

RURAL LIVING



PIK Means Tight Marketing Strategies for Farm Suppliers

. . . an unbeatable combination

Farmers Petroleum developed it . . . power-balanced Custom Diesel Fuel. This premium product will help you work more acres per gallon. Custom Diesel is power balanced with a **High Cetane** rating, **High Lubricity** to protect the injection system, and less engine deposits for less engine wear.

Clean-burning, power-balanced Custom Diesel fuel is a Farmers Petroleum **exclusive**. Ask your nearest Farmers Petroleum dealer today about Custom Diesel fuel and his convenient delivery program.



Custom Diesel Fuel



CO-OP Agri-Radial

Michigan farmers have waited a long time for a premium, high performance tubeless radial rear tractor tire, and the Farmers Petroleum people have it!

The CO-OP Agri-Radial is efficient. Field tested since 1968, the CO-OP Agri-Radial provides up to **26% better traction** than bias ply tires . . . a more uniform tread wear pattern . . . rugged reinforced lugs. All these things mean you can get up to **20% better field efficiency** from your tractor tires. Radial construction and tubeless design make the CO-OP Agri-Radial the tractor tire of tomorrow that you can buy today.

Call toll-free within 517 dial 1-800-322-2611
within 313 or 616 dial 1-800-292-2639

FARMERS PETROLEUM

Quality Products at Competitive Prices

RURAL LIVING

FARM NEWS

A publication
of the
Michigan
Farm Bureau

Michigan Farm News
RURAL LIVING



PIK Means Tight Marketing
Strategies for Farm Suppliers

A Publication of the Michigan Farm Bureau • April 1983
Monthly Membership Dues

APRIL 1983
VOL. 62 NO. 4

THE COVER
Farmers will be in the fields this spring, but estimates are that planted acreage will be reduced by 23 million.

In this issue:

PIK Means Tight Marketing Strategies for Farm Suppliers

Improved programs, more information and services for farmers will be needed to meet the challenge of reduced farm supply demand in 1983.

10

Discovery '83

Discovery '83 participants increased their management, business and personal skills.

14

The Challenge Before You . . .

MFB Young Farmers met March 2-4 for their leader conference.

22

At Home in the Heart of the Country

After traveling abroad, Gary Carmichael has a deeper commitment to his farm and family.

24

COLUMNS

- | | |
|-----------------------------------|------------------------------------|
| Rural Route - page 4 | County Newsletter - pages 18-19 |
| Country Ledger - page 5 | Farm Bureau Market Place - page 20 |
| Legislative Review - page 6 | Agronomic Update - page 26 |
| Front and Center - page 16 | Discussion Topic - page 28 |
| Letters to Rural Living - page 17 | |

Michigan Farm News **RURAL LIVING** (ISSN 0026-2161): Michigan Farm News Rural Living is published monthly, on the first day, by the Michigan Farm Bureau Information and Public Relations Division. Publication and editorial offices at 7373 West Saginaw Highway, Lansing, Mich. 48909. Post Office Box 30960; telephone, Lansing 517-325-7000, Extension 508. **SUBSCRIPTION PRICE:** \$1.50 per year to members, included in annual dues. \$3.00 per year non-members in Michigan. \$5.00 per year non-members out of state. Publication No. 345040. Established Jan. 13, 1923 as Michigan Farm News, name changed to Michigan Farm News Rural Living Dec. 1, 1981. Third-class postage paid at Lansing, Michigan and at additional mailing offices. **EDITORIAL:** Connie Turbin, Editor; Marcia Ditchie, Associate Editor and Business Manager; Donna Wilber, Contributing Editor; Cathy J. Kirvan, Copy Editor. **OFFICERS:** Michigan Farm Bureau: President, Elton R. Smith, Caledonia; Vice President, Jack Laurie, Cass City; Administrative Director, Robert Braden, Lansing; Treasurer and Chief Financial Officer, Max D. Dean, Secretary, William S. Wilkinson. **DIRECTORS:** District 1, Arthur Bailey, Schoolcraft; District 2, Lowell Eisenmann, Blissfield; District 3, James Sayre, Belleville; District 4, Elton R. Smith, Caledonia; District 5, Albert Cook, Mason; District 6, Jack Laurie, Cass City; District 7, Robert Rider, Hart; District 8, Lyle LeCronier, Freeland; District 9, Donald Nugent, Frankfort; District 10, Margaret Kartes, West Branch; District 11, Bernard Doll, Dafer. **DIRECTORS AT LARGE:** Dave Conklin, Corunna; Michael Pridgeon, Montgomery; Robert Rottler, Fremont. **FARM BUREAU WOMEN:** Faye Adam, Snover. **FARM BUREAU YOUNG FARMERS:** Mark Smuts, Charlotte. **POSTMASTER:** In using form 3579, mail to: Michigan Farm News Rural Living, P.O. Box 30960, 7373 West Saginaw Highway, Lansing, Mich. 48909.

Supply-Demand Balance Basis for Recovery Plan



Elton Smith discusses ag issues with U.S. Sen. Robert Dole.

Farmers today are faced with tough economic problems, with very little hope for recovery under current farm programs.

That's why your American Farm Bureau Federation Board of Directors recently addressed those problems by developing a proposal to reshape federal farm programs. We call this proposal the Agricultural Recovery Act of 1983 and I strongly urge you to be involved in a national, all-out Farm Bureau drive to get it accepted by Congress.

Basically, the proposal is aimed at correcting the current imbalance between supply and demand of major commodities by reducing government incentives to overproduce.

We have to recognize that the current farm bill is based on conditions which no longer exist in agriculture. The 1981 farm bill was based on the expectation that high inflation would continue. It ignored supply and demand problems, a major factor in our current surplus situation. It was an extension of the 1977 law which raised loans and targets during a time of high inflation, increasing land values, high commodity prices and record exports.

With the PIK program affording producers the chance to participate, while reassessing their operations, without a high degree of risk, we believe this is an opportune time to restructure farm programs.

The Farm Bureau plan calls for setting maximum target prices and loan rates for the

1984-85 crops of wheat and feed grains at 1983 levels.

To deal with the dairy problem, Farm Bureau proposes giving the secretary of agriculture the authority to establish the price support at no less than \$11.32/cwt. Price supports would not rise again until the present surplus is reduced and government purchases decline. The dollar assessment on dairy production scheduled for April would be repealed.

We are also calling for elimination of the farmer-owned reserve by barring any further entry into it. The reserve encourages farmers to produce for storage, without consideration of whether grain can be sold.

The Farm Bureau package would authorize a PIK program for 1983 and 1984, with a prohibition on farmers grazing land diverted under the program. It would also provide for an "export PIK." Both domestic and export PIKs would not be constrained by current restrictions on the minimum resale price of government-owned commodities.

To further stimulate farm exports, we propose using half of the savings from the freezing of target prices for the export revolving fund that was authorized by the 1983 farm bill, but is still dormant. I don't need to tell you how vital increased exports are to improved net income.

The plan is consistent with Farm Bureau's policies on curbing federal spending and mov-

ing toward a market-oriented, rather than government-managed, agriculture.

It took a lot of political blunders to put us where we are today and we fully realize that full economic recovery for agriculture can't happen overnight. But we also must recognize that it will never happen if we don't start now to *change* the programs that got us in this precarious situation instead of *building* on them!

Because we are a general farm organization concerned with the future well-being of the total agricultural industry, I realize that all the proposals contained in this prescription for economic recovery may not be enthusiastically accepted by all farmers. But I urge you to seriously consider the long-range price of hanging on to those government incentives that encourage overproduction and the subsequent surpluses and low prices.

Let's work together with united strength for the prosperity of agriculture. Study Farm Bureau's Agricultural Recovery Act of 1983, consider the consequences of non-action in this direction, and then contact your national legislators urging their acceptance of our proposed package. I am convinced that the time for action is now — and that the action we are proposing is right!

Elton R. Smith

*Elton R. Smith, President
Michigan Farm Bureau*

Agriculture in the 21st Century

By Robert Delano, President
American Farm Bureau

Recently I was asked to give my ideas about what farming may be like in the 21st century. Of course, no one knows. Most of us have a hard enough time trying to figure out what needs to be done this spring without having to guess about farming far in the future.

Will there be food abundance or starvation? What about energy? Corporate land takeover? The effects of new technology? Will American farmers remain free to produce or will our efforts be buried under the politics of social reform and government regulation?

For several years, the Colgate Darden Graduate School of Business Administration at the University of Virginia and the Wharton School of the University of Pennsylvania have felt that attempts by people from all walks of life to foresee events of the next 100 years would be helpful. In annual forums, guests such as myself have been invited to voice their thoughts on various aspects of the future. This year's topic was agriculture in the 21st century.

What Lies Ahead?

My response to the symposium was that there will be a good future for agriculture in the century to come. This will be assured by a growing national awareness of the severe damage done to food production and marketing by political intervention — and new citizen determination to avoid it.

It is my feeling that regardless of substantial change, American agriculture can (and

will) remain free and highly productive in the century ahead. There is every reason to believe that tomorrow's farmers and ranchers will be better agronomists, herdsmen and conservationists. I think they will be better financial analysts, communicators and, of necessity, much better marketers.

It seems obvious that farmers and ranchers of the future will be very reluctant to deliver products to any market without full advance knowledge of price and other terms of trade. They will insist on being directly involved in all aspects of marketing, beginning with pricing through negotiation and continuing through control of storage and transportation.

Predictable Change

Although some people are tempted to predict that tomorrow's farms and ranches will be completely automated with robots everywhere, chances are future farming changes will mostly reflect extension of present trends. This includes family ownership and operation, a rising application of high technology and growing disillusion with widespread government farm program interference.

People will still prefer to eat meat — with price and demand likely to cause so-called fish farming to be the food production growth area of the future. Genetic manipulation may allow a number of future food animals to reach the same high meat-to-feed ratio now possible with poultry and fish.

The world, we are told, is in the midst of an information

"revolution." Farmers and ranchers will not be left out. I suspect the general farm organization of the future will be in near constant touch with individual member opinion and needs, possibly through use of a farm home or office telecommunication screen with "talk back" capability.

Population, Food and the Weather

Despite a half century of federal farm program mistakes — and with a far shorter agricultural history than most countries — the food production system of the United States remains the envy of the world. I am confident this can be continued far into the future by evolving (with the help of organized farmers) an enlightened, consistent food policy that moves away from political manipulation to full use of marketplace incentives.

Under these conditions — and with the United States in the lead — I worry little about population growth in relation to food supply. Both are greatly overrated as legitimate causes for worry.

If we are seeking things to worry about in the far future, let us concentrate on the debilitating power of political interference in people's lives. Political interference has shown a remarkable ability to short-circuit just about everything it touches, especially farming and food production — and perhaps in the future — even the weather.

Budget Issues Dominate Legislative Calendars

Agricultural Recovery Act

— AFBF opened an all-out campaign to reshape federal farm programs to expedite agriculture's economic recovery with the announcement of the organization's proposal, called the "Agricultural Recovery Act of 1983." The comprehensive program proposes some drastic changes in current farm programs in an effort to shift the nation's agriculture back to a market oriented basis. For further details of the AFBF proposal, see Agronomic Update on page 26 of this month's *Rural Living*.

WASHINGTON

Budget Freeze — During the week of March 14, the House and Senate budget committees began developing the First Concurrent Budget Resolution, which sets federal spending targets for fiscal year 1984. Although the committees are not required to report a budget resolution until April 15, action on the resolution is on the fast track. It is possible that the House and Senate will have completed work on the resolution before the Easter recess and the measure will be ready to go to conference immediately following the recess.

In a letter to all members of the budget committees, FB has indicated support for a budget freeze in fiscal year 1984 with no adjustments for inflation. The FB position calls for federal spending to be held at the 1983

level, with the exception of national defense and the government's interest payments.

Michigan congressmen, Sen. Donald Riegle and Rep. Howard Wolpe, are members of the respective budget committees. FB members are urged to contact them to re-emphasize support for a budget freeze and to oppose repeal of tax cuts.

Social Security — The House has passed its version of Social Security rescue legislation while the Senate Finance Committee continues working on a similar measure. The House bill raises this year's cost-of-living payments for six months, taxes wealthier recipients and requires new federal workers to join the Social Security system. FB will oppose the legislation unless it includes restrictions on growth of benefits and prevents increases in the self-employment tax rate.

PIK Tax Bill — The bill allowing farmers participating in the Payment-in-Kind program to pay taxes on the commodities received in the year they are sold rather than in the year they are received has now passed both the House and Senate. On March 10, the Senate went along with the House version that limits the tax change to one year and includes a provision barring participation by those who did not own farmland before Feb. 23.

