo County Kalkaska Kalkaska County Kent County 1 owell Lake Odessa Lake Odessa Imlay City Lapeer County Lenawee County Adrian

Sept. 10-18 Sept. 14-18 Aug. 21-28 July 25-31 July 26-27 Aug. 17-22 Aug. 7-8 July 18-24 July 21-23 Aug. 2-7 Aug. 2-4 July 18-24 Aug. 13-21 Aug. 8-14 Aug. 15-21 Aug. 16-20 Aug. 4-6 Aug. 2-7 Aug. 31-Sept. 4 Sept. 1-6 Sept. 3-4 & 6 Sept. 9-11 Aug. 1-7 Aug. 2-7 Aug. 16-19 July 19-24 July 19-22 Sept. 3-6 Sept. 5-6 July 25-31 July 25-26 Aug. 22-28 Aug. 23-24 July 19-24 July 21-23 Aug. 16-22 July 27-29 July 26-31 Aug. 12-15 Aug. 13-15 July 19-21 July 17-24 Aug. 10-14 Sept. 27-Sept. 26-Oct. 2 Oct. 2 Aug. 27-29 Aug. 23-28 Aug. 8-14 Aug. 10-13 Aug. 2-7 Aug. 6-7 July 30-Aug. 8 Aug. 2-4 July 28-31 July 29-31 Aug. 19-22 Aug. 22-29 Aug. 23-24 Aug. 8-14 Aug. 23-28 Aug. 23-26 Aug. 25-28 Aug. 9-14 July 2-4 July 1-5 Aug. 30-Aug. 30-Sept. 1 Sept. 6 Aug. 15-22 Aug. 18-20 Aug. 22 Aug. 26-28 Newberry Allenville Aug. 27-29 Manchester Aug. 17-21

Sept. 1-6

Sept. 1-2

Aug. 5-8

1982 State and **County Fair Dates**

Location

Fair Marion Marguette County Mecosta County Menominee County Michigan State Fair Midland County Missaukee-Falmouth Monroe County Montcalm County Montmorency County Muskegon County Newaygo County Northern District Northern Michigan N.W. Michigan Oakland County Oceana County Ontonagon Osceola County Oscoda County Otsego County Ottawa County Presque Isle County Roscommon County Saginaw County Saline Community Sanilac County Schoolcraft County Shiawassee Sparta Area St. Clair County St. Joseph County **Tuscola** County **U.P. State Fair** Van Buren Youth Vassar Washtenaw County Wayland Community Wayne County Western Michigan

Marion Marquette **Big Rapids** Stephenson Detroit Midland Falmouth Monroe Greenville Atlanta Ravenna Fremont Cadillac Cheboygan Traverse City Davisburg Hart Greenland Evart Mio Gaylord Holland Posen Roscommon Saginaw Saline Sandusky Manistique Corunna Sparta Goodells Centreville Caro Escanaba Hartford Vassar Ann Arbor Wayland Belleville

Ludington

Fair Date Harness Race July 7-10 July 7-10 Sept. 16-18 July 11-17 July 11-14 July 23-25 Aug. 27-Sept. 6 Aug. 15-21 Aug. 16-19 Aug. 9-13 Aug. 2-7 July 11-17 Aug. 11-14 Aug. 2-7 Aug. 16-21 Aug. 16-21 Aug. 18-21 Aug. 14-23 Aug. 16-17 Aug. 30-Aug. 31-Sept. 4 Sept. 1 Aug. 2-8 Sept. 2-6 Sept. 2-4 July 29-Aug. 1 July 27-31 Aug. 11-14 Aug. 7-14 Aug. 11-13 July 26-31 July 27-31 Sept. 10-12 Aug. 10-14 Sept. 11-18 Sept. 7-11 July 25-31 Aug. 27-29 Aug. 8-14 July 28-31 Aug. 10-14 Sept. 20-25 Sept. 21-25 Aug. 1-7 Aug. 2-5 Aug. 17-22 July 24-31 July 12-17 July 12-14 July 27-30 Aug. 20-21 Aug. 9-14 Aug. 2-7

Aug. 3-5

Luce County

Manchester

Community

Manistee County

Mackinac County

Onekama

It's an Explosion of County News and Notes County FB Newsletter See pages 16 and 17

Participating county publications are:

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

MACMA's Summer Frozen Fruit Sale

Look in the August edition of your county newsletter for information on ordering products in the Summer Frozen Fruit Sale. The order blank will be in the August issue of *Rural Living*.

