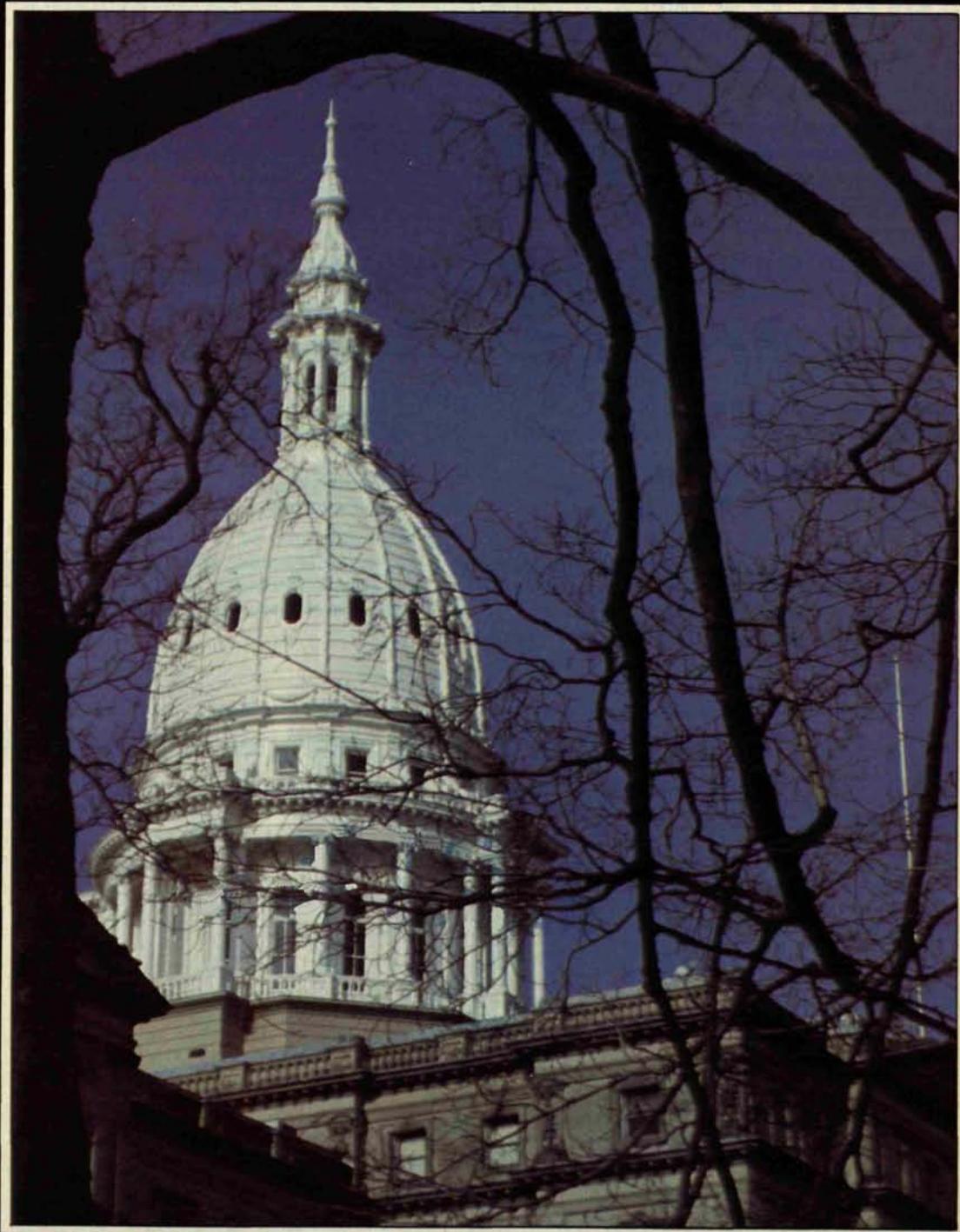


Michigan Farm News

RURAL LIVING



**Legislative Impact for Farmers
YOU Make It Happen!**

A Publication of the Michigan Farm Bureau • March 1983
County Newsletter Inside

Make substantial savings on your monthly health care rates!

And still get the same comprehensive benefits!

If you enjoy all the benefits you receive from our Comprehensive Plan but would like to reduce your monthly premium, here are two great alternatives:

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This plan gives you the same comprehensive benefits, and, because of the deductible and co-payment requirements, you'll be able to save substantially on your monthly rates.

This plan pays 100% of covered services after you meet the following requirements:

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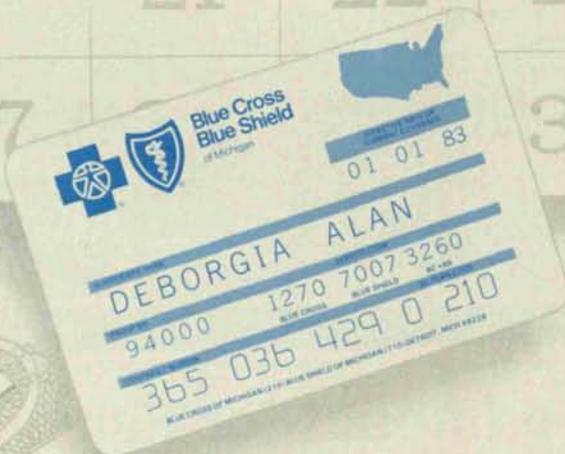
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NOTE: Farm Bureau members (and their dependents) who are eligible for Medicare may not enroll in the Dimension III or Prescription Drug Programs, but may enroll in the Econo Over-65 Program.



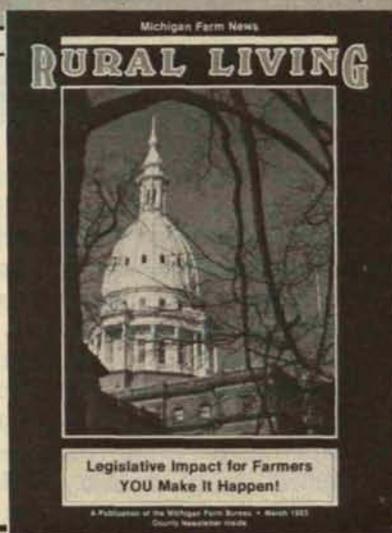
It's good to belong.



RURAL LIVING

FARM NEWS

A publication
of the
Michigan
Farm Bureau



MARCH 1983
VOL. 62 NO. 3

THE COVER
Policy execution efforts
brought FB members to
the state capitol to meet
with legislators.
Photo by Marcia Ditchie

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A Good Case for United Action



When the new Michigan Legislature convened, a bill was introduced in the House of Representatives that presents serious implications for Michigan agriculture. The bill, H.B. 4027, would take away the authority of the Michigan Agriculture Commission to employ the director of the Department of Agriculture and give that authority to the governor.

This is not a politically partisan issue, as some may have perceived it. It is an issue which has arisen under governors of both political parties and each time the reaction of the agricultural community has been prompted — not by the desire to keep a particular director in office — but by a determination to save a system which has proven its value.

A look at the record shows there is reason for concern. From 1921 to 1944, when the authority to appoint the MDA director rested with the governor, a total of nine persons served in that position during the 23-year period, with an average tenure of 2.6 years. This clearly indicates that the director was susceptible to constant political interference under the direct gubernatorial appointment system.

Programs in livestock health, consumer protection and foreign market expansion should have long-range plans, requiring continuity of administration. This is the value of a bi-partisan commission formulating these policies with the power to employ a director to carry out the plans.

Public Act 344 of 1945 transferred authority to appoint the director from the governor to the Agriculture Commission. Since that time, only four persons have served as MDA director in a 37-year period, with an average tenure of 9.3 years — a visible record of stability and a noticeable lack of political interference.

If H.B. 4027 passes, the authority of the commission will be drastically diluted. The responsibility of the Agriculture Commission for operation of the MDA through policies established by this body would be meaningless. The director would not be accountable to the commission and there would be no authority for the commission to expect that its policies be implemented by the director. The negative impact this would have on the programs and services provided by the MDA to farmers and consumers of Michigan should be cause for real concern.

A department director should be the best qualified person available. It is understandable, however, that a governor would want a person of his own political party as department director. This is possible in the case of the MDA through his appointments to the commission. The five-member, bi-partisan commission, in a very short period of time, will almost certainly be controlled by members of the governor's party and that body

will almost certainly appoint a director of the governor's choice. So why allow a system, which has provided us with effective administration, stability and continuity to be eliminated?

If this proposed legislation is to be defeated, it will take a concerted effort by all of Michigan agriculture. I strongly urge you to share your concerns with your legislators.

When you make your contacts, be sure to explain that it is the *system* we are concerned with saving and not a particular person's job. Remind them that their non-farm constituency, through the many consumer services provided by MDA, would also be impacted by the injection of politics into the department's administration. Point out the record of stability under the commission appointment authority as compared to the direct gubernatorial appointment method. Tell them how the commission, made up of people representing various geographic locations and different facets of agriculture, provides a check and balance system that works well for both farmers and consumers.

We have a good case, with records to support our position. Our challenge now is to present that case effectively.

Elton R. Smith

Elton R. Smith, President
Michigan Farm Bureau

What Will We Do With the Women?

By Donna Wilber

It's been my pleasure, the last couple years, to serve on an advisory committee for Ag Expo. We've already had the first meeting even though the event takes place several months from now (July 26-28, in case you want to reserve those dates now).

While the theme and focus of this agricultural exposition changes each year to meet the current interests of the state's farm community, there's one topic that's surfaced during committee meetings that has remained the same: What do we do for (or with) the WOMEN?

The consensus ranges from a "pink tent" for homemakers to a bristling-at-the-back-of-the-neck at the thought of such segregation.

Needless to say, the bristling is most keenly experienced by Yours Truly. If a flyer I received from Ohio University after the meeting had arrived *before*, perhaps I could have articulated

my feelings rather than just bristling. The flyer was a pitch for Farm Bureau to purchase a videotape called "Farmwife" for our audio-visual library.

It gave a definition of farmwife that you won't find in Webster's Dictionary: **farmwife**, n.; 1. Married to farmer, 2. Working partner, 3. Businessperson, 4. Manager, 5. Individual, 6. Chauffeur, 7. Executive, 8. Liaison, 9. Politician, 10. Educator, 11. Homemaker, 12. Hired hand.

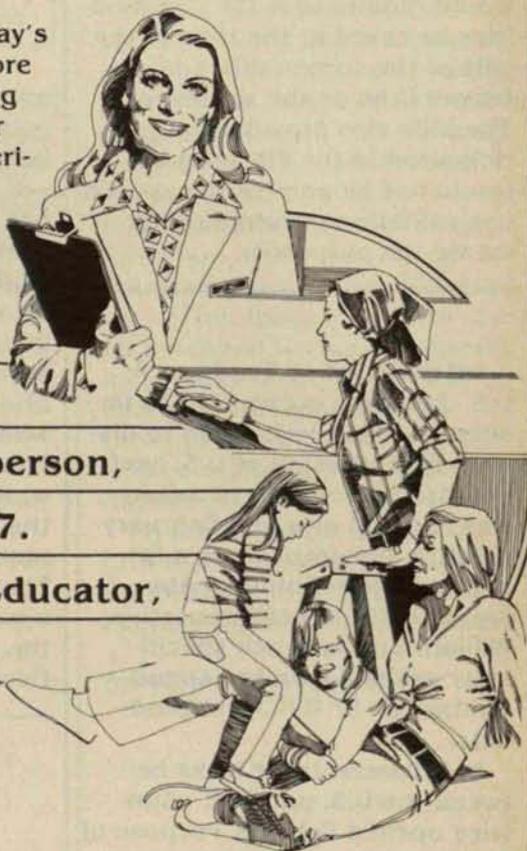
It goes on to say: "Besides the duties she has had all along, today's farmwife is also concerned with keeping the business running, from accounting to planning the crop rotations. She knows the financial picture, really, more than her husband does.

"It doesn't stop there. Today's farming wife is becoming more active politically, and fighting to change the laws she never felt were fair... such as inheritance tax laws.