Fiscal 1984 Weather Cuts

— An administration proposal to sell U.S. weather satellites to private industries is just one of the budget cutting measures affecting the National Oceanographic and Atmospheric Administration (NOAA). In a related action, an NOAA official has said the administration is proposing elimination of several specialized agricultural weather services from the 1984 budget. Reports to be cut off include frost warnings in fruit growing areas, stockmen's advisories, humidity forecasts for grain drying and condition forecasts for pesticide spraying.

LANSING

Income Tax Increase and Budget Cuts — The state legislative tempo is speeding up with the introduction of bills, resolutions and constitutional amendments. The proposed increase in state income taxes to bring Michigan back to fiscal responsibility is the major issue. Until this is solved, other major legislation, including budget issues, will be held in abeyance.

The financial situation has reached the point where hard decisions must be made. More than \$1 billion has been cut in the last two years, \$700 million last year alone. The impact on agriculture, the Department of Agriculture, Michigan State University Experiment Station, schools and local government has been severe.

It has already had the effect of increasing property taxes for

schools and, in some cases, local government. More than \$500 million of payments that were due last January and February have been deferred.

It is estimated that the 1982-83 budget deficit is as much as \$900 million with another \$823 million accumulation from past years, for a total of over \$1.7 billion. Gov. Blanchard's program would cut spending another \$225 million and permanently increase the state income tax by 1.5%, to raise \$675 million, plus another .25% increase to be in effect until the accumulated deficit of \$823 million is eliminated. The present 4.6% tax would become 6.35%. In addition, state hiring has been frozen with more than 30 programs and boards to be abolished. Steps have also been taken for an independent audit of the state books.

Much of the budget problem has been created by high unemployment. It is estimated that each 1% of unemployment causes expenditures to rise \$40 million and revenues to decline \$45 million.

On Feb. 18, the MFB board, by unanimous vote, commended Gov. Blanchard's leadership and approach using the income tax as a means to return Michigan to fiscal solvency and financial stability. They pointed out that FB has believed in and supported overall cuts in spending in an effort to create greater efficiency in government. But they said it is obvious that the deficit cannot be solved by further major cuts.

The board made it clear, however, that any tax increase should not be made permanent. As the economy recovers, business activity will increase revenues, which should be used to lower the income tax, they told the governor. Some triggering

DNR Commission Restores Priority for P.A. 116 Program



At the March meeting of the Department of Natural Resources Commission, MFB Legislative Counsel Ron Nelson (center) protested the low budget priority given to the P.A. 116 land preservation program by the department. Following his remarks, Nelson spoke informally with DNR commissioners Wendall (left) and Laitala.

mechanism should automatically reduce the rate in response to economic recovery, they said.

The complete position statement was sent to the governor and the House Taxation Committee and later to the Senate Finance Committee. A letter was sent with the statement pointing out that agriculture cannot stand further cuts and that the state has failed to fund a proper share of K-12 school costs, which has forced an increase in local property taxes.

Later, the House passed a bill containing a triggering mechanism. If unemployment declines to 9%, the 6.35% income tax would be reduced to 4.6%. The House vote was on party lines.

In testimony before the Senate Finance Committee, FB stated that "a better formula can be devised to include a phase-out of the increased tax rate based on increased tax revenue as the economy recovers." Most legislators of both parties agree that increased taxes will be needed. However, the argument is on what is "temporary" and what is a proper "phase-out."

Public Act 116 (Farmland and Open Space Preservation Act) — As reported in last month's *Rural Living*, the DNR recommended that the administrative agency for P.A. 116 be eliminated. This would have a devastating impact, in effect, eliminating the entire program,

(continued on page 33)

In one shallow pass



Dual goes

In order to get the grass control you need, a herbicide has to work the way you want it to in your tillage programs.

And Dual[®] delivers longer lasting grass control in corn and soybeans, whether surface applied or incorporated in one shallow pass, without increasing the rate. And since you only need to incorporate once with Dual,

you'll save on costly trips across the field.

It's this kind of application flexibility that allows you to work around your tillage programs, as well as the weather. In any soil type. In both corn and soybeans.

What's more, Dual gives you up to four weeks of extra control to help keep late season grasses from coming between you and

Ciba-Geigy, Ag. Div., Box 18300, Greensboro, NC 27419

©1983 Ciba-Geigy Corporation

or on the surface



the distance.

your crops.

But as tough as Dual is, it's safe to your corn and soybeans.

So if you haven't been getting the control and application flexibility you need, put down the grass herbicide that lets you choose the ground rules.

LONGER LASTING
Dual

PIK Means Tight Marketing Strategies for Farm Suppliers

By *Connie Turbin*

Farmers have been taking it on the chin during three consecutive years of declining farm income. Surplus stocks of feed grains and wheat hanging over the market have continued to climb due to year after year of record breaking harvests, and in 1979, an embargo of U.S. agricultural products to the Soviet Union dealt farmers a below-the-belt punch.

Although confidence in the U.S. export market still suffers the effects of the embargo and oversupply makes U.S. farm commodities the market of last resort, farmers finally are get-

ting some much needed support in their corner through the Payment-in-Kind program.

But the program, which promises to take an estimated 23 million acres of farmland out of production in 1983, and significantly reduce stocks in the farmer-held reserve, threatens to KO many marginally operating local farm suppliers, both privately held and in the cooperative systems. Major farm supply companies and regional cooperatives expect to be taking some rabbit punches, too, that will leave their mark on the 1983 sales year. Estimates are that throughout the farm supply industry, sales of fertilizer, chemicals and seed will drop nearly \$2.5 billion.

While not denying that 1983 will be a challenging year for Farm Bureau Services, the cooperative's executive vice president, Newton Allen, says that they are ready to be aggressive in the farm supply market. He points out that while 25% to 30% of the base acreage in Michigan will not go into production this year, there is still a supply market for the nearly 70% of the acres that will be cultivated and he acknowledges that it will be very competitive.

"There's going to be less volume (in sales), with the same number of suppliers shooting for that market, so they are go-



ing to be very competitive and their gross margins are going to erode.

"In 1982, ag suppliers did less volume than they did in 1981, so 1983 looks like it will be worse. There's no question about that. Sales losses will be mainly in the areas of fertilizers, chemicals and seed corn. Cover crop seed will be up," Allen says, "because PIK farmers will be using grasses and legumes for cover crop."

Strategic management planning that was initiated when Allen took leadership of the regional cooperative in 1980 has resulted in a 1983 organization that is "lean and mean" and ready to compete for the farmers' business this year.

"We have seen this situation coming, not just since the announcement of the PIK program, but probably for the last two years. We've had an over-production of farm products and we recognized that something had to be done eventually to put that back into balance," he says.

Two years ago a cost containment program was started in Farm Bureau Services, reducing the employee level by 50% compared to September 1980. Under-utilized and high loss operations have been shut down. While working to remain competitive and able to serve the local cooperative and its farmer members, Farm Bureau Services has reduced expenses as much as possible. A lot of local cooperatives and independents have followed the same cost containment practices.

"We've analyzed the effect of the PIK program on local cooperatives and independents from the standpoint of inputs to the farm operation and we have concluded that the bottom line for a well-financed cooperative would be decreased by 30% to 40% in 1983. A cooperative

(continued on next page)

A Prescription for PIK-Idled Acres

The prescription for land improvement offered by the PIK program may be "just what the doctor ordered" to help cure some of the ills affecting our farm soils, according to Steve Utic of the Kent County Soil Conservation Service.

Utic, who believes that "a healthy, vital soil is like a healthy, vital person," says the PIK program gives farmers an opportunity to solve some of their soil management problems such as compaction and erosion.

Soils that were once loose and easy to till have become hard and cloddy because crop residues have always been removed and because the soil has been packed again and again by various tillage, planting and harvesting operations, Utic said. Farmers who grow a deep-rooted legume crop and reduce field traffic will be making full use of the opportunity provided by the PIK program to reduce soil erosion and compaction.

With the reduced amount of time necessary to put in crops this year, the Kent County SCD hopes farmers will give no-till a try. The district is arranging to make one and possibly two no-till corn planters available to Kent County farmers on a rental basis.

Field History Important

At Michigan State University, crop and soil science agronomists have been developing some suggested management guidelines for land that will be idled under the PIK program. They believe the field's history, including the previous crop grown and the amount of residue on the surface, is the most

important factor to be considered in developing a management program for acreage taken out of production.

A particular concern is the herbicide application history. In many cases, triazine residues will reduce options for a cover crop. Triazines will generally dissipate at a rate of 1 to 1.5 pounds per year, depending on rainfall received, soil type and herbicide history.

All legumes and most forage grasses are sensitive to triazine, while sorghum and sorghum-sudan hybrids have a much higher tolerance. Red clover and sweet clover appear to be as susceptible to triazines as alfalfa.

If a farmer suspects a damaging triazine carryover, a bioassay can be conducted by planting the intended crop in soil samples collected from the field. Oats can also be used for the bioassay, but this crop is less sensitive to triazines than many legumes.

Approved Cover Crops

The Agricultural Stabilization and Conservation Service lists the following for conservation use acres:

- Annual, biennial or perennial grasses and legumes, including volunteer stands (other than weeds) but excluding soybeans.

- Small grains, including volunteer stands cut by the applicable disposition dates — June 20 for fall-seeded crops and July 1 for spring-seeded crops.

- The crop residue from the use of no-till or minimum tillage practices such as corn stover or wheat stubble if approved by the county ASCS committee. Weeds must be controlled by cutting or with herbicides.

(continued from previous page)

that's well financed and making money will survive. One loss year is not necessarily a problem. However, if you took that same reduction in volume for a cooperative that was already losing money or barely breaking even, PIK is going to be a major catastrophe," Allen says.

Meetings with managers and board members held in early February throughout the state alerted these local suppliers to the potential effects of PIK. FBS representatives presented a model profit and loss statement comparing year end expectations in 1983 under the PIK program with the previous year closings for a sample cooperative. FBS offered to provide locals with a computer analysis based on assumptions of grain



I believe our cooperatives are ready with programs, information and services for farmers that will be instrumental in minimizing the sales decline.

NEWTON ALLEN
Executive Vice President
FBS/FPC

handling and farm supply sales activity in their area for the year ahead.

In addition, FBS has been holding meetings and training programs for their member cooperatives and independents to help them take advantage of sales opportunities in alternative product areas.

"We don't think PIK is going to affect the feed business, so locals should be able to increase their share of that market. We've also been holding meetings with them on chemicals, fertilizers and animal health. We've had good participation at all of these meetings and I believe our cooperatives are ready with programs, information and services for farmers that will be instrumental in minimizing the sales decline, and in some cases even increase sales for the cooperative," Allen says.

For buyers of farm supplies this year, the price depressing effects of reduced demand will probably mean that suppliers will be willing to negotiate, but, says Allen, there could be a reversal of the pricing situation in fertilizer sales.

"A year ago at this time most of the ag dealers had good supplies (of fertilizer) on hand. The pipeline was full. Many farmers had put down fertilizer the previous fall, which they did not do in 1982. The result of the announcement of PIK and anticipation of reduced volumes in 1983 means that the pipeline, in the main, is empty this year. Given good weather during the planting season, a logistics problem could develop in getting supplies to farmers when they want them. In that case, farmers will probably continue to pay the higher price for available supplies because they

(farmers) will be competing with one another to get product when they want it."

FBS Profit Picture in 1984 Tied to Grain

FBS and local cooperatives are taking a hard look at the effects of the PIK program on the volume of grain handled at local elevators and ultimately through the cooperatives' major grain handler and marketer, the Michigan Elevator Exchange.

"There are two or three differing views. One is that during the last part of this year, elevators might have an increase in the bushels handled because the PIK program grain will be handled by elevators at one point or another. While we believe that the bushels handled in 1983 will decline, it is difficult to project because there is still a lot of the 1982 crop stored on farms out there in the country that has yet to come to the elevator," Allen says.

Based on his own conviction that there will be another PIK program in 1984, Allen is anticipating a second year of reduced grain volume at the elevators.

"When you have two years of a program like PIK the number of bushels handled is bound to decline."

A second year of PIK would extend the cycle of reduced demand for farmer inputs for grain production. And that could mean real trouble for ag suppliers, whether they are in the cooperative system or privately held.

"The major business for Farm Bureau Services in Michigan is grain," Allen says. "So goes grain; so goes Farm Bureau Services and Farmers Petroleum. Our fuel sales are tied to grain. Fertilizers, chemicals and elevator marketing are all tied to grain."

However, Allen is confident that FBS can hold its own and perhaps even increase its share of the market if farmers are willing to be involved and make a commitment to the cooperative system.