Featuring "Michigan's Farm Best" frozen fruits and vegetables, meats, apple concentrate and Florida frozen concentrate.

Order period will run until August 31 with deliveries scheduled for the weeks of September 20 and 27.

ererererere

Your Membership in the MICHIGAN FARM BUREAU Now Makes Available

Institutional Liquid Assets

Designed to provide daily money market income with **Two Portfolios:**

PRIME OBLIGATIONS

*13.73%

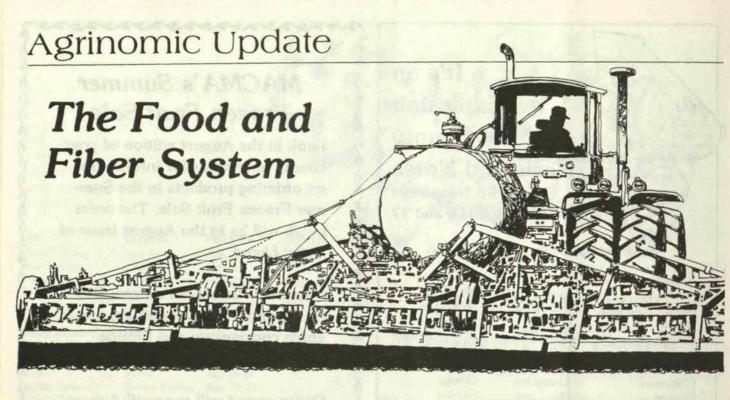
GOVERNMENT *13.07%

*Seven day annualized net investment income yield, computed by dividing the Portfolio's average daily net investment income per unit for the period ended June 15, 1982 by \$1.00 and multiplying the result by 365. On that date the average portfolio maturities in Prime Obligations was 30 days and in Government was 28 days. The yields change in response to fluctuations in interest rates on portfolio investment and operating expenses.

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

Please send me a prospectus.				
Name (as it appears on membership records)				
Address				
City				
State Zip				
Membership No				
Mail to:				
Money Market Fund Program				
for Michigan Farm Bureau Members Michigan National Bank, Trust Department				
P.O. Box 2804, 77 Monroe Center				
Grand Rapids, MI 49501				

Investment Advisor, Administrator and Sole Distributor - GOLDMAN, SACHS & CO.



The Food and Fiber System encompasses all of the activities involved in the transformation of basic resources into the food and fiber products consumed at home and abroad. The system has three components: farm sector, marketing and processing sector, and input sector.

The Farm Sector (production agriculture) transforms basic resources into agricultural products through biological processes in combination with purchased inputs.

The Marketing and Processing Sector transforms farm products into the food and fiber products demanded by consumers. This sector includes handlers, transporters, processors, retailers and eating establishments.

The Input Sector contributes indirectly by providing the other sectors with the input goods and services they need in order to perform their functions.

Gross National Product is a commonly used statistic that measures the final output (sales) or final demand (purchases) for the flow of goods and services in the economy.

Currently, just under 3 percent of the GNP originates in production agriculture.

The total food and fiber system accounts for 20 percent of the GNP and provides employment for 22 percent of the labor force. Stated another way, final consumer demand and exports of agriculturally related products (food. 26

tobacco, clothing, shoes, cut flowers, seeds and potted plants) account for 20 percent of the GNP. (These statistics relate to expenditures on food and fiber products - not just production agriculture per se. Consequently, comparisons with other sectors or industries in the economy are not meaningful.) This flow of farm products necessitates the services of nearly 23 million people, a full 22 percent of the labor force throughout the economy.