"Other problems faced by today's women of farming include combatting the stereotypes associated with being a farmwife. . . ."

Combatting the stereotypes is a continuing battle for farm women whether it's an activity like Ag Expo or their role in organizations or politics or the family farm.

That "combat" is being expressed in many ways and it's having an impact. Leaders — whether they're involved in charting the course of an event, an organization, an election campaign, or a family business — would do well to recognize this changing portion of American culture, deal with it and benefit from it.



Farmwife, n.; 1. Married to a farmer, 2. Working partner, 3. Businessperson, 4. Manager, 5. Individual, 6. Chauffeur, 7. Executive, 8. Liaison, 9. Politician, 10. Educator, 11. Homemaker, 12. Hired hand.

Economic and Marketing Issues Lead FB's 1983 Legislative Roster

WASHINGTON

PIK Program Tax Consequences — Legislation has been introduced to clarify the tax status of farmers when they participate in the Payment-in-Kind (PIK) program. The Internal Revenue Service recently ruled that commodities received by farmers under the 1983 PIK program would be included in gross income for tax purposes during the year received.

S. 446, introduced by Sen. Jepsen (R-Iowa) and Sen. Dole (R-Kansas), and H.R. 1287, introduced by Rep. Evans (R-Iowa), are identical bills that would require that PIK commodities be taxed at the time of the sale of the commodities by a farmer if he or she so desires. The bills also provide that participation in the PIK program would not jeopardize the special use valuation of farmland for estate tax purposes.

International Trade — A U.S.-Japanese agreement to resume working-level talks to discuss liberalization of U.S. beef and orange imports to Japan was reached at a mid-February meeting between Japan's foreign minister, Shintaro Abe, and U.S. Trade Representative William Brock. Brock specifically asked Japan to expand quotas for 17 U.S. farm products.

In Brussels, trade talks between the U.S. and EEC countries opened Feb. 10. Purpose of the meeting was to improve



During the 1983 Presidents' Conference (Feb. 10-11), John Datt and MFB President Elton R. Smith discussed legislative challenges facing agriculture in the months ahead. Datt, who is administrative director of the AFBF Washington offices and federation secretary, outlined priority issues for Farm Bureau in 1983 during the evening program of the conference.

mutual understanding on agricultural export policies particularly those involving subsidies.

U.S. trade negotiators put EEC trading countries on notice that subsidized sales in the world market will be met with retaliatory action by the U.S. government. The U.S. recently announced the subsidized sale of one million metric tons of wheat flour to Egypt. When the Brussels talks opened, the U.S. was still negotiating an offer for the subsidized sale of 24,000 metric tons of butter to Egypt. Those sales were expected to be a major area of discord during the talks with EEC representatives.

LANSING

Marketing-Bargaining Victory — The Michigan Supreme Court has finally ruled on the constitutionality of P.A. 344, the Marketing and Bargaining Act passed in 1972. This law, promoted by Farm Bureau, permits producers of perishable fruits and vegetables to bargain with processors for price and other terms of sale.

After about nine years of litigation, the state Supreme Court ruled in favor of the producers as represented by the Michigan Agricultural Cooperative Marketing Association (MACMA) on all counts by a vote

of 6 - 0. This is a precedent-setting decision and will have nationwide significance.

The suit against the Agricultural Marketing and Bargaining Board was brought by the Michigan Cannery and Freezers Association and some individuals on three constitutional grounds: the act conflicted with federal legislation, it exceeds the police power of the state and the act's provisions exceed the scope of its title.

The 28-page decision shot down each of these claims in a very precise manner. The case was very complex, having been argued and reargued and remanded to the lower court for further development of a record. It was before the Supreme Court twice during those years.

The opinion makes it clear that the law is "not a price-fixing act" and does not control production. "It is, rather, an enabling act which seeks solely to promote the equalization of bargaining power between producers and processors of perishable products," the court said.

"The act is not pre-empted by the Federal Agricultural Fair Practices Act and is constitutional on its face and the provisions do not exceed the scope of its title," the court said.

The opinion also states that "... legislation designed to enable the producers of agricultural commodities... to better protect themselves from the unfair imposition of prices by processors and thereby to improve and insure the production and marketing of perishable fruits

and vegetables is within the historically viewed ambit of legitimate legislative purpose."

The opinion was written by Justice Ryan, joined by Chief Justice Fitzgerald and Justices Kavanaugh, Williams, Levin and Coleman.

The law has proved its effectiveness in those crops where it has been permitted to operate.

In spite of this court victory, there are many challenges to the Marketing and Bargaining Act including budget cuts and a bill that is supposedly being prepared by the state Department of Commerce to repeal the act. Commerce Department spokespersons have been disputing farmers' right to bargain through P.A. 344 for over a year.

Farm Bureau fought to pass the law in 1972, fought the challenge in the courts and will continue to fight for continuation of the act.

P.A. 116 — FB members throughout the state responded in large numbers when alerted through the telephone grid system that P.A. 116 was in danger of being eliminated.

During the week of Feb. 7, the Department of Natural Resources met with the House subcommittee on appropriations to present their recommendations for further cuts in the department's budget. One of those cuts was the total elimination of the division that administers P.A. 116, the Farmland and Open Space Preservation Act.

FB staff present at the meeting was shocked to hear that

the DNR considers P.A. 116 (recognized as the best farmland preservation and farm tax relief program in the entire U.S.) to be a "low priority" program.

If approved, this recommendation would stop enrollment of new contracts, extensions of P.A. 116 contracts and servicing of present contracts. There are now some 8,000 applications in the process of being accepted. The recommendation was to eliminate the division by March 27. Of those 8,000 applications, it is obvious that many of them, perhaps thousands, could not be completed and those farmers would be denied the benefits of the P.A. 116 contract.

Other serious consequences would also follow. The new Beginning Farmer Loan Program, known as the Family Farm Development Act, would be affected because in order to qualify for low cost loans, the farm must be in P.A. 116.

This is also true of inheritance tax as it applies to farmland. In order to take advantage of the more than one-half cut in state inheritance tax, the land must be in P.A. 116. Present contracts held by farmers would not be affected as the tax refunds are acted on through the Treasury Department. However, very often those contracts must be amended for such purposes as extension of the contract or changes that are required through an inheritance situation or numerous other servicing needs.

FB activated the telephone grid asking members to contact the DNR administrative office expressing their concern about

(continued on page 31)



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"We challenge other community groups to 'get involved' before laws are passed which would be a catastrophe to both producers and consumers."

Modern Producers Community
Action Group, Monroe County



"When individual members, through personal contacts with their legislators, bring life to issues with their own perspective — that's effective lobbying."

Ron Nelson, Legislative Counsel
Michigan Farm Bureau

Legislative Impact for Farmers

YOU Make it Happen

By Donna Wilber

The danger of a winning record lulling team players into apathy and overconfidence causes sports coaches rightful concern. They know that the inclination to relax, let down the guard and simply enjoy the heady air on the summit of success can dull the winning edge.

Farm Bureau has written a proud record of legislative successes into its history, building respect and influence along the way — and it could be that MFB President Elton R. Smith shared the same concerns as big league coaches when he communicated with members in last month's "Rural Route" column.

It was half-time, between policy development and policy execution, and Smith outlined the challenges to be met in the "second-half" of this year's PD-PX process.

"In the Michigan Legislature, 38% of the 110 House members and 45% of the 38 Senate members are new . . . It is crucial that all county Farm Bureaus respond to the challenges we face in 1983 with strong member participation in our organization's legislative programs," he said.

Leading the way in responding have been county Farm Bureau leaders who have illustrated that they can "make it happen" by turning the challenges of 1983 into opportunities.

Last November, members of the Modern Producers Community Action Group of Monroe County discussed the introduction of H.B. 6099 in the Michigan Legislature and its potential impact on animal agriculture. Like Farm Bureau groups across the state, the consensus was that passage of this animal welfare legislation — or any other similar legislation — would be disastrous to the industry.

The difference was — the aptly-named Modern Producers decided to act!

"Rather than being content to sit by idly and watch such bills be enacted into laws, we decided to get involved," said Gary Drott, group chairperson. "When the original bill was withdrawn we could have easily dropped our effort. Instead, we saw this as an opportune time to help our state and federal elected officials become better informed on the current animal husbandry practices used on farms today."

Group members extended an invitation to state Sen. Norm Shinkle, Rep. Jerry Bartnik and Rep. Richard Sullivan and Congressman John Dingell, to participate in a tour of four Monroe County farms. All four accepted the invitation.

The tour, planned in cooperation with the Monroe County Extension Service, took place on Jan. 21 and included visits to the Johnson Brothers dairy farm in Monroe, the Calvin Smith 350-head beef cattle operation in Ida, the Setzler and Sons 76,000-chicken egg farm in LaSalle and the Kreps Brothers hog farm in Temperance.

At the last stop, Larry and Sue Kreps and other members of the Modern Producers Group hosted a reception of the legislators and local news media. One reporter summed up the value of the group's efforts when he told his readers: "Monroe County area legislators are opposing the proposed animal rights movement after viewing what they called four efficient and professional livestock farms in the county. . . ."

Drott said the legislators indicated that their increased knowledge of animal production practices would put them in a much better position to respond to new legislation that might be introduced in the future.

"The Modern Producers challenge other community groups to 'get involved' before laws are passed which would be a catastrophe to both producers and consumers," he said. "It really pays to help your elected officials become more familiar with agriculture and the farm family."

In Jackson County, it was an objective of opening communications lines with legislators that prompted Farm Bureau leaders to schedule meetings with Congressman Carl Pursell and state Rep. Mike Griffin. Topics discussed included improvement of the St. Lawrence Seaway, animal welfare, P.A. 116 and the appointment of the Michigan Department of Agriculture director.

According to Jackson County Farm Bureau President Neal Sanford, open communications lines with legislators is vitally important to both agriculture and to elected officials.

"When any legislation that affects the agricultural community comes up, we want them to feel free to contact us for our reaction and opinion," Sanford

said. "Congressman Pursell stated that he would rather have input before a bill is passed — not after it is too late."

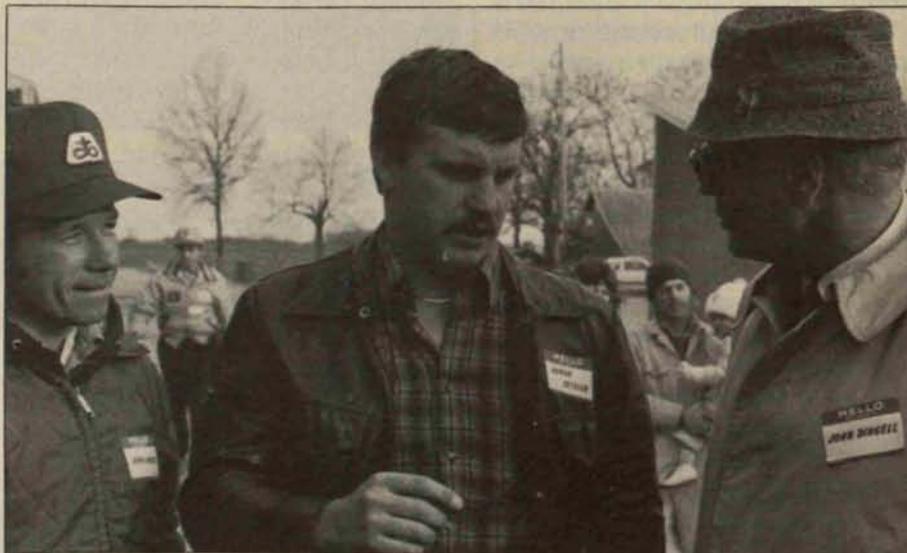
FB Policy Basis for Legislative Efforts

Policies are the platform upon which Farm Bureau stands and the basis for all its activities.

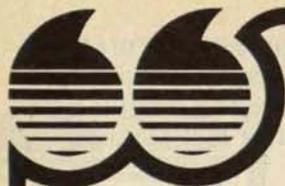
That statement, in a few simple words, describes the firm foundation upon which the organization was built yesterday, keeps it strong and viable today, and will maintain it as the voice of agriculture tomorrow.