"Cooperatives," he says, "have a bigger share of the market right now; not just in Michigan, but in the total U.S. agricultural supply market." He refers to a recent report that shows cooperatives have over 55% of the farmers' business for supplies of fertilizers, chemicals, seed, feed, petroleum products and other incidental supplies.

"Obviously," says Allen, "I don't think that's enough. We ought to have 65% to 75% of the farmer's supply business and he ought to market that same percentage of his product through us."

What prevents the cooperative from increasing its market share to that level?

Allen answers that the competition, i.e., privately held farm supply and marketing businesses, are just as eager to increase their market share as cooperatives are. In this competitive environment, the farmer continuously takes advantage of what he considers to be the best program. "Often the farmer evaluates the program in terms of the initial unit price he pays and doesn't look at the overall picture in terms of the benefits he gets from the cooperative," he says.

"A well run, profitable cooperative will return to the farmer 3% to 4% of their total dollar sales. Now that says to me the farmer who sold his beans at the cooperative for \$5.00 a bushel rather than take the \$5.03 at the privately-held company, got 12 cents more for his

(continued on page 31)

Insect and Nematode Control Under PIK

Generally, the PIK program will not increase pest problems for growers, and there should not be a need to spray cover crops for insect pests.

However, a grower should not plant a cover crop without first evaluating the land that has been set aside under the program and deciding what will be done with the acreage when it is brought back into production.

"Before farmers plant any acreage in a cover crop, they should take into account the pest problems that occurred in the field the year before," says George Bird, director of MSU's Office of Integrated Pest Management. "They should also know what crop will be planted in the field next year and how long the field is to be set aside."

Growers in the PIK program should continue to monitor the set-aside fields for pests. This information will be extremely helpful in deciding what to plant the next year.

Growers should think their field management plans through carefully and check with the county Extension director or agricultural agent if they have questions or run into problems with their PIK-idled land.

Cover crops must be established no later than July 1 and no cover crop can be harvested or grazed between April 1 and Sept. 30. The exception is winter wheat that was planted in excess of the limit set under PIK.

Cover Crop Options

If triazine carryover is not a problem, ideal legumes would be red clover or alfalfa, which will supply nitrogen for a subsequent crop.

Red clover is ideal as a one-year cover crop. It is established easily, grows vigorously, provides competition against weeds and is not susceptible to many common diseases and insects.

Alfalfa, however, may be a better choice as a long-term cover crop, since ASCS cost-sharing is available for an established long-term (five year) stand even on PIK acreage.

Sweet clover is a good cover crop best suited as a plow-down. Insect and animal nutrition problems make it less desirable as a future forage crop than red clover or alfalfa. However, a mixture of alfalfa, red and sweet clover will have some advantages.

Other legumes are good cover crops but may not be as productive or supply as much nitrogen and may have more insect and disease problems.

Close-sewn corn may be used as a cover crop where triazine residue is high, but this crop will promote the buildup of diseases and insects, particularly the corn rootworm. However, this will be a concern only if the next crop is corn.

Sorghum and sorghum-sudan hybrids also have a high tolerance to triazines. Sorghum-sudan hybrids are more competitive with weeds than corn, sorghum or legumes. They will add large amounts of organic matter to the soil but will not supply nitrogen.

Additional information on cover crops may be obtained from Extension, ASCS and Soil Conservation Service offices, and from Farm Bureau Services dealers.



A tranquil, pastoral place insulated from the turmoil and stress of urban work-places. . . .

A way of life unviolated by the profit-making motivation of other industries, professions and businesses. . . .

Fierce independence uncompromised by the need for reaching out. Modest needs and dreams filled by honest sweat and toil, without the complexities and challenges of new technology. . . .

Any remaining similarities between that persistent, romantic, public image of farming and the way it really is were erased by the group of progressive farmers attending Michigan Farm Bureau's Discovery '83 seminar in Flint, March 9-11.

Discovery '83

By Donna Wilber

The participants reflected a change in attitude emerging from the individuals who make up the farm population — a shedding of the stoic, self-sufficient John Wayne facade to a more human, vulnerable being. They were dedicated business people with high goals for themselves and their enterprises and a determination not to be left on the sidelines while the rest of the world speeds by, powered by high technology.

They tackled each course on the broad seminar menu, from stress management to computer language, with eagerness and minds like sponges soaking up new knowledge, techniques, personal insights and fine-tuning of the sharp skills they already possessed.

Those at Discovery '83 weren't all the new generation of farmers who had *chosen* their profession. Some were veterans who had been in the business for several decades, but realized their *Inherited* profession required progressive thinking and possibly some changes to keep it viable.

The Last of the Pioneers

In a recent study, farming was ranked 10th as a stressful occupation. Yet farmers ranked 67th in seeking solutions to manage their stress. Why? That question was posed to participants of the stress management course by the instructor, Dr. Terry Beehr, professor of psychology at Central Michigan University. The answer was revealing.

"You might say we're the last of the American pioneers," responded one young farmer. "The concept that farmers have to be strong all the time has been handed down from generation to generation. Because farms were once so isolated, the characteristic of not being as social as others has prevailed. We were brought up in the mold of self-sufficiency so we're not used to sharing our personal concerns. Consequent-

ly, admitting to problems that you can't solve all by yourself doesn't come easy."

This inheritance of attitudes, the young farmer explained, has put the agricultural community behind other segments of society in recognizing stress as a factor and the need to reach out beyond their own internal resources to address this problem.

The reasons for stress in farming are real — the weather, political decisions, the world economy — over which farmers have little or no control, and all factors that can make or break the vast investments of production inputs.

The relaxation that is included in the prescription for stress treatment, as outlined by Beehr, also is illusive to farmers who use slow times to catch up or get ahead.

The answer, said Beehr, when you can't get rid of the problem, is to treat the symptoms, and one good way is to get interpersonal support — simply talk about it with those who understand your stress.

That advice works, attested one young farm woman following the class. "Just verbalizing the feelings I had felt great!" she said.

Interpersonal Relationships in Farm Partnerships

Stressful situations are inevitable in farm partnerships unless there are open communications — both verbal and written — between those involved. J. M. Holcomb, an agribusiness consultant, told participants in his class. Holcomb listed several considerations that should be addressed before forming a partnership "or they'll come back to haunt you." He used actual case studies to illustrate his points, which included the importance of similar objectives and willingness to delegate responsibilities.

Holcomb stressed the importance of written agreements,

"including a way to get out" of the partnership.

Memory Improvement

Dr. Barrie Richardson of Hope College surprised and delighted his memory improvement course participants by proving they had untapped brain power that would allow them to come closer to their full potential.

"I would not have believed I could actually do the things he said we would," said one student after an exercise using exaggerated images to remember names, words and numbers.

Richardson also rated high as an entertainer with a presentation on "The Magic of the Mind" during an evening general session. Pulling a marked dollar bill, which he had earlier burned in full view of his audience, out of the center of a lemon, was just one of the feats performed by Richardson that left the farmers in a state of wonderment.

The serious message interwoven into his entertaining performance was that the human mind is one of the greatest wonders of the world and should be used by the farmers to increase their effectiveness in their vocations.

Handling Conflict Constructively

"Conflict is not necessarily a bad experience. If managed appropriately, it can result in creative solutions." That was the message of Dr. Gary Kaufmann, Michigan State Police psychologist, who identified the various types of conflict and outlined rules for resolving them.

Kaufmann assisted class participants in discovering their styles of conflict management so they could decide whether they should alter the way they deal with this complex subject.

"It gave me a concrete assessment of my abilities and

(continued on page 34)

Michigan's Agricultural Marketing and Bargaining Act (P.A. 344), which was recently upheld by the Michigan Supreme Court in a 6-0 decision, will now be challenged in the U.S. Supreme Court. The Michigan Cannery and Freezers, which initiated the suit and has pursued the litigation in the courts, will appeal. MACMA General Manager Noel Stuckman predicts that the U.S. court will consider the allegation that P.A. 344 is pre-empted by federal law. P.A. 344, which has widespread support by Michigan's fruit and vegetable growers, has been subject to challenge in the courts since March of 1974.

About 100 county and state legislative leaders will be in Washington, D.C., April 5-8, to discuss issues of concern with U.S. congressmen and USDA officials. Receiving top priority in these discussions will be FB's Agricultural Recovery Act of 1983 (see Rural Route, page 4). Others will include the "Freeze and Fix" program; Social Security reform; continued support of the July 1 tax cut, indexing and opposition to any tax increases; international trade expansion; and opposition to protectionist proposals. This will be the 23rd annual Washington Legislative Seminar, sponsored by the MFB Women.

"Hunger in Michigan and the World: Getting Food to the People Who Need It" was the topic of a special Farmers' Week program March 21. Working sessions were held to discuss short-term strategies for feeding the hungry today and long-term strategies for preventing hunger tomorrow. Included in these sessions was Project AIM (Agriculture Involved in Michigan), with Larry R. Ewing, MFB's director of information and public relations, and Frank Madaski, executive secretary of the Michigan Agriculture Conference, handling the workshop.

AN AIM donation of \$31.74 will buy 100 lbs. of navy beans (\$9.50/cwt.), 100 lbs. of potatoes (\$4.75/cwt.), 100 lbs. of carrots (\$11.20) and 100 lbs. of onions (\$6.02) to feed Michigan's hungry families. That was the message of county Farm Bureau AIM coordinators involved in the Farmers' Week exhibit to the crowds who visited the various displays at MSU's livestock pavillion. The exhibit gave visitors an opportunity to ponder the farm value of these commodities as well as contribute to AIM.

Application forms for beginning farmer loans through the Family Farm Development Authority will be available through cooperating banks. A listing of these banks has been sent to all county FB secretaries. All loans, at this time, will be processed by those banks. Final approval of applications is made by the authority which meets once each month. Application forms have been delayed as they must be approved by the attorney general. Rules must also be approved by the legislative Joint Administrative Rules Committee.

Gov. Blanchard declared March 18-24 as National Agriculture Week in Michigan. He said agriculture is a "key element in Michigan's economy and that "35% to 40% of Michigan's residents received some portion of their incomes from the agriculture industry." He commended the FB Women for their leadership in promoting Agriculture Week, with urban mall displays, banquets and other activities. H.C.R. 92, introduced by Rep. Stabenow et al, was passed in the House and Senate commemorating March 18-24 as National Agriculture Week in Michigan and also commending the MFB Women for their activities.

A series of Agricultural Accident Rescue Seminars, sponsored by county FBs, will begin in late March and run through early July. During the day-long program of lectures and demonstrations, rescue personnel become better equipped to handle the hazards and unique rescue situations involved in a farm accident. Upcoming seminar dates and locations are: March 26, Kalamazoo County; April 16, Sanilac County; April 23, Northeast Michigan; April 30, Eaton County; May 7, Missaukee County; June 18, Frankenmuth; June 25, Menominee County; and July 9, Tuscola County. Other seminars are in the planning process. If you are interested in coordinating a county FB Ag Accident Rescue Seminar, or would like more information about the above seminars, contact the MFB Public Affairs Division at 517-323-7000, ext. 559.

AgriCom has gained 21 new subscribers since the program was opened to all members. Regular members can now choose from five options and associates can subscribe to any of three. If you haven't checked these options and costs yet, send for the informative brochure: AgriCom, Michigan Farm Bureau, P.O. Box 30960, Lansing, Mich. 48909.

Member Action Helps Preserve P.A. 116

I wish to commend the many Farm Bureau members who very recently took an active role in helping to preserve Public Act 116, the Farmland and Open Space Preservation Act.

When state departments were told to cut their budgets, the future of Public Act 116 was placed in jeopardy. Farm Bureau put its telephone network into operation, and I and my colleagues received numerous calls and letters telling us how essential Public Act 116 is to farmers.

Well, the end result is that the program is still in tact. . . you made it happen! Government is responsive when individuals take the time, and care enough, to make their views known.

I appreciate your interest in state government. . . keep up the good work!

*J. Michael Busch
Republican Leader
House of Representatives*

Personal Contact a Plus

I would like to thank the Farm Bureau legislative staff who pre-

pared, and the members of the Thumb region who attended, this year's Lansing Legislative Seminar. It was one of the best attended seminars in years, with more than 60 members present.

Personal contact with legislators has many benefits, both now and in the future. When we make phone calls or write letters, legislators are more likely to respond to someone who has taken the time and made the effort to visit them in Lansing.

We are in difficult economic times in Michigan, both in and out of agriculture. We need to work actively with legislators to maintain a viable agricultural climate in Michigan and seek solutions to the budgeting problems. It is encouraging to see Farm Bureau members take an active part in that process.

*Ken Hofmeister, President
Tuscola County Farm Bureau*

Feeling Proud

Something happened Feb. 14 that made me especially proud to be a Farm Bureau member and I want to brag a little about our organization.