The 23 million workers that are required to move agricultural products through the economy reflect both direct and indirect labor requirements. Production agriculture required 3.4 million farmers in 1981. Other direct and indirect employment from food and fiber products involves 2.3 million workers in resource and service activities: 7.2 million in transportation and retail trade; 4.7 million in the manufacture of farm inputs; 1.7 million in food processing, and 3.1 million in eating establishments.

The importance of agriculture relates particularly to its interrelationships with the rest of the economy the employment and economic activity that it generates throughout the food and fiber system. Clearly, the financial health of production agriculture influences economic activity throughout the U.S. economy. At the same time, events in the larger economy also affect the viability of agriculture.

A dollar increase in consumer or export demand for any agricultural product generates economic activity beyond that original dollar. Each dollar expended on a commodity is turned over many more times - often called the multiplier effect. Economic activity is generated to provide the added goods and services that are required to accommodate the increased flow of farm products through the economic system.

The impact of farmgate sales of food and fiber commodities on the rest of the economy depends on the ultimate use of the commodity. A bushel of grain going into export channels will generate less employment and business in the economy than a bushel that will be fed to cattle and ultimately processed into meat. An increase in farm cash receipts of \$1 million to provide for feedgrain exports generates an extra 16 nonfarm jobs. In contrast, a million dollar increase in farmgate receipts to provide for processed meat demand generates 59 nonfarm jobs.

Agricultural Productivity

•In 1929, 13 million farmers (26 percent of the labor force) provided the populace with food and fiber. Currently, only 3.8 million people (3.5 percent of the labor force) are involved.

·Fifty years ago, a farmer could provide food for only 10 individuals. RURAL LIVING, JULY 1982 Today, one farmer provides food and fiber for 60 domestic consumers.

•Since the 1920-30 period, consumer expenditures on food and beverages have declined from 28 percent of each consumer's total expenditures to 21 percent of each consumer's expenditures.

•The declining trends in farm employment and food expenditures stem largely from the high level of productivity experienced in agriculture.

•Some 348 million acres of cropland were harvested in 1979. Production from 116 million acres went into export channels with the remaining acreage being devoted to domestic needs.

•In 1979, 1.05 acres of cropland were needed to feed each person in the United States. (In 1960, 1.41 acres were required per person.)

•Feedgrains utilize the largest portion of our harvested cropland base in 1980, 102 million acres or 29 percent of all cropland.

•Nearly \$100 billion worth of commodities left the farm in 1979; \$20 billion of these commodities went primarily into export channels where they generated \$34.7 billion in export earnings; \$80 billion of farm products sold went into domestic consumption.

Marketing and Processing

•To the \$80.6 billion of farm products moving to domestic consumers in 1979, \$164.5 million of marketing services were added. The marketing bill for all foods was 67 percent of total consumer expenditures for food.

•Production agriculture's 33 percent share of consumer expenditures for all domestically produced foods has held relatively constant since the 1960s.

•Labor accounts for 46 percent of total marketing changes or \$74 billion in 1979.

•Processing and marketing farm products from farms to consumers requires 7.1 million workers.

Domestic Consumers

Twenty-one percent of the U.S. consumer's expenditures are devoted to food and beverage products. In the

decade of the 1970s, food price increases in the United States were moderate compared to other nations. Although U.S. goods prices doubled during the decade, food prices worldwide increased by 2.5 to 3 times on average.

•The typical American consumes just under 1,500 pounds of food per year (retail weight) - 624 pounds of animal products and 839 pounds of crop products.

Export Markets

•Over the 1970-77 period, agricultural exports increased 67 percent in quantity terms while agricultural imports increased only 26 percent.

•For each dollar of agricultural exports in 1979, a little over \$2 of economic activity was generated.