While the foundation remains the same, policies may change to meet the changing needs of changing times. Farmer members, during the latter months of 1982 and early 1983, invested time, study and creative thinking to develop their platform. They are now in the "all its activities" period when concerted efforts are put forward to execute the policies they developed.

One of those major activities is the Lansing Legislative Seminar series, during which Farm



Monroe County Farm Bureau members Jerry Heck, left, and Aaron Setzler, center, explain potential impact of animal welfare proposals on their county's farm economy to Congressman John Dingell.



Seminars Promote Discussion of Grassroots Issues



"It is our responsibility to be here. Letting our legislators know our opinions is the least we can do."

— Verna Walkington
Isabella County FB Women's
Legislative Chairperson

"We would be in the position of having laws forced on agriculture without any input if it weren't for Farm Bureau's

legislative activities. We farmers can't be here 24 hours a day — that's why we need people like our legislative counsels Al Almy, Bob Smith and Ron Nelson to make regular contacts."

— Bill Brewer, Clare County
and FPC Board Member

"We wanted to meet our legislators face to face before

writing to them; letters will mean more if they know who is writing. As a young couple, we're very concerned about some of the issues and as relatively new Farm Bureau members, we think the legislative area is extremely important."

— Anne Block
Saginaw County Women's
Committee Member

Bureau members from throughout the state travel to Lansing for one-on-one communications with their state legislators. The series began in February and continues through early March with opportunities for all Farm Bureau regions to participate. As if in response to President Smith's challenge for broad member participation in Farm Bureau legislative programs, attendance and advance registration have far surpassed previous years.

At the first in the 1983 series, members from the Saginaw Valley region turned out in full force, as did representatives from all legislative districts.

Farm Bureau's lobbyists are recognized in both Lansing and Washington, D.C., as highly effective, respected, influential representatives for their organization, but as Ron Nelson is quick to point out, it is individual members who make the greatest impact.

"We can provide legislators with the cold, hard facts on issues, Farm Bureau's position on those issues, statistics and a general overview of how proposed legislation will impact on agriculture. But it is individual members, relating personally to their legislators how an issue affects their farming operations that has the most influence on voting decisions. These individual farmers bring life to the issues and that's effective lobbying," Nelson said.

"It's really difficult to communicate effectively with someone you don't know and one of the values of these seminars is the personal relationships that are developed between the farmers and their legislators," he said. "There is always such a wide variety of commodities represented, too, and this makes it a real educational experience for the legislators."

The major issues discussed with legislators during this series of Lansing Legislative Seminars included the state budget — Marketing and Bargaining Act, Michigan Department of Agriculture, Extension Service, MSU Ag Experiment Station and revenue enhancement — Workers' Compensation, water rights, Uniform Commercial Code, agricultural commodity commissions and health care cost deductions.

In April, Farm Bureau's farmer lobbyists will focus on the national legislative scene when they travel to Washington, D.C., for their annual mission to convince congressmen to support Farm Bureau policy.

Then, in late summer and fall, they'll begin building their platform again as the policy development process begins.

It's what makes the Farm Bureau world go 'round.

Individual Contact: Keep It Working!

When recommended cuts in the Department of Natural Resources budget threatened the future of P.A. 116, the Farmland and Open Space Preservation Act, Farm Bureau members made their voices heard through the telephone grid system.

Calls from farmers throughout Michigan to the DNR administrative office and to state

legislators had the desired impact when the proposed \$90,000 cut was stricken from the recommendation by the Appropriations Subcommittee. This action was later approved by the committee as a whole.

However, the fight isn't over yet. DNR is still insisting that the division that administers P.A. 116 be eliminated. Farm Bureau members are urged to

maintain their vigilance on this crucial issue and continue their contacts with the DNR and their state legislators.

Rep. Lewis Dodak, who serves on the House appropriations subcommittee and has led the fight to save the program, says he is hopeful the Senate appropriations subcommittee will not accept the DNR recommendation.

Elimination of this DNR division would halt enrollment of new contracts in the program and effect the 8,000 applications which have not yet been recorded and fully approved. It would also badly hinder the administration of the Beginning Farmer Loan Program. (For further details, see Legislative Review on pages 6 and 7.)

Farm Bureau's telephone grid system is used when a major issue arises which needs immediate member action. Calls are made to the 12 MFB regional representatives who, in turn, call designated leaders in their counties. These leaders are responsible for calling committee and community action group officers. With each call, a message is given and a request for action is made. Within a matter of hours, hundreds of calls and letters can be on the way to lawmakers or other decision-makers.

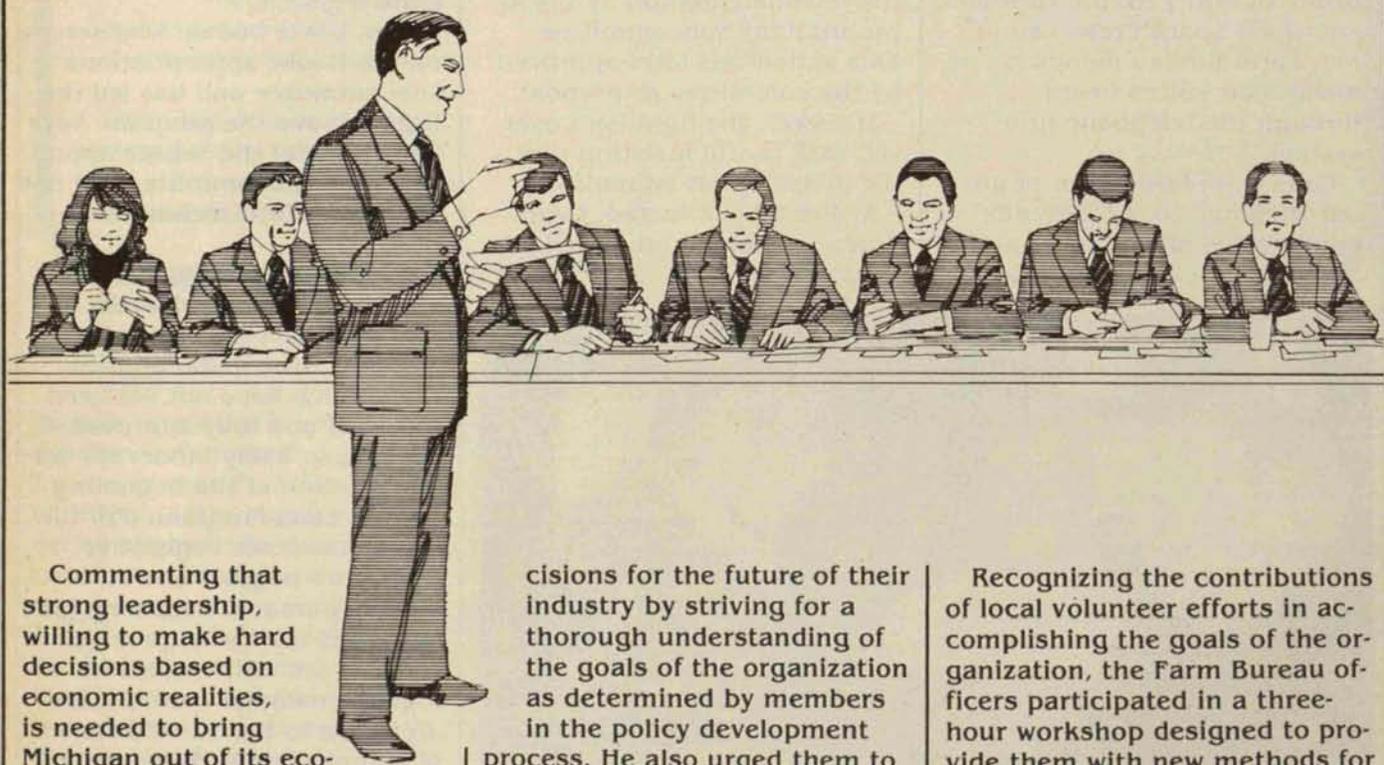


Top photo: Verna Walkington of Isabella County and Dale Kettler of Saginaw County share concerns with Rep. Lewis Dodak (right).

Opposite: Face to face meetings encourage follow-up communication says Anne Block of Saginaw County. She and her husband, Mike, talk with Rep. Colleen Engler (center).

Contacts made at the seminar were put to work when the MFB telephone grid was initiated to oppose P.A. 116 program cuts.

1983 PRESIDENTS' CONFERENCE



Commenting that strong leadership, willing to make hard decisions based on economic realities, is needed to bring Michigan out of its economic decline, MFB President Elton R. Smith reminded nearly 200 leaders of county Farm Bureaus in Michigan that decisions in the agricultural sector will be equally difficult and will require strong leadership and a strong Farm Bureau organization to speak for farmers.

"Who shall decide the future for farmers?" Smith asked those attending the 1983 MFB Presidents' Conference at Flint, Feb. 10-11. He reaffirmed his belief that farmers, not consumers, agribusiness or financiers, can best determine what is needed to improve economic conditions for agriculture.

He urged county leaders to be involved in making positive de-

isions for the future of their industry by striving for a thorough understanding of the goals of the organization as determined by members in the policy development process. He also urged them to renew their commitment to the Farm Bureau organization as the farmers' most effective tool for social, economic and legislative action.

"No organization spends more time, more money or places more emphasis on developing policy at the grassroots than Farm Bureau," Smith emphasized. "As leaders in Farm Bureau, you can be proud of the job you're doing."

During the two days of the conference, the county leaders attended general sessions and workshops which would assist them in fulfilling their commitment to offering the county Farm Bureau organization their best efforts during the year of programs and activities ahead.

Recognizing the contributions of local volunteer efforts in accomplishing the goals of the organization, the Farm Bureau officers participated in a three-hour workshop designed to provide them with new methods for working with volunteers more effectively. Workshop presenter,



"What would happen if volunteers in Farm Bureau went on strike?" Dr. Mike Kollvosky asked Presidents' Conference participants. His presentation focused on the contributions of volunteers and the need to recognize what motivates volunteerism in Farm Bureau.

Dr. Michael Kolivosky, dean of continuing education at Hillsdale College, reminded the county presidents and executive committees that "lone wolf leadership does not work."

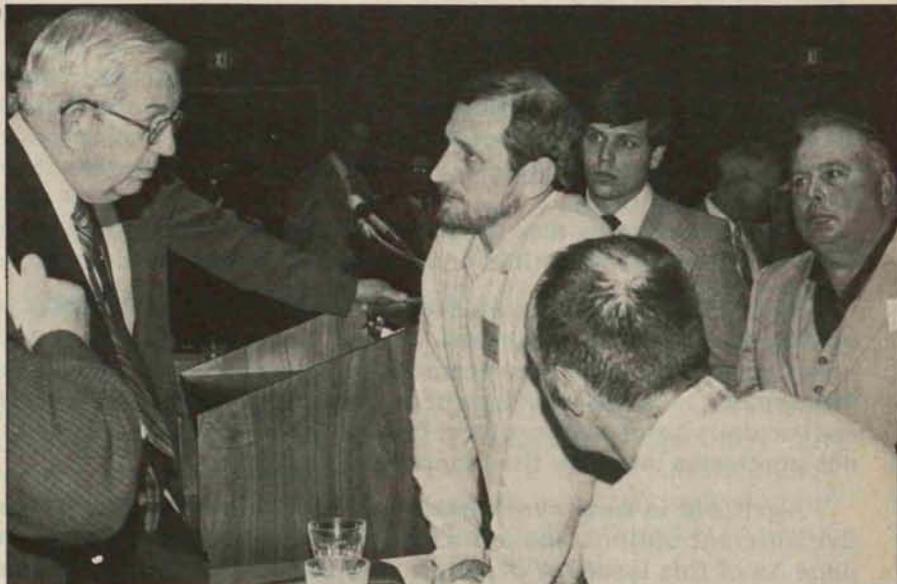
To lead effectively, he told them, goals must be communicated clearly, volunteers must be able to see the value of their contributions to the project and must be involved by inviting their suggestions in planning.