If you have been following the news from Lansing, you should be aware that P.A. 116, the Farmland and Open Space Preservation Act, has been in some trouble.

The Department of Natural Resources had made a recommendation that P.A. 116 be eliminated from the state budget — or rather that the funds for the administrative agency that operates this program be eliminated. This was serious!

Farm Bureau put its grid system (a telephone calling system) into effect and many hundreds of calls reached our legislators on Feb. 14, urging that this program be saved. Our influx of calls was very influential.

Firm decisions were not made as I write this, but we have been assured that P.A. 116 will survive. It may be transferred to a department other than the DNR, but it should not be discontinued.

I feel Farm Bureau members helped make it happen! I am proud!

*Charlene LeCronier
Bay County Farm Bureau*

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 February 1983:

Feb. 7 — Ronald Miller, 59, a dairy and cash crop farmer from Ovid, farms over 600 acres and milks 135 cows in partnership with his brother. A member of the Clinton County Farm Bureau board of directors, Miller has been an Ovid Township trustee for 25 years. He is a member of the Clinton County zoning appeals board, the MMPA and served six years as a Farm Bureau district director.

Feb. 14 — Ron Bodtke, 50, of Grand Junction, is a blueberry grower and processor and a cattle and hog farmer. He farms 2,500 acres with the help of his family and several full-time and part-time employees. He is a director and past president of the Michigan Blueberry Association, first vice president of the North American Blueberry Council and served on the Bloomingdale School Board. He is president of the Van Buren County Farm Bureau and received the Farm Manager of the Year award from the MSU Tel-Farm program.

Feb. 21 — Jeff Sayre, 26, of Belleville, operates a 250-acre cash crop, vegetable and hog farm in partnership with his brother. He is active in Wayne

County farm issues and organizations and is chairperson of the Wayne County Farm Bureau Young Farmers. He serves on the county Farm Bureau executive committee and policy development committee.

Feb. 28 — Edward Relman, 45, operates a large dairy farm and milks 50 cows near Cheboygan. He serves on the board of directors of the Cheboygan Co-op, served five years on the Soil Conservation District board and is a past ASCS committeeman. He is a member of the Cheboygan County Farm Bureau, the Masons and MMPA. He was named Young Farmer of the Year in 1963 by the Kiwanis Club.

Farm Bureau Members Promote Agriculture Understanding

Before heading to their fields to begin spring planting, Farm Bureau members throughout the state spent some time sowing seeds of understanding for their industry. A major portion of their activities centered around Michigan's Agriculture Understanding Day and National Ag Day, March 21.

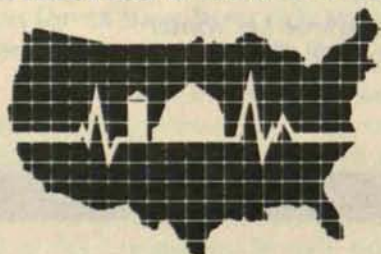
Several county FBs participated in mall displays that included exhibits of locally-grown commodities, farm equipment, live animals, sheep-shearing demonstrations, educational features, pie-eating contests and square dancing. Ag displays were held at the Genesee Valley Mall, Flint; Copper Country Mall; North Kent Mall, Grand Rapids; Westwood Mall, Jackson; Cheboygan Mall; and Fashion Square Mall, Saginaw. "Down on the Farm" days at the Muskegon Mall will be April 8-9.

Rural-urban banquets were held in Osceola and Branch counties, and Ag Day breakfasts were sponsored by Antrim and Kent counties.



The opportunity to actually touch a farm animal proves irresistible to this urban youngster at an agricultural display at the Genesee Valley Mall, Flint, sponsored by the Genesee, Lapeer, Oakland, Shiawassee and Sanilac County Farm Bureaus. Members throughout the state have promoted an understanding of their industry through various activities such as mall displays and rural-urban events.

AGRICULTURE America's Heartbeat



"Ag Day Babies" were honored by several counties, including Muskegon, Clinton, Kent, Mecosta and Hiawathaland. The parents of the first babies born in local hospitals of those areas were presented with gift baskets of Michigan products.

In Tuscola County, placemats featuring local farmers were distributed to area restaurants.

National Agriculture Day is a 10-year-old national observance endorsed by an act of Congress and a presidential proclamation since 1981. In Michigan, Agriculture Understanding Day is proclaimed by the governor at the request of the Farm Bureau Women's Committee.

A Farmer's Creed: I Believe in Farming

(Editor's Note: Clip and post this on your bulletin board or refrigerator and refer to it whenever an unneeded rain drenches the fields, prices drop unexpectedly, or some machinery quits at an inopportune time.)

I believe a man's greatest possession is his dignity and that no calling bestows this more abundantly than farming.

I believe hard work and honest sweat are the building blocks of a person's character.

I believe that farming, despite its hardships and disappointments, is the most honorable and honest way a man can spend his days on this earth.

I believe my children and grandchildren have learned, and are learning, values that will last a lifetime, which can be learned no other way.

I believe that farming nurtures the close family ties that make life rich in ways that money cannot buy.

I believe farming provides education for life and that no other occupation teaches so much about

birth, growth and maturity in such a variety of ways.

I believe that many of the best things in life are free indeed: the splendor of a sunrise, the rapture of wide open spaces, the exhilarating sight of your land greening each spring.

I believe that true happiness comes from watching your crops ripen in the field, your children growing tall in the sun, your whole family feeling the pride that springs from their shared experience.

I believe that by my toil I am giving more to the world than I am taking from it; an honor that does not come to all men.

I believe that my life will be measured ultimately by what I have done for my fellow men, and by this standard I fear no judgment.

I believe that when a man grows old and sums up his days, he should be able to stand tall and feel pride in the life which he has lived.

I believe in farming because it makes all this possible.

Spring: Planning, Planting and Input into the Legislative Hopper

By Tom Guthrie, President
Barry County Farm Bureau

With all our spring planning and planting decisions made, most of us are getting enthusiastic about getting into the field. Since we had a very mild winter and springlike days in February, it seems that spring is just around the corner.

Even though our minds are on planting and field work, there are many other matters which should be of interest to us. With our new state government make-up as a result of the November elections, a new governor, new senators and representatives, new districts, new committees and commissions, we should be ever mindful of what these many changes could mean to us as farmers and Farm Bureau members. Already we have heard about tax increases, the possible elimination of P.A. 116 funds and many more changes and ideas to get our state economic house in order.

Probably the issue of most concern to me right now is the proposed elimination of funds for P.A. 116 by the Department of Natural Resources. This may sound simple, but it is not. It would have far ranging effects on many farmers in the state. P.A. 116 is a unique form of land preservation, a form sought after by other states. If eliminated, it could cause harm to the 20,000 farmers already enrolled; some no doubt would go out of business. Others presently enrolled and ones with applications pending (some 8,000) may lose their incentive to stay in farming and provide economic growth in the agricultural area, an area that must grow and produce to help Michigan recover economically. The new Beginning Farmer Loan Program, which was passed by the Legislature only last year, could be in complete jeopardy. Even though not completely functional yet, it could be lost because one of the requirements is that loans only be issued to farmers with their land in P.A. 116.

An income tax increase may be the only solution to Michigan's economic problems, but any increase should be only temporary, not permanent as once proposed by

the new governor. While speaking of taxes, did you know Michigan now has in place 29 different state taxes, and 10 different local taxes? See how many you can list; I'll bet there are some that you don't even know about.

Here I've only mentioned two subjects which should be of interest to you; there are many more. The Social Security reorganization, tax hikes, tax cuts, deficit spending on the national level, the addition of PIK to the existing farm program, all of these should also be of concern. With such a profusion of subjects affecting our daily lives and our farming operations, it becomes more evident that we as citizens must be aware of what decisions our elected officials are making and must have input into their decisions. This is true at all levels of government. We must be sure their decisions are made on hard economic facts, not politics.

With farmers' incomes down to

extremely low levels, it becomes more apparent than ever to me how much we need a farm organization that will keep track of what is happening in Lansing and Washington. With information received from our Farm Bureau organization and our common sense, we must form opinions and inform our elected officials of these opinions. It must be impressed upon them that they are accountable to us for the programs which they propose.

Here is a question all ask ourselves, "Do we as farmers want to help form a solution to our problems, or do we want to be part of the problem?" I feel we want to help form the solution and I feel we can meet the challenge. We must be prepared, know the issues that affect us, know Farm Bureau policy, and have a plan of action. Our Farm Bureau can help us in these areas if we have faith in ourselves and the Farm Bureau organization. After all, *you make it happen.*



Ten Commandments for the Farm Wife

1. Thou shalt not sort cattle with your hands in your pockets. (Husbands and cows don't like that.)
2. Thou shalt cook meals which can be served 30 minutes early or two hours late.
3. Thou shalt learn to keep farm records. ("When did we turn out the bull?")

4. Thou shalt love the smell of new mown hay, freshly plowed earth, sweet smelling silage and the stinging sensation of ammonia in the sheep barn.
5. Thou shalt be inspired to see the sun rise and relieved to see it set.
6. Thou shalt learn to open gates, close gates and guard gates.
7. Thou shalt thrill at the birth of a new calf, and the sight of a bright new tractor.
8. Thou shalt live closer to God with faith to exceed many city dwellers.
9. Thou shalt cherish meals together, long nights of waiting for the vet to arrive and decisions of plowing up the winter wheat.
10. Thou shalt be exalted at the brotherly hand on your shoulder, the tender kiss on your forehead and these three precious words, "Thanks for helping"

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

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-B1, Clinton, Missouri 64735, phone 816-885-8500. (2-31-61p-ts)

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

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. (1-61-24p-ts)

Corriedale sheep breeding stock. 313-429-7874. (1-121-5p)

Free catalog, wholesale prices. Reds, Cornish Cross, Barred Rocks, White Rocks, Sexlinks, Leghorns, Turkeys, Ducks, Reich Poultry Farms, RD1, Marietta, Pennsylvania 17547. (1-61-21p-ts)

Bantams - 14 breeds, Black Silkie, White Silkie, 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. (1-61-32p-ts)

Purebred - service age Yorkshire boars and gilts. Richard Cook, Mulliken, 517-649-8988. (3-21-11p)

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. (3-21-25p)

Registered Polled Hereford heifers. Victor Domino, Lamplighter bloodlines. Eight months. Large selection. Centennial Cloverdale Farm. Sam, Kirk Catey, Grand Ledge, 517-627-6248. (3-21-21p)

LIVESTOCK

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. (3-31-63p-ts)

Club Lamb Sale - April 16, 1 p.m. Suffolk wethers from \$50 to \$100. Dick & Betty Seelye, Route 1, Hersey, Mich. 616-832-9629. (4-21p)

For Sale - Angus bred cows. Phone Portland, Michigan, 517-647-6859. (4-8p)

Oaklawn Farm Sheep Sale - Saturday, April 30, 10 a.m. Allegan County Fairgrounds, Allegan, Mich. Suffolk, Oxford, Dorset, Romney, club lambs, yearlings, ewe and buck lambs. Ed & Nancy Barton, 920 Miller Road, Plainwell, Mich. 616-685-5028. Guest consignment of top Suffolks from Dick & Betty Seelye, Hersey, Mich. 616-832-9629. (4-47p)

FARM EQUIPMENT

Wanted: Steel wheels for SC Case or RC Case tractor. Phone 517-224-3064. (2-31-13p)

Farrowing Stalls - All steel \$167.40. Includes feeder-waterer, top rail, rump rail. Weighs 196 lbs. Free literature. Starr National, 219 Main, Colchester, IL 62526. (4-24p-ts)

Ford 501 seven foot, 3 point sickle bar mower - \$700. 313-483-3492. (3-21-9p)

For Sale: Two-row self propelled carrot harvester. Excellent condition. Phone 616-834-5253. (3-21-14p)

Wanted: Damaged or burned tractors and equipment not worth repairing. 517-523-2803, evenings. (3-121-12p)

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. (3-31-75p-ts)

John Deere 3010 diesel tractor, Badger 2600 chopper, 720 Allis chopper. Insulated pick-up cap. 616-946-5557. (4-15p)

Irrigation System - 6-inch Gorman Rupp pump No. 55, 1250' main, 7268' 3-inch laterals, 125 sprinklers. New Holland 2-row transplanter, with tool bar, 3-pt. hitch. 616-263-5947. (4-26p)

MISCELLANEOUS

Watkins dealers needed. Start your own business, part or full time. Company has been in business since 1868. Good for students, retirees, also. Good for fundraisers, party plan and direct to door sales. Call 313-529-3549. (4-21-33p)

Cherry growers - will market, harvest or rent your crop. 616-429-4260 or 616-944-5248. (4-31-11p)