•Agricultural exports in 1979 employed approximately 1.2 million workers.

Agrinomic Update is prepared monthly by members of the Michigan Farm Bureau Commodity Activities and Research Department,

National Claims Hotline to Serve FB Insureds

Farm Bureau Insurance Group has joined Farm Bureau Insurance companies across the nation in establishing a 24-hour Farm Bureau Hotline Claim Reporting Service, which allows insureds to report auto insurance claims from anywhere in the United States by calling a toll-free number.

The service, now fully operational, is intended to provide prompt claims assistance to Farm Bureau insureds when they need it most - during an emergency - no matter where they are in the United States.

If you are an FBIG policyholder traveling in any state outside of Michigan and have a loss or are involved in a motor vehicle accident, you can call this toll-free number any hour of the day or night, any day of the week: 1-800-621-0695 (except in RURAL LIVING, JULY 1982 Illinois, where the number to call is 1-800-572-0843).

On duty will be a hotline operator a trained claims representative - who will gather the necessary information and relay it to the FBIG home office the same day or, if you call in the evening or on a weekend, the next working day. You will also be put in touch with a home office representative for further assistance and instruction to help you through the emergency period.

If you are traveling within Michigan when the accident or loss occurs, call your agent or the nearest Farm Bureau Insurance service center.

Community Service Insurance Becomes Farm Bureau General

Community Service Insurance Company, one of the four major insurance companies comprising Farm Bureau Insurance Group, has a new name after 20 years of operation under the Community Service banner.

Effective July 1, 1982, Community Service Insurance will be known as Farm Bureau General Insurance Company of Michigan.

"With the new name, all the insurance companies of Farm Bureau Insurance Group will contain the name or initials of Farm Bureau, resulting in a more unified identity for all the FBIG companies," said Robert Wiseman, FBIG executive vice president. "The name Farm Bureau General will reaffirm the company's ties to Farm Bureau Insurance Group and Michigan Farm Bureau."

Community Service Insurance, a property-casualty company, was formed in 1962.

Do You Need A Computer?



Identifying time and money saving computer uses for your farm operation. Computers are definitely a part of our society but farmers have to decide if a computer is the best investment for their operation.

The abilities of the computer include faster computation of problems encountered on the farm, more uniform record keeping, better availability of marketing information and ability to try a lot of "what if" calculations we might normally skip. They are also fun, since every button pushed yields some result!

On the other hand, computers demand very precise, defined input from the farmer. They won't give you answers unless you fill in all the blanks. They aren't expensive as farm machinery goes, but are as susceptible to Murphy's Law as a combine in the middle of bean harvest. There must be a time commitment, from someone in the operation, for a daily or weekly feeding of the computer. Assuming the potential positives outweigh the nominal negatives, what's next?

Studies show that successful computer installations can occur no matter how haphazard the decision process. However, there is a decision ladder that makes the whole process much more efficient.

The decision ladder or stepladder, has four steps. They are:

•Identify activities in your operation that may be helped or enhanced by use of computer.

•Identify which of these computer applications will pay their own way. That is, which tasks will save operating or labor dollars that can be allocated toward the purchase price of the equipment. Those that won't pay their own way are bonuses, okay to add if the machine has "earned" a place in the operation.

•Find the software (operating instructions for the computer, usually on diskettes) that most nearly meets your requirements.

•Find the brands of equipment which will run the programs. After finding the three or four brands which look best, put on your best horse trading or used-car trading clothes and negotiate your best deal on price, whether buying or leasing. You may already have some good ideas of what a computer can do in your operation.

Will the computer pay for itself? In how many years? If a good bookkeeping program could reduce the annual time requirement in keeping records for your farm from 450 hours to 275 hours, and your spouse's time is worth \$6 per hour, that program could contribute \$1,050 per year toward the upkeep and operation of a computer.

If you have an orchard with 20 parttime employees and a \$100 payroll program cuts the check writing and withholding calculations' time by 30 hours, that's \$180 saved and justifies adding that program while counting \$80 toward the cost of the equipment.