The evening speaker, John Datt, administrative director of the AFBF Washington offices and federation secretary, told the audience of farm leaders that federal spending controls, Social Security reform and international trade issues will be among the federation's priority issues in the 98th Congress.

Support for Farm Bureau policies on federal marketing orders, the dairy program, Payment-in-Kind and farm credit will represent major legislative challenges for Farm Bureau, he said.

The importance of people power was the focus of a discussion conducted by political campaign insiders Spencer Abraham, founder and president of Campaign Management Systems, former state Sen. Robert Young and MFB AgriPac Chairperson John Laurie. The panel members reviewed events and attitudes that impacted the 1982 political campaign, emphasizing the importance of manpower resources as well as financial contributions in a successful campaign.

Winning political campaigns cannot be bought, Abraham stressed. "It is vital for political



Serious talk about farm legislative issues followed the Feb. 10 evening program. County FB officers listen closely as AFBF secretary and administrative director of Washington offices, John Datt, replies to a question from Cal Lubbers, Allegan County Farm Bureau vice president.

action committees to make decisions about which candidates to support, but that endorsement must be accompanied by involvement in the candidate's campaign," he said.

The varied program was rounded out with a 90-minute session geared toward brushing up the communications skills of the Farm Bureau leaders.



"Use all the communications tools available — your voice, your facial expression and your appearance — to deliver your message," AFBF Director of Information Pat Batts advised, "but most important, be well-informed and well-prepared."

Whether you are appearing before a local civic group, in a county Farm Bureau meeting or in front of television cameras, the worst advice you can receive is to just be yourself, AFBF director of information, Pat Batts, told them. The key to successful communications is to be well prepared, well informed and aware of your message and how you will deliver it. Through a series of videotaped examples, Batts demonstrated how to use all of the communications tools available.

Closing the conference was Laurie Isley, 1982 MFB Discussion Meet winner. The Lenawee County young farm woman told those at the conference that their Farm Bureau organization at the county, state and national level was "something to be proud of." She expressed her faith in the talents of the Farm Bureau people and the strength of the Farm Bureau organization to keep our nation's agriculture the best in the world.

Cheap credit is not the solution to the problems that currently confront agriculture, an AFBF spokesperson told a House agriculture subcommittee recently. FB is opposing pending legislation which would provide a moratorium on foreclosures and a mandatory deferral of payments on principal and interest on FmHA loans. FmHA should do the maximum to lessen the difficulties, but should not attempt to stop the economic adjustment process that must occur if American agriculture is to return to long-term health and prosperity, the FB spokesperson testified. According to the USDA, less than 5% of the nation's farmers are facing significant financial problems. The FmHA foreclosed on less than three-tenths of one percent of its borrowers in 1982.

The FB testimony also made the point that FmHA could better serve farmers if it did not have to spend so much time and money on its non-farm programs.

MFB President Elton R. Smith recently met with USDA officials to outline FB's policy on the dairy situation. He told them that FB favors a price support system that is adjusted according to net government purchases of dairy products and opposes any producer assessment plan. FB will support legislation that gives the secretary of agriculture authority to set the dairy price support level between 60% and 90% of parity according to the amount of net purchases made by the federal government.

AgriCom is now available to all members. Regular FB members can now choose from five different options and associate members can subscribe to any of three options. (See ad on page 35 of this issue for description of options and costs.) These options were outlined for members attending a series of AgriCom information and demonstration meetings in early February, and will also be on the agenda at Discovery '83, scheduled for March 9-11 in Flint.

Michigan farmers have the "Right to Farm" and soon they may also have the "Right to Water." Legislation currently being drafted would recognize the unique water needs of the agricultural industry and has many similarities to the Right to Farm Act passed in 1981. The same theory applies that agriculture does have some unique needs to maintain a viable industry. It also calls on farmers to use acceptable management practices and suggests that the MDA draft policy guidelines following the same pattern as the Right to Farm Act.

With increased emphasis on legislative activities during the annual MFB Washington Legislative Seminar, April 5-8, briefing sessions to help prepare legislative leaders for their assignments have been scheduled. Priority issues and FB's position on these issues will be discussed and a spokesperson will be elected for each congressional district.

Hurry! There may still be time to sign up for Discovery '83! If you have received your information booklet, send your registration forms in today for this management/business/personal skill-building seminar for farm families, March 9-11, Flint Hyatt Regency. Cost for the complete three-day seminar, including lodging and most meals, is \$175, and \$150 for the second member of the same family. If you have not requested the information booklet but are interested, call 517-323-7000, ext. 507. A \$10 late registration fee charged after March 1.

Many county FBs are planning ag understanding activities during March and early April, including several mall displays: Copper Country at the Copper Country Mall, March 5-6; Kent, Ottawa, Barry, Allegan and Ionia at the North Kent Mall, Grand Rapids, March 10-12; Jackson at the Westwood Mall, Jackson, March 17-19; Bay, Gratiot, Huron, Midland, Saginaw and Tuscola at the Fashion Square Mall, Saginaw, March 17-20; Muskegon, Newaygo and Oceana at the Muskegon Mall, April 8-9. Rural-urban banquets are planned by Montcalm on March 12, Osceola on March 19 and Branch on March 24. County Women's Committees that will honor Ag Day babies include Muskegon, Kent, Mecosta and Hiawathaland. Tuscola County will distribute placemats featuring local farmers to area restaurants.

Payment-in-Kind may bode well for farmers in reducing excess stocks of wheat and feed grains, but the program has critical implications for farm suppliers. That was the message directed to dealers across the state in a recent series of meetings conducted by Farm Bureau Services. No less than 100% farmer support for supply needs and marketing services will be needed to maintain local farm supply dealers, FBS advises.

PIK Article Corrected, Program Explained

I want to compliment you for including an explanation (Agronomic Update) of the Payment-in-Kind (PIK) program in the February edition of *Rural Living*. This is a most important program and farmers need to understand it. However, there are errors in the article which must be corrected.

The article indicates that "according to USDA a farmer cannot do both the bidding to divert his whole crop acreage base and sign up to divert from 10% to 30% of his crop under PIK." This is a misunderstanding of how the program works. A farmer CAN enroll in both the 10% to 30% PIK and submit a whole base bid, if desired. That is, a farmer may sign one contract for the 10% to 30% PIK. This will be automatically accepted regardless of whether or not he submits a whole base bid or if any whole base bids are to be accepted in the county.

If the farmer also submits a whole base bid and it is accepted by the county ASCS committee, it then cancels the first contract for the 10% to 30% PIK.

Another area of confusion was the statement that "a pro-

ducer may participate in the PIK program for only one crop and may participate for only one farm if he has several farms."

There is no cross compliance between farms or between crops. This means the farmer has complete flexibility. He can enroll all crops on one farm and none on another; or in wheat on one farm and corn on another; or any other possible combination.

As I said, this program is very flexible and will be adapted differently for each farmer and may fit differently on each of his farms. For this reason, I strongly urge every farmer to learn about the program and how it works from his local ASCS office. I would also suggest, if possible, that the farmer make use of a computerized analysis service such as offered by AgriCom or others because it will save him many hours of paperwork.

After making a thorough study and analysis, the farmer can decide how best to utilize PIK for his crops and farm.

PIK is an opportunity to be part of the solution instead of the problem.

*William Spike, Chairperson
Michigan Agricultural Stabilization
and Conservation Service*

Feeding the Hungry

(Editor's Note: Sharon Steffens, Kent County Farm Bureau Information Committee chairperson and member of the county's Project AIM Committee, sent the following editorial which appeared in the Feb. 2, 1983 issue of the Grand Rapids Press.)

A welcome gleam of humanity cut through the winter's dark economic hardships . . . when Kent County farmers easily met their goal of food donations for the needy. The drive was part of a campaign (Project AIM — Agriculture Involved in Michigan) which has been gathering up foodstuffs statewide in generous amounts.

There is a special irony in the situation. On the whole, Michigan farmers themselves, like their brethren elsewhere, have been struggling. They've borne the brunt of lower food prices, and high interest rates on past contracts have put many of them out of business. Even a superlative growing year, for many crops, has worked to their disadvantage, producing large harvests which could not be sold during the worldwide recession.

Last Saturday's (Jan. 29, 1983) AIM drive in Kent County

(continued on page 33)

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. Five farmers were honored in January 1983:

Jan. 3 - James Wilson, 55, of Marlette farms 560 acres and milks 60 cows in partnership with his son. Wilson is active in his church, served on the 4-H Council for many years, and is a member of the Sanilac County FB, the MMPA and DHIA.

Jan. 10 - Duane Cranney, 36, of

Stanwood raises potatoes, cash crops and cattle on 2,800 acres with his brothers. He is secretary and past chairperson of the Potato Growers of Michigan and represents Michigan as a delegate to the Potato Marketing Association of North America.

Jan. 17 - Edward Hebel, 59, of Montrose operates a 200-acre dairy farm with the help of his family. He served as president of the New Lothrop School Board for eight years, is a Chesaning Farmers Co-op board member, is active in his church, is a Saginaw County FB member and was named Outstanding Farmer of Saginaw County.

Jan. 24 - Elmer Klachik, 49, a fruit grower and beef farmer in the Northport area, farms 375 acres with his son. Klachik serves on the Parish Council of his church, is a VFW member, a Northwest Michigan FB member and a past member of the Northport School Board.

Jan. 31 - Chester Petzold, 35, operates a 258-acre dairy and cash crop farm near Vassar. He is a life member of St. Paul Lutheran Church in Millington, serving as church trustee and on the church finance committee, and is a Tuscola County FB member.

Leaders Urge Involvement in Farm Bureau, Community

Farmers Can't Afford Not to 'Get Involved'

By Jim Gribbell, President
Mac-Luce County Farm Bureau

We are farming in the greatest country on earth. American farmers have more opportunity, more freedom and produce more food than farmers anywhere in the world. While we are enjoying these benefits we must be alert to those who would take the good life away.

When MI-OSHA and OSHA rules and regulations put employers out of business, when the cost of workers' compensation is so high that employers cannot hire needed work done, when the minimum wage law prevents hiring a man so that he may feed his family, then we have already lost some of our freedoms.

The time has come when no farmer can afford to stand back and not "get involved." Now is the time to get in there and start working.

A good way to begin is by signing your neighbor up in the Farm Bureau. Then let's get them working. A new Congress is in place — let's work with an organized effort through Farm Bureau to preserve and even gain back some of the freedoms we have lost.

A Few Good Farmers Still Needed

By Dick Wieland, Antrim County
Membership Drive Chairperson

We still need some good farmers to join Farm Bureau — to help preserve the quality of life in rural Michigan. They should know about an organization that shares many of their goals. Together we're working to keep Michigan's countryside green and growing. We want agriculture, Michigan's most stable industry, to continue to provide a solid base for Michigan's economy.

I urge you to go out and sign up your neighbor as a Farm Bureau member.

Important Goals: More Support, Less Complaints

By Dan Berg, Newsletter Editor
Charlevoix County Farm Bureau

An excellent goal we as Farm Bureau members can set for 1983 is to support our organization more and complain less. If we are to be progressive, it takes all of us working together. It only takes a little effort from each member to make our organization strong — if the little effort is a positive one.

We all are concerned about the low commodity prices and higher production costs, along with taxes. However, if all we do about it is complain, we'll never solve even the simplest problem. We must be willing to act on our own behalf and on behalf of the group.

During recent meetings, the Charlevoix County Farm Bureau Board of Directors has had the opportunity to send various people to meetings around the state. These meetings have been on such topics as stress management, computers, tax law

and legislative seminars with our state lawmakers.

Here lies the problem, not how many we can pack in one car or who will drive, but can we find at least one person to go? Board members mention several names of people in our community action groups. These people are contacted but all decline. Then we go around the table. Can any board member go? No. "Well how about you, Tom, can you go?" Out comes Tom's trusty little pocket date book. "No, I can't go. I've got two other meetings on that date!" And so usually goes the conversation.

What this article boils down to is this. I will do better serving the members of Farm Bureau if they in turn will try to help the board on occasion. All of these meetings are beneficial to the person attending so let's join together and present a united front of farmers working for farmers.