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. (1-61-22p-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. (12-61-65p-ts)

Heat your home forever with four acres of hybrid poplar. As little as 15¢ each. Cold Stream Farm, 2030T Free Soil Road, Free Soil, Mich. 49411-9752. (2-31-26p-ts)

Knapp Shoes - the original cushion shoes. Sizes A-EEEE. John V. Soyce, Your Shoe Counselor, 415 N. Main St., Capac, Michigan 48014. Phone 313-395-7661. (2-41-23p)

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. (2-51-34p-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. (2-111-27p-m)

Hand crafted caps, scarves, shawls and baby shawls. Phone 616-793-9092. (3-21-8p)

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 495, Watertown, WI 53094. (3-21-41p-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. (3-21-48p)

For Sale - Certified Bowers Barley. "Michigan's highest yielder for high moisture grain." Clare Ash, Garden, Mich. 49835. Phone 906-644-2169. (3-21-17p)

Barley Seed, Bowers and Morex varieties. Donald Kelnath, 675 E. Akron Road, Caro, Michigan 48723. Telephone 517-673-4211. (4-15p)

Unattached? Confidential correspondence with other "Country Lovin' Singles." CLSRL, Rt. 3, Box 533, Appleton, Wis. 54915. (4-31-16p-ts)

FOR HOMEMAKERS

Prize Winning Recipe! Caramel corn, easy, fun, economical. \$1.00. SASE, Drawer 180, 3645-28th St. S.E., Grand Rapids, MI 49508. (2-31-20p)

All you need to get started in refunding, plus 10 free forms. Send \$1 and LSASE to Joanne's Info, 4400 Anderson, Beaverton, Mich. 48612. (4-24p)

Recipes! Coupons! Cooking Delight Magazine, Cookeville, TN 38502-2727. \$3/year. (4-101-10p-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. (4-20p-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. (4-20p-ts)

NURSERY STOCK

Wanted: Yellow currant bushes. Ray E. Blakeslee, Oakley, Michigan 48649. (3-31-19p)

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-C4 Hartford, Michigan 49057. 616-621-2419. (3-21-28p-k-ts)

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. (3-31-24p-ts)

For Sale - Investment and income property! 50 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. (3-31-31p)

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. (11-61-38p)

Party Store - 1982 gross \$220,000. Comes equipped. Beer, wine license. 1 1/4 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. (3-31-71p-ts)

800-acre farm just north of Lansing. Yield base of 92. For details call Keith Bunce at 517-351-9032 or 352-6595. Walter Neiler Co. (4-21-23p-ts)

Smoky Mountain riverside home for rent. Townsend, Tennessee, near Gatlinburg and Cades Cove. Pictures sent on request. \$50.00 night. Carl Morgan, 409 Lambert Lane, Maryville, Tenn. 37801. (4-31-27p-ts)

Dairy Farm: 85 acres, all tiled. Double-6 herringbone parlor new in 1981 (used 7 months); cement barnyard, covered holding area; 155 freestalls; heifer barn with 70 freestalls; 30'x100' tool shed; 35x70 barn; two bunker silos; two bedroom house, Blacktop road, Ingham County, close to MSU. 517-694-8619. (4-50p)

Farms, homes, businesses - free catalog No. 204 lists acreage and property in 15 states. American Farm Digest, 3546 Watson, St. Louis, MO 63139. 800-325-9943. (4-41-23b-ts)

The Great French Fry Giveaway!

By Cathy Kirvan

"Thank you — you just made my day," an elderly man said to Dave Bailey of Stanton, as he accepted a free one-pound box of Ore-Ida french fries.

"People are very surprised at the word 'free.' The elderly, especially, are very appreciative," said Rachelle Stout of Greenville. "One older woman just came up and gave me a kiss — it makes the whole activity worthwhile."

Stout and Bailey were among 25 members of the Potato Growers of Michigan, a division of the Michigan Agricultural Cooperative Marketing Association (MACMA), who helped distribute 8,000 one-pound boxes of french fries and tator tots at four Montcalm County supermarkets on Feb. 25.

The division purchased the frozen potato products from the Ore-Ida Foods plant located in Greenville. Members of the division contracted over 8,000 acres of Russett Burbank potatoes, grown mostly in Montcalm County, to the Ore-Ida plant in 1982.

"It's hard to spend money when potato prices are so low," said Duane Cranney, secretary of the MACMA Potato Growers, "but that's when you need to advertise."

Cranney said there were several other reasons for the promotion, held during National Potato Lovers' Month.

"Many people are not aware that Michigan potatoes are used in many Ore-Ida products, since the company is based in Idaho," he said. "so we decided to promote Michigan-grown potatoes, Ore-Ida frozen food products and the 'Say Yes to Michigan' campaign.



In return for the free samples of Ore-Ida french fries and tator tots, Rachelle Stout (left) received smiles and thanks from appreciative shoppers. Stout was one of the 25 members of the MACMA Potato Growers Division who participated in the Feb. 25 promotion.

"The response to the promotion was good. Managers at the four stores involved — Jorganson's in Stanton, Long's in Edmore, Leppink's in Lakeview

and Meijer Thrifty Acres in Greenville — reported many good responses at the check-outs," Cranney said.

The MACMA division also wanted to promote the association's relationship with the company.

"We are not only concerned with the price growers get for potatoes through the contract with Ore-Ida Foods," said Tom Butler, manager of the division, "we are very concerned about the health of the company and want other growers and the public to realize that.

"Because of the response to the promotion in Montcalm County, the association is considering expanding promotion of Ore-Ida products into metropolitan areas," Butler said.

The MACMA Potato Growers Division represents the majority of growers contracting potatoes for processing at the Greenville Ore-Ida plant, which processes over 240 million pounds of potatoes each year.



"Anything we can do to help Ore-Ida, helps us as potato growers," say Stuart and Kathy Jensen of Montcalm County. The company's processing plant is located in Greenville and contracts over 8,000 acres of Russett Burbank potatoes, mostly grown in the Montcalm County area.

1983 Young Farmer Leaders' Conference

The Challenge Before You . . .

By Marcia Ditchle

Agriculture's future winners will be those people who can best adapt to change, according to a past national president of the Future Farmers of America.

Speaking to the 180 young Farm Bureau members gathered at the annual Young Farmer Leaders' Conference in early March, Mark Sanborn, the 1978-79 national FFA president

and now an account executive handling PCA for Johnson Hill Press in Wisconsin, said that people welcome change, but they're "scared to death" of the process they have to go through to get there.

"The one thing we know that is certain in agriculture is that we're going through tremendous changes. The rules of the game are changing and if you're playing by old rules, you're not going to be playing

the game for long," Sanborn said.

Looking at some of the changing rules and what can be done about them, Sanborn said that there are three elements that will affect how successful farmers are in keeping pace with change.

"You need clearly defined goals and objectives. You have to have a workable strategy to meet those goals and then you need to implement your strategy. If you lack any one of these three elements, you're not going to accomplish all that you want, or are capable of accomplishing," he said.

Sanborn also believes that those farmers who update their production and marketing strategies will be among the winners.



A past national FFA president, Mark Sanborn, advised Young Farmers gathered for their annual leader conference at Lansing, March 2-4, to set clearly defined goals and objectives for their farming operation and have a strategy for accomplishing them. "If you lack any one of the three," he said, "you're not going to accomplish all that you want or are capable of accomplishing."

We're going through tremendous changes. The rules of the game are changing and if you're playing by old rules, you're not going to be playing the game for long.

"I believe in the future. The winners will not be those who produce the most, but those who market what they produce the best. The key is to make

use of the marketing tools available. The winners in agriculture are going to be the ones who are utilizing computers in their farming operations. Computers cannot make decisions for you, but they can allow you to make decisions based on fact rather than emotion.

"The greatest challenge that you face is to remain positive. As we think about who will be the winners in the future, the most important thing to remember is simply that people still make it happen. Give just a little more. That is the challenge before you," Sanborn said.

Realizing Leadership Challenges

Sharing some past reflections with the Young Farmers was Gary Carmichael, MFB's 1982 Distinguished Young Farmer, who challenged them to become actively involved in not only the Young Farmer program, but also in their communities.

"There was a time in my life when I was content to sit back, do nothing and let the world take care of itself," he said, "but then one day some responsibility was forced upon my shoulders. I realized then that as I had one day looked up to the older generation to carry the load of responsibility, there was now a younger generation looking up to me.

"From that point on, I began to realize that the things we enjoy today, the things we have, did not come as a result of one great man or woman doing a certain thing. It came as a result of many millions and millions of combined efforts of all people working together for over 200 years to form a country like we have today," Carmichael said.



Security and progress in the U.S. is not attributable to one great man or woman, MFB's 1982 Distinguished Young Farmer Gary Carmichael told the Young Farmers.

Sometimes you have to see the "other side of the coin," he said, before you fully appreciate the results of those combined efforts.

"In the last two years, I've been involved in the Michigan Agricultural Leadership Program, which peaked three days ago (Feb. 27) when I returned from three weeks of international travel. It took three weeks away from home and 16,000 miles around half of the world for me to really appreciate the United States.

"You don't realize what we have until you walk out of your hotel in a foreign country and say good morning to a guy standing in the street carrying a submachine gun who's part of the routine crowd," Carmichael said, "or knowing that the government is going to tell you how long you can farm, how much land you can farm and how much you can sell and you live on that and that alone.

"I was glad to be back in the USA. No matter what I had seen, what I had heard and what I

(continued on page 27)

1983 Auction Raises \$1,500 to Support Project AIM



Holding 40 pounds of baler twine above his head, Young Farmer Steve Pixley calls for a "hurry" up bid.



At Home in the Heart of the Country

By Connie Turbin

Home for Michigan Farm Bureau's Distinguished Young Farmer, Gary Carmichael, is on a 1,200-acre dairy farm in Osceola County, where the close-knit Carmichael clan work, play and pray together. It's a well-run farming operation and who would fault this young man for refusing to take up the challenge of agricultural leadership? He would.

During the past two years, Gary has been involved in the Michigan Agricultural Leadership Program (MALP), sponsored by Michigan State University and cooperating agricultural organizations, and in the MFB Young Farmer program. These

activities have taken him away from the family dairy operation to Dallas, Texas, where he and his wife, Marta, represented MFB as contestants in the AFBF national competition for Distinguished Young Farm Couple, and to foreign capitals in Belgium, France, Egypt and Kenya.

"In all, it figures up to about two months off the farm. That's a lot of time away from any business," says Gary. But, he adds, the MALP program has introduced him to new ways of looking at the world — close to home and far away.

"Basically, I see the difference in my orientation on issues and in a more tolerant attitude. In the past, I was not so tolerant of other viewpoints. In MALP, we

studied cultural aspects, political systems and economics, both in other regions of the United States and in foreign countries. You have to remember that MALP is not a study program oriented to agriculture, except perhaps as it pertained to foreign agriculture.

"We went to the inner city of Detroit, visited food kitchens, welfare officers and talked with these people to learn about the way they live and the problems they face."

Talking with people, not just the dignitaries and government officials lined up for the MALP participants during their for-

eight tour, gave Gary some of his most striking and memorable insights.

"Wherever I went, I tried to talk with the average person: hotel porters, shopkeepers — to find out what their life was really like."

What did he learn in these person-to-person communications?

"We had been told that the average income for a person in Kenya was \$500 a year and that the people subsisted almost entirely off the land, that is, an acre or two of white corn or maize. That was their food and income. If that was wiped out, then they faced desperate poverty.

"While I was there I talked with a helper in a store who earned about \$14 a week. But he spent \$3 to get into town on a bus and \$3 to go home. That left him with \$8 for food, clothing and shelter for himself, his wife and child. He made and spent and there was nothing in between."

The differences in Belgium and France were not so striking, says Gary, but he noted that centuries of agriculture in these countries were still very much in evidence.

"Each generation of farmers had just added on to the buildings that were there, so you might see a 16th century wall adjoining a new farm structure. They were, in a sense, tied to the inefficiencies of the past, but competing in today's market system."

That, says Gary, gave him a better insight into the farm subsidy policies of the European Economic Community.

"World markets are based on a high efficiency level and what it comes down to is that if these farmers had to compete at world prices, they couldn't match the American farmer," he says.

But that doesn't shake his belief in the free market system. And that belief extends to his own commodity. He admits that his position on the dairy support program is not a popular one, but this outspoken young man is not one to shy away from controversy when it's something he believes in.

He says plainly that he wants government out of agriculture. "I don't want anyone to say that I get my income because the government is subsidizing me. I'd rather see the price support for milk cut to \$11 per hundredweight. I'm not saying that if you're not efficient, you shouldn't be in farming. But you'll push the pencil much harder; you'll diversify and make your operation much more efficient if that happened."