If using the computer allows you access to futures prices and market advice for soybeans that permits you to sell your beans 20 cents per bushel above what you would have likely received, and you have 6,000 bushels, that \$1,200 contributed toward the computer.

You get the picture. Identify the possible package of uses for the computer. Determine which of them can contribute time or money savings if implemented. This should give you a dollar figure that you can afford per year for the computer and software.

The place to start shopping for software is with an agricultural software directory. Lists of software available include *Doanes*, *Successful Farming*, and the source books at your local computer dealer. The latter, of course, only deal with programs which run on that particular brand of machine.

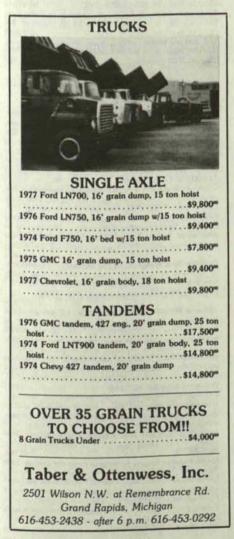
Once you know who makes the software you're interested in, the next challenge is to see it in operation. There are plenty of fast-buck artists out there in this budding industry and more than a few well intentioned home programmer types whose personal idiosyncrasies will show up when you try to run their program with your operation. Compare two or three programs for each paying application you've identified, running the program at the dealer's, a friend's or at least with a money-back guarantee, if it's a mail order situation.

RURAL LIVING, JULY 1982

One additional suggestion is to integrate programs as much as possible. The wave of the future in farm software is the program family. That is, a cost of production program generates results in the dollar per bushel which are called for the market analysis program, not in dollars per acre. The better program families will probably allow transfer of answers from one program into the input line of another program without having to print them out and type them back in.

You must also remember that for some specialized uses, the program that will pay for part of your computer may not have been written yet. In that case, you can either be patient, or hire a programmer to custom develop one just for you.

Buying the hardware is an individual decision, with overtones of "red paint - green paint" controversy.



Many pages could be devoted to the various brands of farm computers and merits of different memory sizes, attachments and features. Basically, 90 percent of all farm computer systems should have the capability for the following: display screen, keyboard, 48K or larger RAM memory, disk drive, telephone modem, and some kind of printer. Of utmost importance is compatibility of your computer with the software you chose.

This discussion should have given you a framework to work from to make a business decision, just as you would in buying herd replacements or a new grain bin. Computers can be a very useful tool if you make the right computer decisions before the equipment arrives at your farm.

•What time or money saving uses would there be for a computer in your farming operation?

 Are any group members considering the purchase of a computer in the future?

•Do you agree that farm computers will soon be as common in the operation of a modern farm as the tractor?

HOW DID JOEL CHAPIN EARN D.H.I.A.'S HIGHEST ROLLING HERD OVER-100 HEAD MILKING AVERAGE?*

Choice Animals... Sound Management... & NU-PRO®Complete 20% Dairy Feed From Farm Bureau Services



Recorded by D.H.I.A., 1981 for herds of over 100 — 23,142 lbs. 802 lbs. butterfat.

"It's the best dairy feed made," says Joel Chapin of Remus, Mecosta County. He has been feeding Nu-Pro since it was first marketed five years ago, and his milking herd average keeps climbing. He feeds Nu-Pro pellets while milking in the three-sided parlor, and with a



transponder system in the lot — supplementing the cows' diet with haylage, high-moisture corn and LPS-treated silage.

Of course, no feed can substitute for good breeding and manage-

ment. Joel and Leona Chapin have continually improved their herd of 103 over the past 18 years from their original 21 cows. The Chapins are also a very knowledgeable farm family, standing on a tradition that began when William J. Chapin started with his 80 acres in 1916 and



went on to raise twelve children through the Depression.