Young Farmers Must Get Involved

By Mark Smuts, Chairperson
MFB Young Farmer Committee

What is a Young Farmer? Who is a Young Farmer? As I was riding in my truck on my way to, yes another meeting, these two questions struck my mind. Yes, I have been called a Young Farmer numerous times, but what is the real answer?

A Young Farmer is not just a farmer under the age of 30 (for he is much more). He or she is a farmer who wants to be the best in their community at what they do. They are not only involved in the farm operation — it is a part of their life.

A Young Farmer is also one who is never satisfied... with the production of his best cow... or his best corn yield... or his best sow litter... or whatever it might be. A Young Farmer can always do it better.

That is exactly why the Young Farmer groups are such a vital part

of the Michigan Farm Bureau.

Farm Bureau is looking for farmers who are not satisfied with things as they are, but always looking for ways to improve. By improving personal goals and values, Young Farmers will improve our organization. How? By becoming involved in any Farm Bureau activity whether it be a contest, an information meeting, a mall display, a gym night, a legislative seminar, a county annual, etc. Involvement is the key to improvement.

You cannot sit back on the outside and just hope things will get better. You must become involved. Are you a part of your county Young Farmers? Are you becoming involved? Are you telling others about the great programs we have to offer in Farm Bureau? It is up to you because *YOU make it happen!*



Be Sure Your Family is Protected

Do you have protection in case of illness? Have you looked at the cost for just one hospitalization? Farm Bureau has three group plans through Blue Cross Blue Shield that should provide a coverage suited to your needs and pocketbook.

The Comprehensive plan pays hospitalization costs, doctors' reasonable charges and has Catastrophic Master Medical that pays doctors' office calls, prescription drugs, etc., on a \$100 per person, \$200 per family deductible, co-pay plan.

The Dimension III plan gives coverages with a \$250 per person, \$500 per family deductible and 20/80% co-pay up to \$1,000 co-pay each year. This plan also has a \$3 drug rider.

The low cost Econo plan is 30/70% co-pay in which you pay 30% of each hospitalization up to

\$600 maximum and 30% of the doctors' reasonable charges. There is no Catastrophic Master Medical with this plan.

People on Medicare can get Complementary coverage through the Comprehensive or Econo plans at a reduced rate that will help fill the deductibles and co-pays of Medicare and even extend some coverages.

For details on the plans available and information on how to get coverage through the FB group, contact the county secretary.

Members currently enrolled in BCBS through the FB group should contact the county secretary between March 1 and 15 to request certain changes in their health care coverage. Any requests received from current subscribers during this time will be effective May 20.

FB Women Offer Scholarship to MSU Students

Farm Bureau members or their children attending Michigan State University should be aware of the Marge Karker-Farm Bureau Scholarship program sponsored by the MFB Women's Committee. Up to \$600 will be awarded to one, two or three students who meet the qualifications. All students who qualify will be interviewed for the scholarship.

To be eligible, students must:

- Be from an FB family (or, if 21 or older, have their own membership).
- Demonstrate financial need.
- Be studying agriculture, food science, food marketing, ag leadership, ag journalism, food packaging, horticulture, agricultural technology, veterinary medicine, pre-medical, nursing, medical technology, vocational agricultural education or human ecology education.

•Have attended MSU for three terms (or one year for students in agricultural technology).

•Have a grade point average of 2.6 or higher.

The application deadline is March 10. Applications are available from

the county secretary or by writing: MFB Women's Department, P.O. Box 30960, Lansing, Mich. 48909.

The scholarship was developed in 1966 to honor Marge Karker, who served as coordinator of MFB women's activities for 20 years.

Tax Bill Too High? You Can Appeal!

Did you receive your property tax notice recently? Do you think your property is assessed unfairly? If so then you can appeal to the board of review, and if the board of review does not change your assessment, you may appeal the decision to the state tax tribunal. For a copy of the 1983 property tax calendar and a summary of the tax tribunal rules and regulations, write Michigan Farm Bureau Local Affairs Department, P.O. Box 30960, Lansing, Mich. 48909.

Young Farmers

Promote Navy Beans

*By Mildred Oeschger, Editor
Huron County FB Newsletter*

In an effort to promote sales of navy beans, the Huron County Young Farmer Committee, in cooperation with the Huron County Bean Growers Association and the Pigeon Cooperative Elevator, spent several days last month in the Traverse City area.

The project began when Ted Leipprandt, manager of the Pigeon Cooperative Elevator, contacted McDonald's Food and Family Center, Bad Axe, in an effort to sell 25-pound bags of navy beans. The manager of the local store suggested that Leipprandt contact Spartan store officials to see about a statewide promotion. Leipprandt followed through and the week's promotion was carried out at two Spartan stores in Traverse City.

These are pilot stores used as a test market within the Spartan chain. If bean sales are promising, they will be sold in 25-pound bags in Spartan stores throughout the state.

Planning and Zoning Commissioner Training

Training sessions for planning and zoning commissioners are being offered by the Michigan Society of Planning Officials (MSPO) and Michigan State University.

The basic training program will be offered March 7-17 in Kalamazoo, Ann Arbor, Manistee, Gaylord, Escanaba and Sault Ste. Marie. This program is designed to orient new commissioners and update the more experienced in statutory and other legal requirements for effective planning and zoning.

A one-day program focusing on discretionary decision making processes in local zoning is designed to meet the needs of the more advanced planning/zoning commissioner. It will be held at the Kellogg Center in East Lansing on April 18.

For more information write MSPO at P.O. Box 18187, Lansing, Mich. 48901 or call 517-484-3333.

FARM BUREAU MARKET PLACE

FARM EQUIPMENT

Wanted: Steel wheels for SC Case or RC Case tractor. Phone 517-224-3064.

(2-3t-13p)

Wanted: New Idea single or narrow row cornpicker. Will pay cash. Phone 517-523-2803, evenings.

(7-8t-14p-ts)

Farrowing Stalls - All steel \$154.32. Includes feeder-waterer, top rail, rump rail. Weighs 196 lbs. Free literature. Starr National, 219 Main, Colchester, IL 62326. 309-776-3446.

(3-24p-ts)

Ford 501 seven foot, 3 point self bar mower - \$700. 313-483-3492.

(3-2t-9p)

For Sale: Two-row self propelled carrot harvester. Excellent condition. Phone 616-834-5253.

(3-2t-14p)

Wanted: Damaged or burned tractors and equipment not worth repairing. 517-523-2803, evenings.

(3-12t-12p)

Wanted - 28-inch international threshing machine, also John Deere, New Idea or IHC manure spreader. John Spezia, Leonard, Mich. 48038. 313-628-4147.

(3-2t-1p)

Antique Tractor Books! NEW! "John Deere Tractors 1918-1976," 75 illustrations, serial numbers, 54 pages - \$6.95. "Power Farming with Greater Profits," originally published in 1937 to celebrate John Deere's 100th anniversary, hundreds of photos of tractors, implements, specifications, 112 pages - \$8.95. "John Deere Advertising Book," covers years 1889 to 1940, tractors, machinery, illustrated, 36 pages, \$4.95. SPECIAL! Complete above library - three quality softcover books - \$18.95 postpaid. Diamond Farm Book Publishers, Dept. MFN, Box 537, Alexandria Bay, NY 13607.

(3-3t-75p-ts)

LIVESTOCK

FREE - Five free chicks with each order. Raise chickens (also Bantams and Ducks) for meat and eggs. We ship parcel post all 50 states. Send for big, free picture catalog. Shows over 35 rare, exotic and standard breeds. 25 chicks as low as \$6.95; 50 for \$8.95; 100 for \$13.95; fob. Clinton Hatchery, Inc., Box 548-81, Clinton, Missouri 64735, phone 816-885-8500.

(2-3t-61p-ts)

CLASSIFIED AD POLICY

Members pay 10¢ per word for non-commercial ads and 15¢ per word for ads which promote a commercial business other than agriculture. All other advertisers pay 20¢ per word for one insertion and 15¢ per word for two or more consecutive insertions.

The deadline for advertisements is the **first Monday 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. Please indicate if you are a Farm Bureau member. It is the responsibility of the advertiser to re-insert the ad on a month-by-month or year-by-year basis.

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

LIVESTOCK

Top quality poultry at reasonable prices. Chicks for eggs, meat or novelty. Also Guineas, Goslings, Ducks, Turkeys. Picture brochure 50¢. Country Hatchery, Wewoka, Oklahoma 74884. (1-6t-24p-ts)

Dieterie Corriedales "give shear pleasure." Four bred ewes, choice of flock. 313-429-7874.

(1-2t-12p)

Corriedale sheep breeding stock. 313-429-7874.

(1-12t-5p)

Free catalog, wholesale prices. Reds, Cornish Cross, Barred Rocks, White Rocks, Sexlinks, Leghorns, Turkeys, Ducks. Reich Poultry Farms, RD1, Marletta, Pennsylvania 17547. (1-6t-21p-ts)

Bantams - 14 breeds, Black Silkies, White Silkies, Golden Sebrights, Silver Sebrights, Cochins, Cornish, Araucanas and others. Also standard and rare breed chickens. Free catalog. Grain Belt Hatchery, Box 125-6, Windsor, Missouri 65360.

(1-6t-32p-ts)

Purebred - service age Yorkshire boars and gilts, Richard Cook, Mulliken. 517-649-8988.

(3-2t-11p)

Club Lamb Sale: 125 Suffolk wethers, 40 Suffolk ewes, 15 Suffolk rams. April 30, 1983, 12:00 noon. George Buckham, 616-375-7676 and Fred Buckham, 616-679-5544.

(3-2t-25p)

Registered Polled Hereford heifers. Victor Domino, Lamplighter bloodlines. Eight months. Large selection. Centennial Cloverdale Farm, Sam, Kirk Catey, Grand Ledge, 517-627-6248.

(3-2t-21p)

Grade Holsteins - 17 strong, fancy heifers due March-April with records on dams up to 20,500 lbs. milk. Bred to son of 27,000 lb. dam. Tested, ready to move. George Robb, Fowlerville, Phone 517-223-9462.

(3-31p)

Well bred springing Holstein heifers. Byron Waddell. 517-543-3415.

(3-8p)

Hog Books! "Pig Farmers Veterinary Book," on-the-farm prevention, symptoms, treatments, 176 pages, 'diagnosis chart' - \$17.95. "The Sow - Improving Her Efficiency," revised edition, 310 pages, 40 photos, 30 diagrams - \$22.95. "Pig Housing," 32-page 'blueprint' section housing, equipment, 222 pages - \$18.95. SPECIAL! Above three hardcover hog library - \$59.85 value for \$48.95 postpaid. Diamond Farm Book Publishers, Dept. MFN, Box 537, Alexandria Bay, NY 13607. (3-3t-63p-ts)

LIVESTOCK

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.

(10-6t-12p)

NURSERY STOCK

Wanted: Yellow currant bushes. Ray E. Blakeslee, Oakley, Michigan 48649.

(3-3t-19p)

Free Fruit Catalog. Color catalog with 82 strawberry varieties, plus all other fruits. Write for free copy. Grower since 1837. Dean Foster Nurseries, Rt. 2, Dept. RL-C3 Hartford, Michigan 49057. 616-621-2419.

(3-2t-28p-k-ts)

FOR HOMEMAKERS

SAVE! Make Your Own! Frozen hash-browns, tater tots, french fries! Complete, easy instructions, \$1.00. Hamiltons, Box 652-131, New Ulm, Minn. 56073.

(3-20p-ts)

Sausage makers, great! German recipes, no nitrates! Frankfurters, summer, bologna, headcheese, venison and pork sausage! \$1.00. Hamiltons, Box 652-131, New Ulm, Minn. 56073.

(3-20p-ts)

Prize Winning Recipes! Caramel corn, easy, fun, economical. \$1.00. SASE. Drawer 180, 3645-28th St. S.E., Grand Rapids, MI 49508.

(2-3t-20p)

MISCELLANEOUS

Why Die Without a Will? Two legal "will forms" and easy instructions. Only \$4 ... Order Today! Guaranteed! TY-Company, Box 752-MF, Pryor, OK 74361.