Pushing the pencil, diversifying and building in greater efficiency is second nature to Gary, who researches, studies and analyzes each investment, construction or addition to the farming enterprise.

When he started in farming nearly eight years ago, the Carmichaels were working 350 tillable acres and milking 90 cows. That was in 1975. By 1976, the operation had expanded to 700 tillable acres and 110 milking cows. Further expansion in the third year of growth brought 900 tillable acres, 145 milking cows and installation of a new flush freestall barn, two silos and equipment changes. But the major expansion year for the farm was in 1981 when two

(continued on page 32)



Happy to be home after three weeks of international travel with MALP, Carmichael says, "My first commitment is to raise a good family." Gary and Martha are pictured with their children: Kevin, Kate, Chris and Jeff.

Shaping a Brighter Economic Future for Agriculture

An all-out drive to reshape federal farm programs and expedite agriculture's economic recovery was announced recently by American Farm Bureau Federation President Robert Delano.

The Farm Bureau proposal, called the Agricultural Recovery Act of 1983, seeks to correct the current imbalances between supply and demand occurring with wheat, feed grains, cotton and dairy by reducing what Delano called "government incentives to overproduce."

Explaining that FB is undertaking the effort because agriculture is at a turning point, Delano said: "We are confronted with major economic problems. We have surpluses that we have been unable to move in domestic and international markets. We have incentives that are encouraging continued overproduction. We have no prospects for price recovery in the immediate future and we see no serious opportunity for an increase in farm income under the current climate."

Proposed Agricultural Recovery Act of 1983

Dairy Analysis

- Repeal existing authority for both the first and second 50 cents/cwt. assessment on all milk marketed.

- Amend the Agricultural Act of 1949 to authorize the secretary of agriculture to set the support price for milk at such levels not less than \$11.32 cwt., adjusted annually, taking into consideration the amount of CCC net dairy product purchases for the immediate preceding 12 months.

Wheat Analysis

- Amend current statute relating to price support loan rates and target prices to provide the following:

- Maximum loan rates for 1984 and 1985 crops of wheat shall be the same as that for the 1983 crop (\$3.65 bu.).

- Maximum target prices for 1984 and 1985 crops of wheat shall be the same as that for the 1983 crop (\$4.30 bu.).

- Whenever U.S. wheat carryover stocks on May 31 of the current marketing year are expected to exceed 5% of annual world utilization, the secretary shall implement a voluntary acreage reduction program sufficient to reduce current production so that projected carryover at the end of the crop year does not exceed 5% of world utilization. Such a program should include consideration of normal summer fallow practices.

Feed Grains Analysis

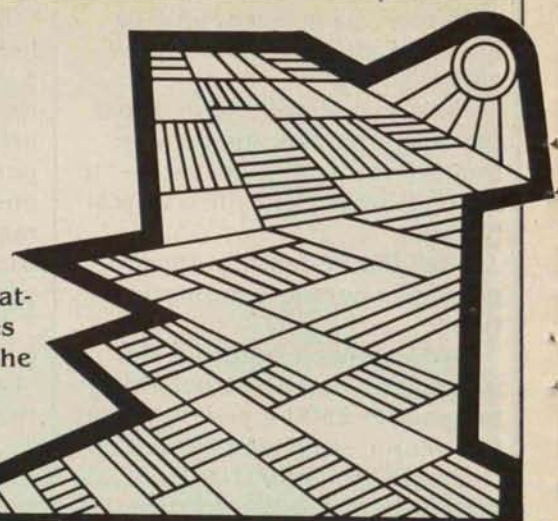
- Amend current statute relating to price support loan rates and target prices to provide the following:

- Maximum loan rates for 1984 and 1985 crops of corn shall be the same as that for the 1983 crop (\$2.65 bu.).

- Maximum target prices for 1984 and 1985 crops of corn shall be the same as that for the 1983 crop (\$2.86 bu.).

- Adjust loan rate and target price provisions for other feed grains to comply with corn.

- Whenever U.S. feed grain carryover stocks on Sept. 30 of the current marketing year are expected to exceed 5% of an-



nual world utilization, the secretary shall implement a voluntary acreage reduction program sufficient to reduce current production so that projected carryover at the end of the crop year does not exceed 5% of world utilization. Such a program should include consideration of normal summer fallow practices.

Advance Diversion Payments

- If a paid land diversion program is implemented for the 1984 and 1985 crops of wheat, feed grains, cotton and rice, the secretary shall, in conjunction with such a program, make available to producers not less than 50% of the diversion payment as soon as practical after a land diversion contract is entered into with the secretary.

Payment-in-Kind

- Authorize the secretary to conduct a Payment-in-Kind (PIK) program for the 1983 and 1984 crops of wheat, feed grains, cotton and rice, provided such a program is implemented in conjunction with an effective, voluntary acreage reduction and paid diversion program.

- Exempt such a PIK program from the minimum CCC resale price policy.

- Acres diverted under PIK shall not be grazed.
- Authorize an "export PIK" program, under which countries that purchase amounts of U.S. agricultural commodities in excess of traditional levels shall receive "bonus" amounts (at no charge) from CCC stocks.
- Any PIK program must be implemented by the secretary in such a manner as to ensure the orderly marketing of commodities used as payment-in-kind.

Payment Limitations

- Repeal existing statutes relating to all payment limitations on wheat, feed grains, cotton and rice programs.

Farmer-Owned Reserve

- Repeal authority for new entry of any commodity into the farmer-owned reserve.
- Authorize continued implementation of reserve for currently held grains.
- Sunset farmer-owned reserve upon expiration of outstanding contracts.
- Authorize removal of grain by farmers from the farmer-owned reserve without penalty whenever market prices are below the release level, but above 110% of the regular loan rate for the current crop marketing year.

Fragile Lands

- Commodities produced on lands highly subject to wind and water erosion (Class IVe, VIe, VII and VIII) and which have been historically considered "grasslands," shall not be eligible for benefits under any federal program, including price support, federal crop insurance, disaster payments and Farmers Home Administration loans and other assistance.
- Such restrictions shall not apply to lands which have been

cultivated for production of annual crops during any of the years 1973 through 1983.

Sunflowers

- Sunflowers shall not be considered an eligible commodity for any price support loan program or any reserve program, and the secretary shall not authorize payments to producers to cover the cost of storing sunflowers.

Agricultural Export Credit Revolving Fund

- Authorize an appropriation of \$1 billion to the Agricultural Export Credit Revolving Fund, for each of the fiscal years 1983, 1984 and 1985.

The Challenge Before You

(continued from page 23)

read in those other countries, it wasn't going to be that way here because I was back in the USA.

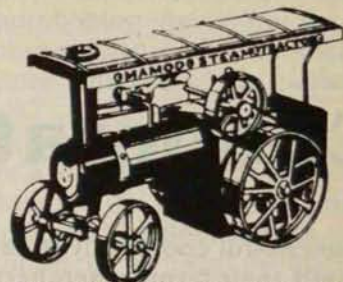
"So what does that mean to each one of us here at this conference?"

"I challenge you to realize how important you are and how important your combined effort is. I challenge you to become involved and put it to use and use it at the level that will best fit your life and best fit your needs," he said.

To provide the young leaders with a means to become the leaders and winners in agriculture in the future, the conference offered classes on partnerships, on-farm computers, estate planning, marketing, the dairy situation and the Young Farmer program.

A highlight of the three-day conference was a Project AIM auction. Through the generosity of the Young Farmers and their guests, over \$1,500 was raised.

Mamod LIVE STEAM TRACTORS



Working Replica of ones used years ago in Lumber Camps and Threshing Runs. Come complete with Brass Boilers, Copper Steam pipes, Steel Fire box, cylinders, pistons and whistle that actually blows, made of brass. Uses water and burns solid fuel. Take 3 to 5 minutes to raise steam, then will go 1/3 of a mile, self-propelled. Develops 1/15 hp. 3000 rpm. 10" long, 7" high, 5" wide, weight 4 1/2 lbs. Made in England. A real work of art, gleaming and beautiful. \$110 plus \$2 shipping, handling and insurance.

ORDER BY MAIL IMMEDIATE SHIPMENT
The GOLD FERRIS WHEEL, Dept. RL
P.O. Box 7243, Kansas City, MO 64113
Tel. (816) 221-3581



CALL THE PROFESSIONALS TOLL FREE
In Michigan: 1-800-292-9233
Out of State: 1-800-248-9263

CENTRAL MICHIGAN TRACTOR & PARTS

2713 N. U.S. 27, St. Johns, Michigan 48879
We are working hard to serve you.
Customer satisfaction guaranteed.
SAVE 50% GOOD USED PARTS
All makes and models.
Over 1500 Tractors & 400 Combines
We ship everywhere
the fastest way possible.

The Easiest \$30,000 You'll Ever Make in 1 Year — PART TIME —

That's right, \$30,000 using one acre, or \$10,000 using 1/4 acre. Both in the **FIRST YEAR!** Complete manual explains Step-by-Step how to produce Grape vines and Rose bushes. No experience needed. Requires a VERY LOW INVESTMENT. Does not have to be attended year round. Run in your SPARE TIME. Can repeat year after year! Included are facts like: How to get all your cuttings free, How to sell with no problems, and much, much more! The best investment you will ever make. Step-by-Step Manual only \$5.95, plus \$1.00 P&H. Spi-Ro Distributors, P.O. Box 1538, Dept. M, Henderson, NC 28793.

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

Cooperatives Serve

Successful cooperatives can benefit their farmer members and others in many ways. But even the most successful cannot be all things to all members. Understanding the more common benefits and limitations of cooperatives can help clarify their role.

Cooperatives which market products and provide farm supplies, credit and other services vary widely in success, so their benefits and limitations also vary.

Benefits of cooperatives are difficult to measure. Some are tangible, or direct, as in the case of net margins or savings. Others are intangible, or indirect, such as cooperatives' effect on market price levels, quality and service. Some are more evident at the time the cooperative is organized, but get more obscure as the years pass. Benefits are greater for some types of cooperatives or in specific areas.

Cooperatives enable farmers to own and control, on a democratic basis, business enter-

prises for procuring their supplies and services (input) and marketing their products (output). They voluntarily organize to help themselves rather than rely on the government. They can determine objectives, financing, operating policies and methods of sharing the products.

Through cooperatives, farmers can own and operate a user or service-oriented enterprise in contrast to an investor- or dividend-oriented enterprise. Farmer ownership allows producers to determine services and operations which will maximize their own farming products rather than profits of the cooperative itself.

Cooperatives increase farm income in a number of ways. These include: raising the general price level for products marketed or lowering the level for supplies purchased; reducing per unit handling or processing cost by assembling large volumes, i.e., economies of size or scale; distributing to farmers any net savings made in handling, processing and selling operations; upgrading the quality of supplies of farm products; and developing new markets for products.

By pooling supply purchases and sales, and handling selling expenses, cooperatives can operate more effectively — at lower per unit cost — than farmers can individually.

Farmers usually judge the benefit of belonging to a cooperative by expense, net margins or savings — a tangible measure. More specifically, they

look at the amount currently paid to them in cash. Next is the amount allocated to them in non-cash form that may be revolved later. Many cooperatives make substantial cash payment of earlier deferred refunds from revolving funds.

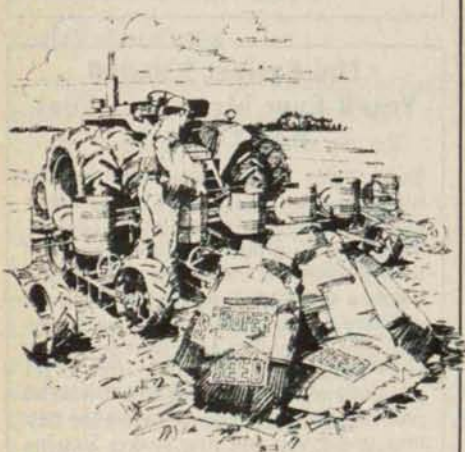
In addition, many cooperatives operating on a pool basis realize proceeds exceeding the average market price in their trade area. A number of dairy, sugar, fruit and vegetable associations bargain primarily for price, but also terms of sale, including terms for certain input items. These occasionally encourage members to produce quantities and quality of products needed to meet market requirements.

Cooperatives also provide important indirect benefits through their effect on local prices for farm products, supplies and services. The savings aspect usually becomes less easy to identify over a period of time.

Cooperative System Stimulates Competition

Cooperatives inject competition into the system by providing services at cost to members. This links to pricing adjustments by other organizations; thus the real benefit may be their day to day impact on market prices. Based on the competitive influence of cooperatives since they began operations, many leaders report that these economic benefits generally exceed the annual net margin of the cooperative.

