

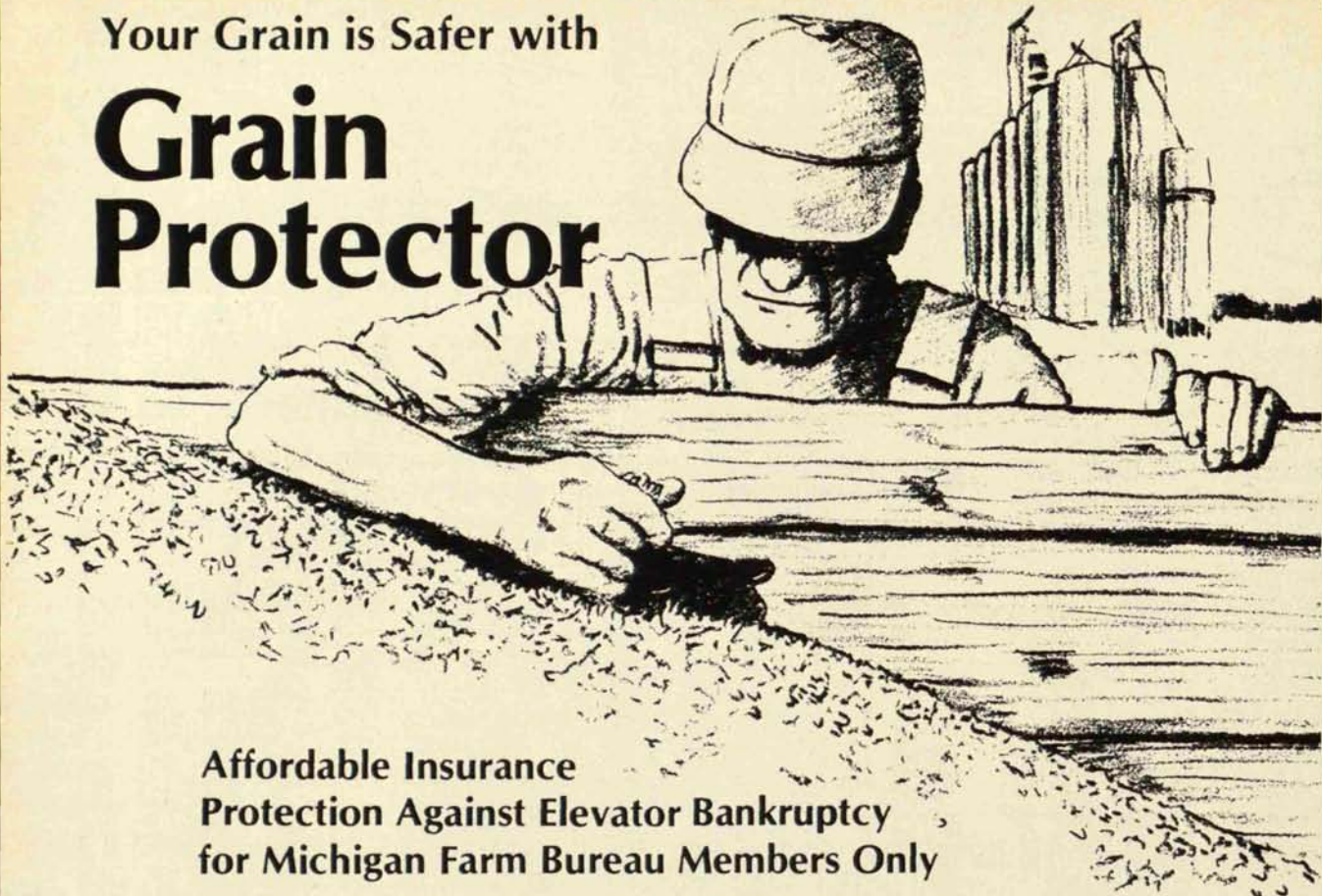
RURAL LIVING



**U-Pick Farm Markets Offer
Taste O' Michigan**

Your Grain is Safer with

Grain Protector



Affordable Insurance Protection Against Elevator Bankruptcy for Michigan Farm Bureau Members Only

During 1981 and 1982, ten grain elevators in Michigan declared bankruptcy, bringing financial hardship to hundreds of Michigan farmers who lost their grain. The loss to these farmers exceeded \$3 million.