(1-6t-22p-ts)

Save \$400! Cookware, extra heavy 19 piece stainless steel sold through in-home demonstration at \$595. Now available direct only \$189.95. Only 100 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.

(12-6t-65p-ts)

Book Sale! Hardcover, \$1.00 each! Over 400 titles: fiction, western, mystery, Children's series books and classics. Two 20-cent stamps for list. Glenn Smith, Box 1513, Akron, Ohio 44309.

(2-2t-28p-ts)

Heat your home forever with four acres of hybrid poplar. As little as 15¢ each. Cold Stream Farm, 20307 Free Soil Road, Free Soil, Mich. 49411-9752.

(2-3t-26p-ts)

Knapp Shoes - the original cushion shoes. Sizes A - EEEE. John V. Soye, Your Shoe Counselor, 415 N. Main St., Capac, Michigan 48014. Phone 313-395-7661.

(2-4t-23p)

MISCELLANEOUS

LEE Jeans. Factory outlet work clothes, shoes. Bargains on new shirts (low as \$4.95). Lee jackets, boots, gloves, coveralls. Send \$1.00 for catalog. SARA GLOVE CO., 16 Cherry Ave. Dept. C-95, Waterbury, CT 06704.

(2-5t-34p-ts)

CEDAR fence posts, any size. Rustic round rail sections. Log homes. Rapid River Rustic Cedar Log Homes and Fencing. Rt. 3, Ensign, Rapid River, Mich. 49878. 1-906-474-6427.

(2-11t-27p-m)

Hand crafted caps, scarves, shawls and baby shawls. Phone 616-793-9092.

(3-2t-8p)

High Electric Bills? Something wrong? Check wiring and equipment without using meters or instruments. Step by step instruction booklet details how in non-technical terms. Send \$1.00 for "Trouble Shooting Your Electric Bill." Practical Publications, P.O. Box 493, Watertown, WI 53094.

(3-2t-41p-ts)

Looking for a unique experience? Experience our "Over Night Covered Wagon Trains." Ride through beautifully wooded trails. Leaving Friday nights and returning Saturday mornings. Reserve dates for July or other scheduling by arrangement. Group rates and families preferred. For information and/or reservations call 906-586-9591.

(3-2t-48p)

For Sale - Certified Bowers Barley. "Michigan's highest yielder for high moisture grain." Clare Ash, Garden, Mich. 49835. Phone 906-644-2169.

(3-2t-17p)

Barley Seed. Bowers and Morex varieties. Donald Kelnath, 675 E. Akron Road, Caro, Michigan 48723. Telephone 517-673-4211.

(3-15p)

REAL ESTATE

Wanted - Farms, businesses, lake properties in upper Thumb area. Write or call United Farm & Business Brokers, 1764 M-24, Caro, Mich. 48723. Phone 517-673-6888.

(3-3t-24p-ts)

For Sale - Investment and income property! 30 acres - blueberry farm in excellent producing condition. Home-packing shed - irrigation equipment and pond - farm machinery. Phone 616-924-0229. Maxson's Blueberry Farm, 6540 W. 92nd St., Fremont, Mich. 49412.

(3-3t-31p)

Three bedroom modular manufactured in 1979 by Active Homes, used as summer residence. Excellent condition. Must be sold and moved to settle estate. Price \$21,300 includes set up on your foundation. For particulars: Penta, 2395 Williams Road, Petoskey, Mich. 49770.

(11-6t-38p)

Party Store - 1982 gross \$220,000. Comes equipped. Beer, wine license. 1 1/2 acres. \$350,000 - \$100,000 down. Land contract. **Six Cabins, Lakefront Home** - good condition, on Lake Huron. Has good possibilities. Owner retiring. \$135,000. Land contract. **Eight Lane Bowling Alley** - Good two bedroom furnished home. 1982 gross \$55,000. Comes equipped. Retiring seller offers for \$239,000 - \$100,000 down. Land contract. Above properties shown by appointment only. Call United Farm & Business Brokers at 517-673-6888.

(3-3t-71p-ts)

Fabulous Food Friends

By Connie Turbin

For many years TV personality Art Linkletter put youngsters and their unlikely questions in the spotlight with his program feature, "Kids Say the Darndest Things!" Viewers enjoyed hilarious moments of "truth" as revealed by Linkletter's candid young guests.

In their attempts to make sense of the mysterious adult world, youngsters frequently display an uncanny, and often humorous, ability to simply call 'em as they see 'em.

"That certainly applies to the questions school age children have asked Farm Bureau volunteers in classrooms around the



country," says Marsha Herndon, American Farm Bureau coordinator for women's programs, who visited Michigan recently to conduct agricultural lesson workshops for Farm Bureau volunteers.

"As an example," she says, "there's the old stand-by about chocolate milk from brown cows, but ag lesson volunteers in Maryland didn't anticipate the youngster who wanted to know how a pig lays bacon."

According to Herndon, getting basic information about modern agricultural practices and providing related enrichment experiences to K-12 students is a project receiving special emphasis in the 1983 Farm Bureau Women's program.

To date, state coordinators for agricultural lesson activities have been identified in 13 state Farm Bureaus. Program involvement ranges from study guide assistance to volunteer partici-

pation in classroom enrichment activities, such as currently offered by ag lesson teams in Michigan.

The Michigan program utilizes a basic study guide for teachers, offers a slide show presentation and involvement of local agricultural producers in the classroom discussion and as hosts for on-farm visits.

State Farm Bureaus Adapt Michigan Program

The full-color slide-show presentation, first developed by the Michigan Farm Bureau in 1975 for use by Farm Bureau Women in Speakers' Bureau teams, has been the pattern for similar classroom presentations in California and Illinois.

In California, using an adaptation of the Michigan script and slides, Farm Bureau Women have been successful in reaching more than 34,000 students in urban San Francisco, as well as in other major population centers of the state.

"The Michigan scripting of the 'Fabulous Food Machine' was particularly adaptable to the California ag lesson project," says Herndon, "because both states have a very diversified agriculture, producing a wide variety of fruits and vegetables, as well as dairy, livestock and grain."

In 1982, the Michigan slide presentation was revised and re-titled "Fabulous Food



Marsha Herndon, AFBF women's coordinator, discusses the successful adaptation of the Michigan slide show, "Fabulous Food Friends," in other states with Vivian Lott, MFB Women's Committee member. The Michigan slide presentation features farm and animal scenes photographed on the Lott farm in Ingham County.

Friends." The new program was introduced during a series of statewide training workshops for county Farm Bureau volunteers in Michigan. Although the project is sponsored by the Michigan Farm Bureau Women, volunteers from the total county organization were encouraged to participate in the agricultural lessons project.

"Sharing an accurate picture of modern agriculture and farm life with students can be a very rewarding volunteer activity," says Helen Atwood, manager of women's activities for MFB and coordinator of the ag lessons project in Michigan. She points out that the project is mutually beneficial for farmers and educators.

"With school budgets under severe constraints, a well-planned program offering an educational enrichment opportunity for students in the classroom is particularly welcome," says Atwood.

In addition, Farm Bureau volunteers can offer assistance to teachers in planning agriculturally related study units or by suggesting and cooperating in learning projects for students in social science or science classes. These efforts, she says, provide an opportunity for exchange between the farming community and educators and reinforce the reputation of the Farm Bureau and Farm Bureau members as a resource for information and support.

Training for Volunteers

Providing volunteers with the opportunity to sharpen their presentation skills and to share

successful experiences or problems with other ag lesson teams is an important aspect of the project.

In February, two workshops were held to bring ag lesson teams and new volunteers tips on presentation, resources and information about on-going projects in other state Farm Bureaus.

The workshops at Saginaw (Feb. 3) and Battle Creek (Feb. 4) also included an update of animal care issues, and a review of the work of the USDA Task Force on Agriculture in the Classroom.

and texts relating to agriculture in the classroom. The task force, she said, is compiling a resource guide for educators that will identify reference books for background information, textbooks and study guides specifically on modern day agriculture for use in the classroom.

The USDA guide, she reported, is expected to be released soon.

Concurrently, an AFBF review of agricultural information is being conducted. Members of the seven-member staff com-



Ag lesson volunteers, Bonnie Gazdag (front) and Linda VanMiddlesworth of Kalamazoo County, picked up tips on classroom presentation and suggestions for promoting the ag lessons project in their county's urban schools.

Herndon, who is a member of the federal task force, told those attending the workshops that task force members have been charged with review of available information resources

mittee are working to coordinate education and information on agriculture and modern day practices of production, animal care, conservation and other topics. Results of the committee's work will be applied in public information programs, consumer education efforts and in the K-12 ag lessons project.

Farm People Lend a Help- ing Hand

By Marcia Ditchie

"Enclosed find our check toward relief of the hunger crisis. I think it was an Eaton County farmer who expressed it best: farmers don't like the idea of people going hungry. I'm sorry the check could not be more."

The \$30 check made payable to Project AIM that was enclosed with this touching note probably meant a sacrifice to the Lapeer County couple, both in their 80s. Their display of caring serves as a mirror for thousands of Farm Bureau members throughout the state who have responded to Michigan's hunger crisis through donations of money, commodities, time and the various resources they have tapped to net over one million pounds of food.

Recipients of the food have included young children and elderly couples who are experiencing their first visits to one of Michigan's many soup kitchens, set up to feed the growing numbers of the state's "new poor."

The generosity of Farm Bureau members was evident in a Feb. 1 "from the country with

care" caravan of 10 trucks, containing a quarter-million pounds of food, which left Lansing for 35 locations in Michigan. The Kent, Gratiot and Allegan County Farm Bureaus were represented, along with many individual members.

At a news conference held in front of the state capitol prior to departure of the caravan, Project AIM chairperson Jim Byrum explained that everyone involved in the industry-wide effort is a volunteer. No Project AIM funds have been used for any transportation, administration or warehousing. All funds have been used to purchase additional food and Michigan agricultural products.

"Farmers, agribusiness persons, retailers and packers are donating food, warehousing, distribution and labor. The coalition of organized labor, working on United Way projects, is coordinating distribution and local handling of food obtained through Project AIM," he said.

"This is the first time in my memory that agriculture and organized labor have come together on one project, on the



same side, in this state," he said. "It's critical that this alliance be maintained and expanded, not just for this program, but for the advancement of industry and the improvement of the economy of the state of Michigan, the goals of both agriculture and labor," Byrum said.

The one-million pound total does not include food collected and distributed by county AIM drives to fill local needs.

As of Feb. 16, 36 county Farm Bureaus had appointed Project AIM coordinators and many counties have undertaken their own projects.

In addition to a truckload of potatoes which was part of the Feb. 1 AIM caravan, Kent County Farm Bureau volunteers have collected \$1,778, to date, in financial contributions for purchase of Michigan agricultural commodities to help feed the hungry. They are encouraging the general public to bring non-perishable foods to the Farm Fair at the North Kent Mall in Grand Rapids, March 10-12. Other food collections for the Kent County AIM project are set for Ag Understanding Week, March 14-18, and National Ag Week, March 21-25.



In Lenawee County, competition between east and west provided spirit to a drive that involved a radio-thon conducted by a local station, county Farm Bureau volunteers, local fire departments, local unions and General Motors. The result was a long list of commodities that included 400 boxes of cereal, 130 dozen eggs, 2,500 lbs. of potatoes, 200 lbs. of meat, plus

\$2,000 in cash to purchase more county farm products. The Adrian food banks will be the major recipients of the donations.

In Gladwin County, AIM had contributions of enough navy beans to provide five pounds to each of the 1,137 family units eligible for the government cheese program. But there was

a problem — no transportation for either the cheese or the beans. Gladwin Farm Bureau President Clay Maxwell came to the rescue with a truck and a driver to pick up the seven tons of beans and cheese from Clare on Feb. 15 and delivered them to six distribution points, with county Young Farmer Group members loading and unloading the products. Farm Bureau volunteers assisted the dairy producers and agencies in distributing the government surplus cheese and the AIM dry beans.

Ingham County Farm Bureau members and local elevators have set a goal of 250 bushels of wheat and corn by March 10. The Michigan Federation of Food Co-ops has donated its milling facility to process the donated products and the Cooperative Extension Service will provide recipes to help teach recipients to use the flour and corn meal.