A basic objective of the cooperatives is to serve their members' needs. They do this by



providing services not available or by improving existing services. Rural electric cooperatives and artificial insemination associations are outstanding examples of making a new service available in rural areas.

Farm supply cooperatives have been noted for providing supplies giving the greatest value and use to the farmer. Their objective has been to provide the feed, seed and fertilizer that gave the farmer the maximum gains and yields rather than those that return the largest net margin to the cooperative.

Cooperatives provide a yardstick by which members can measure the performance of other firms that serve farmers.

Cooperatives have relied heavily on state experiment stations for advice as to variety of seeds, analysis of fertilizer and formulation of feed that would best meet the needs of their farmer members.

In marketing farm products, cooperatives' pricing practices have been based on differential for quality. And they have provided information and advice on ways to produce quality products and to maintain that quality in the marketing process. Basically, cooperatives encourage production oriented to market requirements by developing producer payment plans based upon meeting grade, size, time and other marketing specifications.

Marketing cooperatives have led in demanding industry grade standards, and using

them in offering top quality products to buyers. Their efforts to improve quality, reliability and integrity of exports can increase the cooperatives' share of the export market.

A Dependable Partner

Cooperatives provide members with a dependable source of readily priced supplies, especially during shortages or emergencies. This service may require cooperatives to forego larger net margins from other domestic or foreign businesses to meet the needs of their member owners.

Cooperatives operated as pacemakers in supplying petroleum and fertilizer to farmers during the shortages of the early 1970s. Specifically, cooperatives confined sales of supply to member patrons to enable farmers to expand production; made special purchases at extra costs; added storage and transport equipment to acquire or store products when they were available; expanded refining and manufacturing capabilities; and formed an international petroleum trading and purchasing co-op to acquire foreign sources of supplies.

In 1975, during a period of fertilizer shortages and skyrocketing prices, cooperatives held the line by charging less than non-cooperative suppliers, resulting in cost savings to farmers.

Strong, successful cooperatives induce desirable competition that raises the going market prices for farm products, the type of services provided and the quality of supplies farmers purchase. Individual

farmers have little bargaining or purchasing power, but by joining a cooperative, they can acquire "muscle in the marketplace."

Cooperative competition may have a salutary or regulative influence on the daily operating practices of business firms. Local prices for farm products often advance when cooperatives enter the market, and prices of purchased farm inputs frequently decline.

The basic cooperative principle, providing services at cost, injects a highly competitive force into the marketplace even though there are a smaller number of large firms. Cooperatives provide a yardstick by which members can measure the performance of other firms that serve farmers. This can help cooperative officials decide whether to integrate operation on a more intensive scale.

Cooperatives, due to their non-profit and service-at-cost nature, tend to push performance closer to competitive norms. The reason is that they bring more to market at a higher producer price than would be the case if all firms were profit seeking.

When cooperatives enhance competition in the marketplace, usually non-members, as well as members, benefit. They may gain from increased price levels for farm products or lower price products for supplies; from upgrading of quality or improvement of services; or from development of new markets.

Through pooling products of specific grade or quality, many marketing cooperatives can meet the need of large scale

(continued on page 31)

Introducing Michigan Farm Bureau's Newest Service to Member Program



What is The Family Saver?

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

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

How can we do this?

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

What does it cost?

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

Most major brands available at discounts up to 60%!

Appliances

Freezers
Dishwashers
Washers and dryers
Refrigerators
Ranges
Small appliances
Microwave ovens

Electronic Equipment

Stereos
Scanners
Televisions

Miscellaneous

Furniture
Carpeting
Box springs and mattresses

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

Sporting Goods

Archery equipment
Hunting equipment
Pool and game tables
Rods and reels

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

Michigan Farm Bureau Buyer's Service Enrollment Form

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

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

Date _____

Membership Number _____

Farm Bureau Membership Name
(as shown on membership card)

Address _____

City _____

State and Zip _____

Telephone No. (_____) _____

Amount Enclosed _____

PIK Marketing Strategies for FBS Cooperative

(continued from page 13)

products, when all is said and done, than if he had marketed them at some other place for the immediate unit price gain."

Member Involvement Key to Co-op Success

Allen is an evangelist for cooperatives and his commitment to the cooperative system and the need for farmer involvement is redoubled in view of the competitive challenges ahead.

"We need to get farmers totally involved. The key to that is recognition that collectively they can accomplish more working together than they can separately. They need to be committed to that ideal in good times and in bad times; and then they need to support their cooperative. That's the message that I'm carrying to farmers, or when I talk to cooperative board members, or when I talk to managers of our member co-ops. I make no bones about telling our managers that they need to get out and get our farmers involved. That includes allowing our farmers to disagree with what we're doing rather than cut off dialogue between the cooperative and the farmer.

"There's a very loyal cooperative member in this state who strongly disagrees with me and he tells me so very straightforwardly. I admire the man because he tells me what he doesn't like. He's not running off mad and trading with someone else. He's staying involved in the co-op. That's a true coop-

erative member. The easiest thing to do in the world is to get mad and quit," Allen says.

He likens the commitment and involvement in the farm supply affiliate to farmer support for the Farm Bureau membership organization.

"Farmers get highly involved in supporting their membership organization," he says. "The cooperative is no different (in terms of relying on member support). Why shouldn't they get as involved in supporting their cooperative and take advantage of the tangible benefits of cooperative ownership in their FBS farm supply and marketing business?"

Discussion Topic: Cooperatives Serve

(continued from page 29)

buyers better than can individual farmers. Many cooperatives have developed markets in other countries and their exports provide outlets for more production than members otherwise could sell.

In many cases, cooperatives have expanded — or acted to retain — markets, processing members' products into different forms or foods. Major cooperatives have been organized to preserve farmers' link to a market and to protect their production investment.

Co-ops Develop Leaders

Another financial benefit not easily measured is the legislative support cooperatives provide for their members. This is supplied by the large centralized cooperatives, the federation of local and state cooperative councils, the national cooperative organization, such as National Council of Farmer Cooperatives.

Successful, growing cooperatives often develop leaders among directors, managers and other employees. Members, by participating in business decisions on a democratic basis, become more self-reliant and informed citizens in their communities. The practical business experience acquired as directors or committee members is often supplemented by specialized formal training. This experience of working with cooperatives contributes to improved rural leadership.

These benefits, which vary among cooperatives, all indicate ways cooperative enterprises help the family farm stay in business and thus provide control of production.

Credit and supply cooperatives help the family farmer enlarge and operate his production unit more effectively on an independent basis. The marketing and processing cooperatives provide members market access and help them sell their products to an advantage — either in the original state at harvest or later following storage, or in a processed form.

Discussion Questions

- Should cooperative members who don't fully support their cooperative continue to be allowed to use the cooperative to their advantage?
- Who should become involved in cooperative affairs?
- What does being competitive on prices mean?

GARDENING? THIS TILLER RUNS SINGLE HANDED! WON'T BOUNCE OR JUMP LIKE OTHERS DO!

LETS YOU GARDEN WITH "BIG FARM SYSTEM" OF TILLAGE...
(ENDORSED BY U.S. DEPT. OF AGRICULTURE) 30 DAY TRIAL PERIOD
SEND FOR LITERATURE NOW... YOU MIGHT WIN A FREE TILLER.

Want a better garden? Try a better tiller... new ATCO Tiger Tiller with Vari-Atak Tines, so gentle it tills single handed... gives you more power per pound of machine than any other tiller... Built for commercial use with 16 adjustments for operator comfort and better tillage... Does the work of a rear ender but costs 65% less... Send for literature now...



Weights 22 lbs., runs 8 hrs. on 1 gal. of fuel.



Tills deep from 18 to 12 inches wide.



Weeds last from 12 to 2 inches wide.

Not sold in stores free gardening guide

Write: A.T.CO. P.O. Box 428, Allentown, NJ 08501...Dept. 23

Name _____
Street _____
City _____
State _____ Zip _____
For rush delivery of literature call 201-530-9380 24 hrs. a day charge card orders accepted.



Tills in rough stuff. Good sod buster.



Won't bounce



Virgil Jelly: CUSTOM POLE BUILDINGS

Storage, Warehouses, Agricultural

24x24x8 \$2,495 40x64x12 \$10,495

24x40x8 \$4,295 Will quote yours!

Commercial Buildings

Office 32x52x10 \$32,900

Complete with heat, electric plumbing, carpet & paint.

Will assist in financing or land acquisition.

517-484-7900

A CARL DEVELOPMENT CO.

1809 Lake Lansing Road, Lansing, Mich. 48912

FREE
ESTIMATES

Your FB Membership Saves You Money On:

Cars • Trucks • Vans — SAVE HUNDREDS!

Use this form to get the dealer's prices on the new auto you want then negotiate your best deal, or purchase from us at approximately 1% over dealer invoice.

New Car Pricing & Purchasing Printout Order Form

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

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

Please charge my: Visa or MasterCard

No. _____ Expires _____

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

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

Name _____ Phone _____

Address _____

Signature _____

Home in the Heart of the Country

(continued from page 25)

new cattle barns were added to accommodate the farm's 170 milking cows and total dairy herd of 500 cattle. Acreage farmed had now reached 1,200 acres.

Although the expansion plan for the family farm partnership, which includes the senior Carmichael, Dale, and sons, Gary and Doug, was laid out in 1972, there has been constant analysis and evaluation.

"That's true of everything I attempt," says Gary. "Whether it's our farm management plan, work with Farm Bureau or community work, I am constantly evaluating. What did I do wrong? What can I do better? Whatever it is, I want to do it right and do it honestly."

It is interesting to note that an integral part of the planning and management of the day-to-day farming operation includes careful attention to time management. For greater efficiency, of course, but more important, to allow all members of the family farm partnership time to appreciate and enjoy time with their families.

"Through all my leadership experiences and farming, my first commitment is to raise a good family. I won't sacrifice that for ambition or getting ahead. I believe that if you're going to have a family and children, you have to put them first."

Gary Carmichael is a man who acts on what he believes, whether it's in his family life, in his business or in his Farm Bureau activities. And that's what will make him a distinguished leader for agriculture.

Legislative Review

(continued from page 7)

except for those contracts that farmers already have. It would also affect the Beginning Farmer Loan Program and the Inheritance Tax programs that are attached to P.A. 116.

Since that time, FB has appeared before the DNR commission to state our concerns with their attitude that farmland preservation within P.A. 116 is a "low priority." The commission was upset and has passed a resolution claiming it is their policy and will order the department to give this program a high priority and to fully fund it.

At the same time, H.B. 4232 has been introduced to transfer the entire program, including the personnel, to the Department of Agriculture. The bill has been reported out of the Agriculture Committee to the House floor. It is not known at this time what the cost of transfer would be or whether it will occur. FB has supported the transfer, but recognizes that, most important, farmers should continue to receive the excellent service which the administering agency personnel have rendered since the program's initiation.

Water Rights — H.B. 4198 has been introduced to provide farmers with the right to necessary water for the production of crops and other agricultural products, provided that the use of such water will be within good management practices. The bill also provides that the legislation cannot interfere with other state and federal water legislation.

The bill looks similar to the Right-to-Farm Bill, however, it is a complex issue and perhaps

will require much consideration before final passage.

Commission Appointments

— There has been no action on H.B. 4027 and H.B. 4057, which would make the director of agriculture a direct appointee, and remove the authority to hire the director from the present bipartisan commission. FB strongly opposes such legislation. Only since the commission system has been used has Michigan's Department of Agriculture become one of the best in the nation.

Forestry — H.B. 4206 has been introduced, which is very similar to last year's bill, creating a special management district in the Upper Peninsula. It is a means of determining to what extent proper management of forest lands can result in higher income to wood lot owners and more manufacturing of forest products.

MDA Transfers — The Department of Management and Budget is strongly supporting major reorganization of so-called environmental health protection programs. They would be centralized within the Department of Health.

What this means is that all inspection programs in the MDA would also be transferred, including inspection of food, milk, feed, plants, animals, pesticides, etc. Dairy farmers probably remember when milk inspection was in the health department and they were plagued by multi-inspections from various areas. Such programs were finally consolidated in the MDA and have been efficiently handled.

This so-called new proposal is a serious step backward. Such a transfer does not require any legislation. It can be done on order of the governor. A recent

Supreme Court decision has given the governor's office more power than ever before on such matters.

Part-time Legislature

— H.J.R. G, introduced by Rep. Krause (R-Rockford) et al, would limit the Legislature to a four-month session annually from mid-January through mid-May with a three-day cleanup June session. Special sessions of not more than 20 days would be permitted for only special circumstances. This would require a vote of the people. A petition drive is also being prepared. Such resolutions and petitions have been introduced each session but have never generated enough public support to pass.