Today the farm is 600 acres and Chapin farms in partnership with a son and son-in-law. Nu-Pro was developed for family farms like the

Chapin's, through the efforts of Farm Bureau Services Cooperative Research Farms, Inc.—so you might even say it was developed by them, and hundreds like them working cooperatively for higher production and cost efficiency.

Ask for Nu-Pro, bulk or bag, at your nearest Farm Bureau Services dealer. Ask your Farm Bureau Services representative to fill you in on a complete feeding program, and trust him to be up-to-date on dairy nutrition.



See us at Ag Expo Booths 248, 249, 348, 349

FARM BUREAU SERVICES, INC. 7373 W. Saginaw, Lansing, MI 48917 For further information, contact Jim Kelley, (517) 323-7000, Ext. 667.

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Farm Bureau Market Place

Classified Ad Policy: Members pay 10 cents per word for non-commerical 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 yearby-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 Ezee-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 grates with waterers and divider panels. And 8.4 x 4 doubledeck nursery cages with waterers and feeders. Also pregnancy checker. Phone 517 224-2850. (5-31-26p)

Antique Tractor Books! "ENCYCLOPEDIA OF AMERICAN FARM TRACTORS." tractors from 1890s to 1979. 1500 photos, 352 large pages, hard leatherette cover, \$26.95. "150 YEARS OF INTERNATIONAL." covers tractors and equipment up to 1980, 416 large pages, 2000 photos, hard leatherette cover, \$26.95. "FARM TRACTORS IN COLOR." 80 years tractor history, 118 full color photos, \$11.95. "STEAM POWER IN AGRICULTURE." 100 years steam power, 184 pages, 103 full color photos, \$11.95. SPECIAL! Complete above four hardcover collector's library, \$68.95 postpaid. Diamond Farm Book Publishers, Dept. MFN, Box 537, Alexandria Bay, NY 13607. (6-3t-93p-ts).

Wanted: New Idea single and narrow row compickers, New Holland forage harvesters and Ford tractors. H.C.E.C., Inc. We pay cash. 517-523-2803 (7-12t-22p-ts)

Wanted: Sawmill, maple syrup equipment, bee equipment, blacksmithing tools 517-436-3782 (7-3t-10p)

For Sale: 20 × 40 Harvestore Silo, roller mill, moving available, two forage Harvestores, two wagons, blower, green chop rack, Deere A, B, Deere 16A fail chopper, John Ware, Burr Oak, Michigan, 616-489-5589 (7-2t-33p)

150 used wood posts - 25 cents apiece. Several gates for hogs and pigs. Overlays 14' and 16' long. George Davidson, Alma. 517-681-5073. (7-23p)

Kewanee 15 ft. cult inulcher. Good 21/2 ton GMC army truck. 313-659-6535. (7-10p)

Wanted to Buy: International grain binder, corn binder and silo filler. John Spezia, Leonard, Mich 48038 313-628-4147. (7-17p)

Chevrolet 1971 and 1972, 11/2-2ton C-50 Cab-Chassis, long wheelbase trucks, 350 V-8, 4-speeds, 24,000 pound GVW rating, PS, 8.25 × 20 tires, Cabs and Sheet Metal good, low miles, run excellent, reasonable, 517-674-2311. (7-34p)

Chisel Plow 1610 model 15 ft. tandem axel John Deere. 4840 John Deere tractor fully equipped; John Deere 95 combine: tracks for 55, 95 and 105 combine: Keverland plow 5 bottom 18 inch; complete grain system – bins, leg, holding tank and dryer 12,000 bushel bin, 10,000 bushel bin, 6,800 bushel bin, M.C. 400 dryer, 3,600 bushel per hour leg, 800 bushel per hour leg. John Deere 7000 planter with monitor 6 row; John Deere 8 row cultivator; 7 row anhydrous applicator with 3 point hitch tows nurse tank. Call 313-727-1603. (7-91p)