Though Michigan's farmers and agribusiness have been affected by the state's severely depressed economy, it has not stopped them from opening their hearts to those who have been even more severely impacted. Project AIM is proof of that.



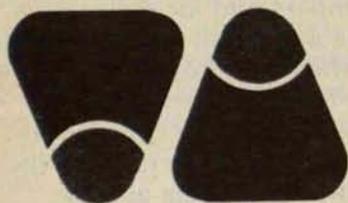
Farm Bureau coordinators for Project AIM have been drawing support from member and community resources to round up food for Michigan's needy. Last month Lenawee County FB members collected several thousand pounds of food and \$2,000 in cash and pledges for the project. The Lenawee project leaders pictured here are, left to right, back — John Garrison, Bob Bush and Steve Pixley; and front — Larry Bush, Lynn Bush and Fred Hauch.

Impact of the 1983 PIK Program

Participation assumptions show savings for government and producers but no significant near term price enhancement.

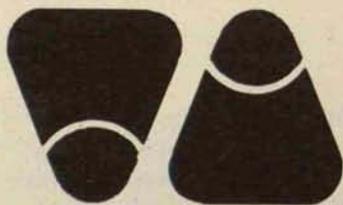
The Payment-in-Kind (PIK) program, as announced by the USDA, has the potential to have a major impact on producers, farm suppliers, users of agricultural products and the federal government. The following analysis looks at the impact of the program on commodity supplies and use, acres harvested, input costs and cost savings to the federal government.

The central issue of farmer compliance in the PIK program remains basically unsolved. The final decision by farmers on participation will revolve around the farmers' future price and yield expectations. Quite logically, the higher the price expectation and the higher the expected yield compared to the ASCS yields, the less likely a producer is to comply with the program. However, the PIK program should be an attractive program for many producers.



The projections for crop prices for the 1983-84 marketing year are that market prices will not average above the loan rate. This relatively low market price outlook, combined with the paid land diversion and deficiency payments under the target price system, would indicate strong compliance with

the basic Acreage Reduction Program (ARP) announced earlier by the USDA. This, combined with the PIK program, will reduce harvested acreage in 1983.



Wheat

Based on our analysis, 70% of the wheat producers will participate in ARP with half of those using a 30% PIK, which will result in 70.7 million acres planted to wheat. This would be a 22.3 million acre cut from the potential plantings of 93 million acres, 91 million acres in the base and 2 million acres outside the base. Harvested acreage would be 63.7 million acres in 1983. This compares to a harvested acreage of 79 million acres in 1982 and 80.9 million acres in 1981.

Assuming an ASCS program yield of 34 bushels on the PIK acres, farmers would receive 308 million bushels of wheat for participation in the PIK program.

With PIK replacement at 95% of the ASCS average yield for the entire farm, free stocks at

the beginning of the marketing year will be 100 million bushels higher with the PIK program than without the PIK program (2,984 million bushels versus 2,890 million bushels). The payment of five months of storage cost by the USDA after producers receive their PIK grain is extremely important in limiting the price depressing effect of the larger free stocks at the beginning of the marketing year.

The PIK program should have little or no impact on domestic or export usage of wheat, because free stocks should be large enough to meet the needs of all users. Ending stocks with the PIK program should be reduced by a little over 200 million bushels, to 1,228 million bushels.

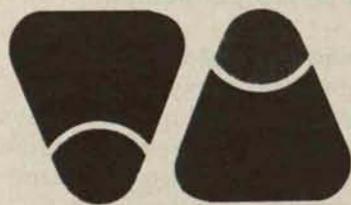
Corn

With a 60% participation in the corn ARP and half of those producers using a 30% PIK, corn plantings will be reduced by 17.3 million acres from a potential of 86 million acres, 82 million acres in the base and 4 million acres outside the base. Plantings would total 68.7 million acres with 61 million acres harvested for grain, compared to 72.8 million acres harvested in 1982 and 74.6 million acres harvested in 1981.

Assuming an average ASCS yield of 100 bushels per acre on the PIK land, corn producers would receive 595 million bush-

els of corn for participating in the PIK program.

With a replacement rate of 80% of the ASCS average farm yield, the total free stocks will be slightly smaller at the start of the marketing year with the PIK program. This, combined with the five-month storage payment, should reduce the likelihood of price weakness at the beginning of the marketing year.



Free stocks should be adequate to meet user needs so there is no difference on utilization with or without the PIK program. Ending stocks are reduced by about 640 million bushels with PIK. The annual average farm price is expected to be the same with or without PIK.

Farmers' Cash Expenses, Government Costs Decrease

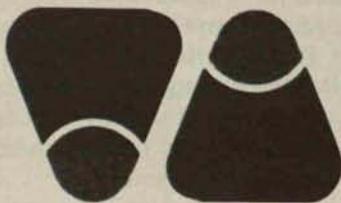
The PIK program will reduce farmers' cash outlay in 1983 by reducing acreage planted. Based on preliminary numbers from the USDA, farmers spent about \$40 billion in 1982 on seed, fertilizer, lime, pesticides, fuel and oil, repair and operations, machinery hired, custom work and contract labor. Most of these costs would have been associated with crop production. With a 6% cutback in acres due to PIK, producers

would likely cut back purchases by \$2 billion to \$2.5 billion. This should lead directly to a \$2 billion to \$2.5 billion increase in net farm income.

The PIK program will save the federal government approximately \$1.2 billion in the 1984 fiscal year. Potential savings will result due to interest and storage payment savings as the USDA transfers CCC or farmer-owned reserve grain to producers, and from reduced deficiency payments on the 1983 crop.

Summary

The PIK program appears to have enough incentives to encourage participation on the part of many producers. Free stocks at the start of the marketing year will be larger for some crops than without the PIK program, but the provisions for paying producers at least five months storage should help even out the marketings and reduce price pressures early in the marketing year. Of course, as participation increases, the free stock situation becomes more critical as larger amounts of commodities are not protected under the loan programs.



Domestic and export utilization during the 1983-84 marketing year will be unaffected by the PIK program. Ending stocks will be reduced for all five commodities involved in PIK.

The PIK program should be viewed as a stocks reduction

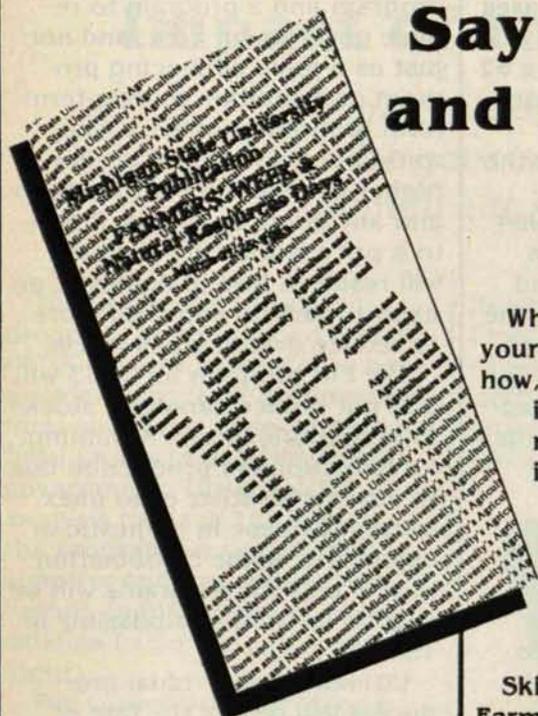
program and a program to reduce government cost, and not just as a price enhancing program or a solution to long-term farm program problems. The world markets will not accept higher commodities at this time and any effort to change PIK into a price enhancing program will result in loss in domestic or export markets and the failure to reduce overall stock levels.

The PIK program for 1983 will still not reduce carryover stocks to acceptable levels. Assuming no reductions in production due to adverse weather or to unexpected increase in domestic or export use, some combination of ARP and PIK programs will be needed in 1984 and possibly in 1985.

Ultimately, individual producers will decide the fate of the PIK program. Each producer must decide which program option, at what level, will provide the best net return for them. In most cases, producers will find the PIK program to be an attractive alternative compared to planting fencerow to fencerow.

(Editor's Note: This article is based on information prepared by the Economic Research Division of the American Farm Bureau Federation.)

Say 'Yes' to Farmers' Week and Natural Resources Days



Michigan State University invites you to say "yes" to your industry and Michigan's farming future at Farmers' Week, March 21-25

Whether you want to improve your gardening skills and know-how, do a better job of marketing crops, become a better mechanic, or diminish family stress, you can find training March 21-25 at Michigan State University during the annual Farmers' Week and Natural Resources Days.

Skill building dominates the Farmers' Week events, which offer more than 170 educational programs.

"This year's program contains more practical workshops and training sessions than we've offered in recent years," says Tom Thorburn, program coordinator. "I'll be surprised if we don't have something that is useful to most people."

The workshops, Thorburn says, will have limited enrollments, so it is advisable for participants to make early registration. Registration forms are available through MSU county Cooperative Extension offices. Fees are charged for the following workshop sessions:

- Diesel fuel system maintenance. Begins Tuesday, March 22 at 8:30 a.m. and is repeated at 12:30 p.m. Cost is \$15 per person.
- Basic hydraulic workshop. Offered Tuesday at 9 a.m. or 1 p.m. and on Wednesday at 9 a.m. Cost is \$15 per person.

- Handicapped farmer/grower workshop. This two-day session begins at 9:30 a.m. Tuesday. Cost is \$15 per person.

- Agricultural welding workshop (arc and oxyacetylene). Sessions offered on three days of the Farmers' Week schedule: Tuesday, beginning at 1 p.m.; Wednesday at 9 a.m. and 1 p.m.; and Thursday, 9 a.m. and 1 p.m. Cost is \$15 per person.

- Calibration of pesticide applicators. Offered on Tuesday beginning at 1 p.m., on Wednesday at 9 a.m. and 1 p.m., and on Thursday at 9 a.m. and 1 p.m. Sessions are divided between nozzle calibration and fundamentals of air carriers. Cost is \$15 per person.

Skill building dominates the Farmers' Week events, which offer more than 170 educational programs.

- Selecting a small business computer. Half day session is offered at 9 a.m. on Tuesday, Wednesday and Thursday of Farmers' Week. The session is geared for persons with no previous computer experience. Cost per person is \$15.

(continued on page 30)

Introducing Michigan Farm Bureau's Newest Service to Member Program



What is The Family Saver?

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

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

What does it cost?

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

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Farmers' Week

(continued from page 28)

• Small computer software for agriculture. Three half-day sessions will be offered at 1 p.m. Tuesday, Wednesday and Thursday. Cost is \$25 per person. This session is for people with computer experience.

• Stray voltage on farms update. Offered Tuesday, Wednesday and Thursday, beginning at

10 a.m. each day. The workshop is repeated at 1:30 p.m. Cost is \$15 per person.

• Advanced hydraulics. Begins at 1:30 p.m. Wednesday. Cost per person is \$15.

• Super insulated homes shortcourse. An all-day session, the shortcourse begins at 9 a.m. Thursday. Cost is \$15 per person.

• Swine facility ventilation system management. Half-day ses-

sion offered at 9 a.m. Tuesday and repeated on Wednesday at 1 p.m. Cost per person is \$15.

Common Sense Approach to Farmer Economic Survival

Keeping the financial wolf away from the farm gate does not necessarily require a high-risk complicated scheme, farm owner-operators will learn as they review economic survival guidelines and alternatives during Farmers' Week.

Beginning at 1:30 p.m. Tuesday, farmers will examine Michigan agriculture's most promising growth areas. The two-hour program is an update on progress since the 1981 Governor's Conference on Agriculture.

Producers will learn how to use government programs and marketing alternatives to get \$3 corn, \$4 wheat and \$7 soybeans at a workshop beginning at 10 a.m. on Wednesday. Other topics to be covered include on-farm storage, maintaining grain quality and potential cropping sequences for 1983.