Drain Code — The Drain Code Revision, rewritten from the one introduced in the last session, should be introduced into the Legislature soon.

Lansing legislative topics are reviewed by Robert E. Smith, senior legislative counsel.

"HEAVY BREED" SPECIAL!

Get big Reds, big White Rocks, big Barred Rocks, and big B'ck Giants. Super-healthy, easy-to-raise chicks for only \$14.95 per 100 plus postage. 50 for \$8.95. Our choice of pullets, cockerels, straight run mixed together as available. Order direct now. We ship C.O.D. Send name and address to:
RED TOP CHICK FARMS
R.D. 1, MARIETTA, PA 17547



GREAT SAUSAGE RECIPES

227 page illustrated book explains sausage making plus home curing and smoking of meat, fowl and fish. Over 100 recipes. Free equipment and supply catalog has more information.

For yours, send to:
The SAUSAGEMAKER
177-56 Military Road Buffalo, N.Y. 14207

ULCERS

Which of these Ailments Plague You?
Ulcers, Cancer of all types. External sores of any kind; Lupus, Polyps, (intestinal and vesical) Hodgkins disease, Parkinson's disease, Asthma, Leukorrhea, Colitis, Rheumatism, Diabetes, Bronchitis, Scabies, Varicose-Ulcers, Ringworm, Cystitis, Psoriasis, Gastritis, Herpes, Leukemia. Any stomach or colon disorders and many others. Send 20¢ stamp for information on how to get relief from above ailments. Don't pass this up. It could mean the difference of living in joy instead of misery.

Pau D' Arco Information Center, Dept. 3383
Box 2564, Mission, Kansas 66201

Discovery '83

(continued from page 15)

weaknesses in conflict situations so I can see where I need improvement," said one student. "This will be a great tool for personal growth and constructive change."

Becoming Better Marketers A Common Goal

The keen desire to become better marketers of their commodities seemed a common goal of Discovery '83 participants, evidenced by the active participation in courses offering instruction in three levels of marketing — beginning, intermediate and advanced.

Beginning marketing, taught by MFB commodity specialist Ken Nye, examined how commodity markets function, how to choose between various marketing alternatives, the importance of "basis" and the basics of futures hedging.

Intermediate marketing, with MFB commodity specialist Mike Kovacic as instructor, exposed students to both technical and fundamental market analysis. They learned how to look for and interpret market signals to help them develop market strategy.

Advanced marketing featured highly-respected expert Jim Gill, director of market analysis for Illinois Farm Bureau. Developing a logical marketing plan based on risk factors and major market indicators was the theme of this course. Gill focused on fundamental and technical analysis to develop a sound marketing strategy and outlook for the coming year.

Management Courses Sharpen Decision-Making Skills

The business of farming requires sharp decision-making skills and Discovery '83 offered a broad variety of courses aimed at fine-tuning those skills.

Dr. Myron Kelsey, Michigan

State University agricultural economist, taught a course on managing taxes. He focused on income and Social Security taxes, which can be a serious cash flow drain on farm businesses, and tax rules changed by recent legislation.

The risk management course provided participants with tools to use in the financial planning process in their struggles to make their farms profitable. A husband and wife team, Michael & Carolin Salisbury of Salisbury Management Services, served as instructors, and gave their students some new analysis techniques.

Debt management, taught by Larry Ackerson of the Production Credit Association, focused on such questions as how much debt is too much, how much return should be received on investment, and how much profit and/or borrowing capacity should be used for expansion, debt reduction or outside investment.



The Discovery '83 computer show allowed conference participants to try out skills and information gained during the computer workshops.

"Wills, Trusts and Estate Planning" explored what estate planning is — and isn't. Instructor David Scott, a Lansing attorney, discussed the cycle of the

process — getting started, operating a business, retirement and transfer to the young generation, and also gave his students an overview of taxation.

In the personal finances management course, account executive Katharine Brown covered safe versus risky investments in the 1980s and taxable versus tax-free ways of earning money on money. "Is the stock market for you?" was also discussed.

Agriculture Enters the Computer Age

Farmers attending Discovery '83 had plenty of opportunity to decide if computers would help them be better managers and which kind best fit their needs. Those who had already made that decision and had become "computer farmers" learned about the various information programs available to make the most effective use of new technology.

Courses offered included MSU pest management information, AgriCom, using the MSU/MFB Ag Software Index, using Radio Shack's color computer and introductions to farm business computers, Farmplan, Redwing and AgraData.

BASIC computer language classes were among the most popular, with computers set up to give students hands-on experience. Aiding instructor Lynn Bradley were farmers who used their experiences and enthusiasm to "show and tell" their classmates how to master the computer.

A computer trade show, with every major hardware company represented, along with software vendors, gave Discovery '83 students the chance to shop and compare while enjoying refreshments provided by MACMA's direct marketing program.

What feed do Michigan's top dairy producers use?



NU PRO

"Nu Pro 38% Supplement. I've tried other supplements with no success. I always wind up coming back to Nu Pro."

ROY THOMPSON — Mecosta County. No. 1 Michigan milk producer in 1982. DHIA rolling herd average 25,390 lbs., 849 butterfat.



"Nu Pro 20% Complete. It's the best dairy feed made."

JOEL CHAPIN — Mecosta County. No. 1 Michigan milk producer in 1981 and 1982 in over 100 head category. DHIA rolling herd average 22,820 lbs., 779 lbs. butterfat (1982).

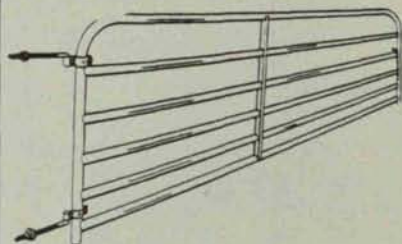
Farm Bureau Services, Inc.

Call 1-800-292-2646

for your nearest Nu Pro dealer

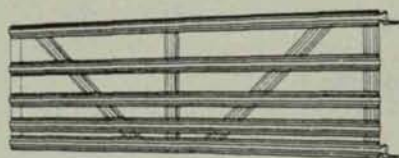
April 2nd through April 30th

APRIL-DAZE BARNYARD BARGAINS



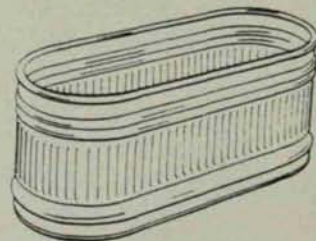
**GALVANIZED 1 1/2
ECONOMY TUBE GATE**

| Length | Reg. | Special |
|--------|---------|---------|
| 8' | \$55.55 | \$47.90 |
| 10' | 68.25 | 57.95 |
| 12' | 75.80 | 64.90 |
| 14' | 88.50 | 75.80 |
| 16' | 96.20 | 81.95 |



**GALVANIZED 5
PANEL GATES**

| Length | Reg. | Special |
|--------|---------|---------|
| 8' | \$38.70 | \$32.90 |
| 10' | 50.05 | 42.75 |
| 12' | 55.40 | 46.95 |
| 14' | 59.85 | 49.90 |
| 16' | 73.15 | 62.75 |



**ROUND END 2'
DEEP TANKS**

| Size | Cap. | Reg. | Special |
|--------|--------------|----------|----------|
| 2x2x4 | 95/115 gal. | \$ 61.95 | \$ 52.75 |
| 2x2x5 | 120/145 gal. | 69.25 | 58.90 |
| 2x2x6 | 150/180 gal. | 83.10 | 69.90 |
| 2x2x8 | 205/240 gal. | 110.50 | 93.95 |
| 2x2x8 | 300 gal. | 125.25 | 106.95 |
| 2x2x10 | 385 gal. | 172.35 | 146.75 |

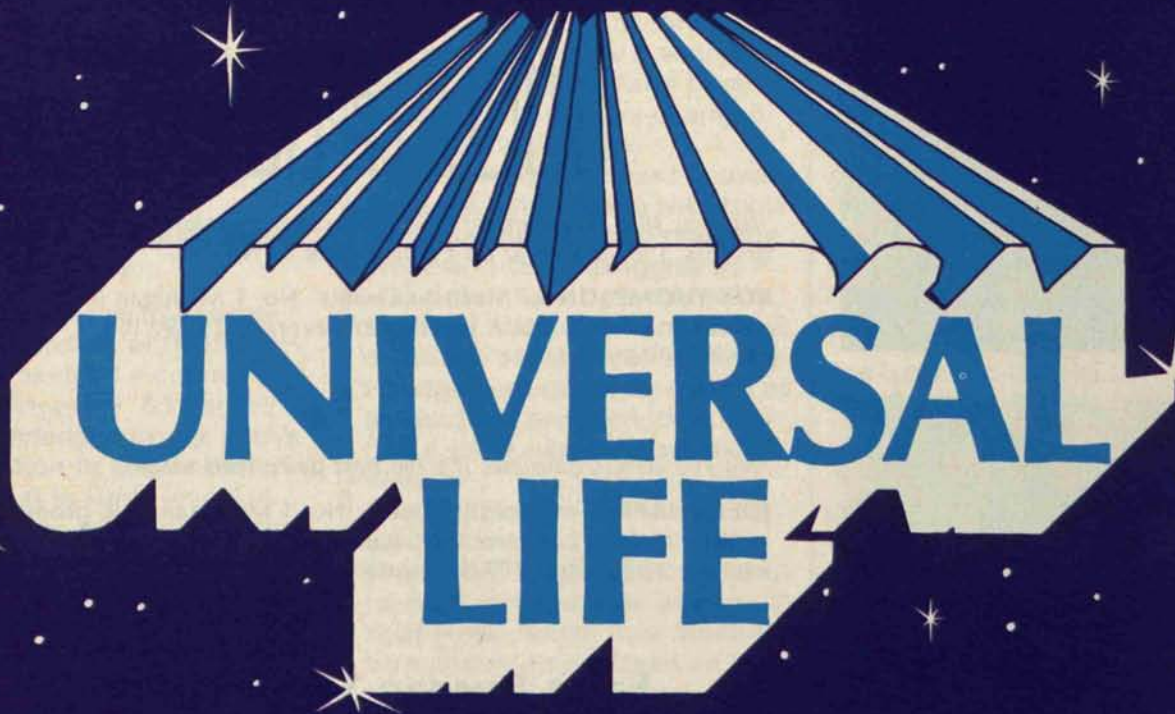
**GALVANIZED 2"
16 GA. TUBE GATE**

| Length | Reg. | Special |
|--------|----------|----------|
| 8' | \$ 89.00 | \$ 75.65 |
| 10' | 101.00 | 85.90 |
| 12' | 110.85 | 94.80 |
| 14' | 129.25 | 109.95 |
| 16' | 141.00 | 119.85 |

Available through participating Farm Bureau Services dealers. Call 1-800-292-2646 for the dealer nearest you.

Farm Bureau
FARM BUREAU SERVICES, INC.

One life insurance policy is so flexible, you'll never need another:



Featuring new add-on options to cover your family

Since Farm Bureau Life Insurance Company of Michigan introduced its Universal Life policy last October, thousands of Michigan residents have chosen the bold, new policy as the ideal way to plan their futures.

And no wonder. Universal Life gives you low-cost life insurance protection while paying a high interest rate on your cash accumulations. It's so flexible that you can tailor your coverages — and payments — to change with your needs. You can even add lump sums of cash at any time to take advantage of the high interest ... or withdraw cash without paying penalty fees.

The policy also offers tax-deferred interest and a non-smoker's discount.

And now there is additional flexibility: you can add coverage for your family onto your policy. These new options allow you to purchase coverages on the important people in your life with the same Universal Life policy that covers you.

The policy of the future keeps getting better and better. See your Farm Bureau Insurance agent for details.

**Making your future
a little more predictable**

**FARM BUREAU
INSURANCE
GROUP**

FARM BUREAU LIFE INSURANCE COMPANY OF MICHIGAN • FARM BUREAU LIFE INSURANCE COMPANY OF ILLINOIS • FARM BUREAU LIFE INSURANCE COMPANY OF INDIANA • FARM BUREAU LIFE INSURANCE COMPANY OF IOWA • FARM BUREAU LIFE INSURANCE COMPANY OF KANSAS • FARM BUREAU LIFE INSURANCE COMPANY OF MISSOURI • FARM BUREAU LIFE INSURANCE COMPANY OF NEBRASKA • FARM BUREAU LIFE INSURANCE COMPANY OF NORTH DAKOTA • FARM BUREAU LIFE INSURANCE COMPANY OF SOUTH DAKOTA • FARM BUREAU LIFE INSURANCE COMPANY OF WISCONSIN