3	
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J	10. Playdough 11. Mascara 12. Fabric Softner Tran
1	13. Mouthwash14. Muscle rub 15. Charcoal lighter
:	15. Solid fuel 17. Hand lotion 18. Hair conditioner 19. Antacid
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LIVESTOCK

CORRIEDALE SHEEP breeding stock. 313-429-7874

(12-12t-5p) Duroc Boars. Ready for service. PRV qualified herd No. 0135. The boars are sound, rugged, and aggressive. Helping to promote growth and durability. Mark Palmreuter, 517

 823-3745.
 (5-31-26p)

 Milking Shorthorns: Young bulls, yearlings and calves for sale.
 Write or visit Stanley M. Powell and Family, Ingleside Farm, Route 2, 3248 Powell Hwy, Ionia, Mich 48846.
 (4-61-12p)

 Goats, registered and grade Nubians, Alpines and Toggenburg. Also bucklings. doelings and milking does. Breeding service available. Sanford, Mich. 517-687-2496.
 (6-34-20p)

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

Registered Polled Hereford Bulls service age, large selection, Gold Seal bloodlines, excellent performance, priced to sell. Centennial Cloverdale Farm, Sam Catey, Grand Ledge, Mich. 517-627-6248. (7-31-24P) Well bred 10 Holstein helfers, due base months. \$1,000. 10

Holstein, open, 650 lbs. \$450; one yearling Holstein bull, \$500, 616-669-9226 (7-2t-20p) 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. SPE CIAL! 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. (6-3t-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 postpid. Diamond Farm Book Publishers, Dept. MFN, Box 537, Alexandria Bay, NY 13607 (6-31-53p-ts)

For Sale: 12 pure-bred Suffolk ewes of high quality. MSU breeding. Will sell bred to an MSU ram or open. John & Rebecca Oesterle. 517-655-3388. (7-25p)

17 Holstein heifers, due July-Aug.-Sept. Strong, fancy, some A1 sired Records to 19.074M. Bred to sire from 1.083F 4.5% dam. Also, yearling registered bulls - Tony. Pete, Cinnamon, records to 22.028M as 3Y. George Robb, Fowlerville 517-223.9462. (7-38p)

Ponies for 2 to 12 year old children or breeding stock. 1982 Shetland colts. \$100 Also have half Arabian ponies. Many bright colors including palomino. 39 years of selective breeding. Also small breeding herd offered for shares lease. F H. Smith. 1925 Hogback Road, Ann Arbor, Mich. 48104. 313-971-3754.

(7-48p)

DOGS

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Sheltie Pups (miniature collie) AKC shots and wormed. Ardyth Schroeder, 7080 Billmyer Hwy., Tecumseh, Mich. 49286, 517-423-3069. (7-16p)

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MISCELLANEOUS

1982 World's Fair: Space available on Michigan Farm Bureau chartered motorcoach from Lansing to Knoxville. July 29-August 2. For information call 517-323-7000, ext. 513. or write: Michigan Farm Bureau, Information Division, P.O. Box 30960, Lansing, Mich. 48909. (7-38b) Lincoln Log Home Dealer. Joan & Jerry Green, West Branch. 517-345-3450 or 517-345-0334. (7-3t-12p) Save \$400: Cookware, extra heavy 19 piece stainless steel sold through in-home demonstration at \$595. Now available direct only \$189-95. Only 300 sets from bankruptcy. Order now to avoid disappointment. 100% refund if returned within 10 days unused in original condition. Send check, money order, Visa or Mastercard number and expiration date. Yankee Trader. 4600 Stein Road, Ann Arbor, Mich. 48105. \$1 for brochure. (7:3t-65p-ts)

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FOR HOMEMAKERS

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REAL ESTATE

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For Sale: 30 acre high producing crop farm - Ingham County Excellent investment for absentee owner. High quality tenant-operator. Terms available. Please call: Bob Oesterle -517-655-3388 or Martin Associates - 517-351-2200

(7-2t-29p-ts)

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

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