A program geared toward keeping farm businesses afloat in 1983 starts at 10 a.m. Thursday. To be reviewed are land price trends, leasing and buying, strengthening farm credit, evaluating plans for business expansion or reduction and how to determine when it's time to liquidate.

Program Emphasizes Higher Milk Quality for Maximum Dairy Profits

Creating a good environment in the milking parlor is just one step toward improving milk quality and maximizing profits for dairymen. Quality improvements in product and operations are the focus of a seminar being offered Wednesday beginning at 9:30 a.m. Session topics

(continued on next page)

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Legislative Review

(continued from page 7)

this recommendation. On Monday, Feb. 14, the subcommittee met again. At that time, Rep. Dodak insisted that the money be returned to that division and that it be cut somewhere else in the DNR budget.

That afternoon, the total House appropriations committees met and it appeared that the division would be continued. However, on Feb. 15, the Senate appropriations subcommittee met with the DNR on their budget proposals. FB was represented and was again surprised to hear the DNR insist that P.A. 116 administration be eliminated.

As this is written, we are hopeful that this program will continue. FB will continue its fight to preserve this important program for farmers, who are facing one of the most economically depressed times in recent memory.

Legislative Review is prepared monthly by the MFB Public Affairs Division staff.

Farmers' Week

(continued from page 30)

include milking systems and equipment, energy conservation, improved milking techniques and an update on the elimination of stray voltage in the milking parlor.

In addition, several dairy associations will be holding annual meetings during Farmers' Week at MSU. They include:

- Michigan Dairy Herd Improvement Association, Monday, March 21, at 9:30 a.m.

- MABC-Select Sires, Thursday at 9 a.m.

- Michigan Milk Producers Association, scheduled for the previous Saturday, March 19, at MSU's Fairchild Theatre.

- Breed association meetings for Ayrshire, Brown Swiss, Guernsey, Jersey, Milking Short-horn and Red and White Holstein will be meeting concurrently on Saturday, March 26, beginning at 10:30 a.m.

Livestock Programs Offered

Throughout the week the MSU livestock facilities will be open for public tours. A workshop for people interested in small and medium-sized swine operations and a day-long program on sheep production will take place on Wednesday. The MSU tested boar sale begins at 4 p.m. Wednesday.

Disease prevention will be the main topic during the sheep program. Dr. Brian Sinclair, a well-known British sheep veterinarian, will discuss British sheep production techniques that can be used in the United States.

Dr. Don Bailey, a well-known American sheep veterinarian, will discuss how vaccination programs and good management can prevent disease outbreaks. He will also cover lambing time management.

The swine program will focus on basic management principles for raising hogs as a supplemental enterprise. The topics to be discussed include equipment needs, financial and labor requirements, renovating old buildings, selecting breeding stock and herd health programs. In addition, a hog producer will describe his management program.

The Michigan horse seminar begins at 9 a.m. Thursday and continues through the afternoon. On Friday, Beef Day begins at 9 a.m. offering several morning workshops for producers.

The beef program will focus on how to produce lean beef efficiently. The topics to be discussed include feeding bulls, growth patterns and body composition of cattle, effect of feeding programs on performance, carcass composition and palatability, selecting the ideal beef steer, composition and merchandizing of beef carcasses and consumer perceptions about beef.

The seventh annual Michigan beef cattle judging clinic will be held Friday afternoon. It is designed to keep producers informed about the current trends in beef cattle types. Feeder and market steers, breeding heifers and bulls will be judged at the clinic.

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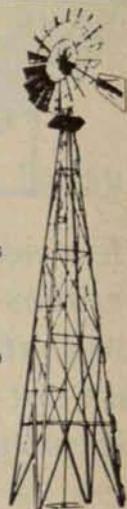
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The Discussion Topic is used by Community Action Groups for monthly policy discussions.

Social Security Reform



How secure is the nation's program for retirees and the disabled? Critics of the present system say "bandaid reforms" are not enough to rescue the ailing Social Security system.

You have probably read or heard a great deal about the recommendations of the National Commission on Social Security Reform. But, the commission's true achievement has seldom been mentioned. The commission got certain (you pick the adjective) politicians to concede that Social Security does have a problem.

Shortly before last November's elections, many politicians claimed there was nothing seriously wrong with Social Security. But, late last year, the Retirement Trust Fund ran out of money. Now, leaders of both political parties have admitted that there is an immediate problem.

On Jan. 20, the commission released recommendations to solve the short- and long-term funding problem of the Old-Age, Survivors and Disability Insurance (OASDI) Trust Fund programs of the Social Security system.

The recommendations, designed to raise \$169 billion for OASDI between 1983 and 1989 (short-term) include:

- Mandatory expansion of the retirement and disability program to cover all new federal

employees and all employees of non-profit organizations.

- Prohibition of withdrawal of state and local government employees from the program.

- Elimination of windfall benefits (double dipping) for persons with pensions from non-covered employment.

- Taxation of Social Security benefits for retirees with an annual income over \$20,000 (single) or \$25,000 (joint).

- Six month delay in cost-of-living adjustments (from July to January) by shifting COLAs to a calendar year basis.

- Revision of scheduled tax rate increases to accelerate the 1985 increase to 1984. Maintain the 1985-87 rates under present law, accelerate part of the 1990 rate to 1988, and maintain the full schedule rate for 1999 and thereafter. For 1984, only, a refundable income tax credit would be available to offset the increase in employee taxes. (Under present law, employees pay 5.4% of their earnings into the retirement system plus 1.3% into Medicare — 6.7% in all.

Legislation passed in 1977 schedules tax increases so that by 1990 employees will be taxed 7.65%. Under the reform commission proposal, employees would still be paying by 1990. But, because the rate would move up more rapidly, they would have paid more dollars into the system. Employers would match the speed up contributions.)

- Revision of tax rate for self-employed individuals to equal the combined employer-employee rates. Under present law, the self-employed pay 8.05% into the retirement system plus 1.3% into Medicare — 9.35% in all. The reform commission proposals would raise the retirement tax (but not the Medicare

tax) and one half of the OASDI taxes paid by self-employed people would then be considered as a business deduction for tax purposes. Currently, no deduction is allowed.

- In order to maintain the fund ratio, i.e., the balance of trust fund monies as a percentage of the estimated payments, automatic benefit increases after 1987 would be based on the Consumer Price Index or increases in the average wage. If the trust fund ratio is under 20%, no automatic benefit increase would be allowed. Catch up benefit increases would be authorized if the fund ratio exceeds 32%.

- General revenue financing for gratuitous military service credits. (Arguably, the use of *(continued on page 34)*)

Letters to Rural Living

(continued from page 17) resulted in more than five tons of food and \$700 in cash donations. Half of the food came from Steven Carlson . . . who donated 5,000 pounds of potatoes. The provisions will be distributed among area agencies and churches involved in relief activities.

More collections, which have been coordinated by the Michigan Farm Bureau (and other agricultural organizations), have been scheduled for this month and next.

With political leaders posturing over economic ideology and maneuvering for political advantage on issues involving food and shelter, state farmers have seized the moment for a more immediate primary priority — feeding the needy.

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Social Security Reform

(continued from page 33)
credits and deductions in other commission recommendations, is back-door general revenue financing.)

Most solutions to the long-term (1983-2056) problem include raising the retirement age from 65 to 66, increasing payroll taxes and reducing benefit growth.

Although some of the commission's recommendations can be supported by Farm Bureau policy, the overwhelming weight of the report works against the interest of farmers, both as self-employed individuals and as employers. The proposed tax rate for the self-employed (100% of the combined employer/employee rate) will increase the cost of doing business at a time when farmers already have severely depressed farm income. In addition, the new business deduction to offset income is of little benefit to self-employed farmers who may not have net income. Likewise, the acceleration in tax rate increases raises farmers' cost for hired farm labor and their own self-employment tax.

Another significant shortcoming of the commission's report is its failure to address necessary changes in the benefit structure of the Social Security system. The additional funding proposed in the report comes disproportionately through tax increases rather than reductions in the growth rate of the benefits. If the taxation of Social Security benefits is considered a tax increase, then 76% of the package consists of tax increases. Even if the taxation of benefits is viewed as a benefit cut, 59% of the package is still a tax increase.

The skyrocketing cost of health care and the need for more intensive and more expensive types of health care by the elderly has caused the Medicare program to severely drain the Social Security system. The reform commission was not asked to address Medicare, which could run into financial trouble by the end of the decade. The portion of the Social Security tax that is allocated to the Medicare Trust Fund will be left unchanged under the commission's reform proposals.

Although some of the commission's recommendations can be supported by FB policy, the overwhelming weight of the report works against the interest of farmers, both as self-employed individuals and as employers.

True reforms to the Social Security system would provide a long-term solution, separate the insurance and welfare func-

tions, establish the link between tax contributions and benefits, re-establish a reasonable benefit return compared to tax contributions, improve equity to both current beneficiaries and current taxpayers and must be carefully structured to avoid harsh consequences for those poor who now depend on the system.

Options to rescue the Social Security system could save money and put it on the road to recovery. Many of the options will be unpopular among senior citizens who vote in great number. To say that members of Congress may be reluctant to make changes in the system is a grave understatement. But Congress will have to act. If no long-term solution is agreed upon or if a bandaid solution is put on the problem by way of loan from another source, Social Security — and those who depend on it — could be in big trouble.

Discussion Questions

- Do you favor postponing the next cost of living increase for Social Security recipients from July to next January?
- Do you favor putting new federal workers under the Social Security system?
- Do you favor the acceleration of the next payroll Social Security tax increase?
- Do you favor higher Social Security taxes on the self-employed?
- Do you favor taxation of Social Security benefits for retirees with an annual income over a given amount?



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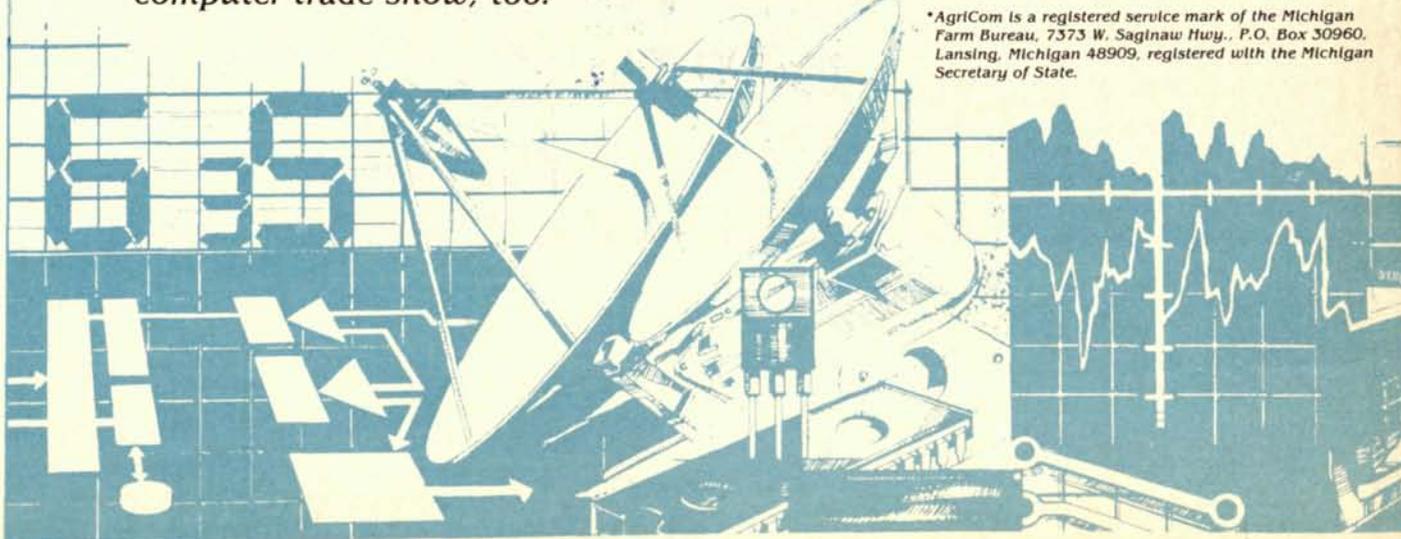
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