Now you can protect yourself against this kind of loss, thanks to the new, low-cost Grain Protector insurance policy from Farm Bureau Mutual Insurance Company of Michigan.

The Grain Protector covers your grain in the event of bankruptcy or insolvency of a licensed grain dealer within Michigan or within 25 miles beyond the Michigan border (Canada excluded).

Five levels of protection are available, ranging from \$25,000 of coverage for an annual premium of \$70, to a maximum of \$200,000 of coverage for an annual cost of \$220. The policy will pay up to 80% of the loss of grain which is delivered for storage and for which a warehouse receipt is received. On grain stored under an open-storage, price-later, deferred payment, or delayed payment arrangement, the policy will pay from 80% to 65% of the grain loss, depending on how long after the time of delivery the loss occurs.

This policy is available exclusively to Farm Bureau members. Because it is a group program with low group rates, an adequate number of participants are needed to make the program feasible. Enrollment forms are available at your County Farm Bureau office.

Enrollment Deadline is September 1, 1983. Sign Up Now!

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RURAL LIVING

FARM NEWS

A publication
of the
Michigan
Farm Bureau

Michigan Farm News
RURAL LIVING



U-Pick Farm Markets Offer
Taste O' Michigan

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County Newsletter Price

AUGUST 1983
VOL. 62 NO. 8

THE COVER

Andria Nickerson, Melissa DeCapita and Kory Elkins select juicy-sweet strawberries for their summer treat.

Photo by Marcia Ditchie

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Taste O' Michigan

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In a July 18 vote, FBS member co-ops agreed to give financial support and business commitment to the proposed self-help "bootstrap" plan.

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Speak Up for Your Industry's Future



Smith responds to questions from reporters after the Ag Summit meeting.

There isn't anything I'd rather do than to sit down and visit personally with every Farm Bureau family in the state, to talk about our organization and its position on issues and the common challenges we, as farmers, face in the year ahead.

I could have gotten a lot of those farm visits accomplished during the two days I spent at the recent Agricultural Summit meeting called by Secretary of Agriculture John Block in Washington, D.C. But if I had chosen to do what I'd *rather* do than what I knew I *should* do, the voice of Farm Bureau might have gotten lost in the din of other voices that would like to speak for farmers.

As your elected leader, there are many of those "want to" versus "ought to" decisions to make, so I have to rely on this column to share major concerns with you. Granted, cold type is not as warm as the coffee or the conversation we'd share at your kitchen table, but it's the best alternative we have, and I welcome your calls, letters and personal visits whenever possible, as a follow-up to this message.

There's a lot of concerns I'd like to share with you this month, but August heralds the beginning of our organization's unique grassroots policy development process and it's uppermost in my mind and, I hope, in yours. Very seldom, in the past 16 years, has there been an

August issue of our member publication that I haven't tried to project to you the vital importance of farmer member involvement in developing policies which will provide the direction for our organization's activities in Lansing, in Washington, D.C., and in your own home communities.

Recent events have emphasized the importance of that involvement, one of which was the Agricultural Summit.

John Block called this meeting to gain input from not only farmers, but agribusinesses, industry, labor and consumer organizations. It was not a policy-setting session, but I am sure the USDA will look seriously at the various viewpoints in developing its proposals for the future farm and food policies of this nation.

It became clear to me, during those two days at the summit meeting, that there are those who would like very much to speak for farmers — and they are not producing farmers! And the real concern, to me, is that they will unless farmers decide to do it for themselves.

The worn-out excuse of farmers being too busy to participate in having input into decisions that impact on them will surely take the future of agriculture out of our hands and put it into the hands of others.

My involvement in this high-level gathering of opinion-molders and decision-makers made me very much aware of

the challenge we have ahead of us. Farmers simply have to get busy *now*, study the economic facts involved in the many issues that affect them, and come up with definite policies and then use those policies to speak with a strong, united voice in the legislative and public opinion arenas. It's the only way we can maintain control of our own destinies.

Please — get involved! Participate in your county and district policy development meetings, share your views with those who will represent you at the statewide policy development meeting in Lansing on Aug. 17, and make your voices heard at your county annual meetings. Share your concerns, your creative ideas, your forward-thinking to develop the best solutions to the problems we face. You owe it to your industry, your organization — and to yourself!

Remember, there are those just waiting for the opportunity to speak for you — and you won't like what they have to say!

Elton R. Smith

Elton R. Smith, President
Michigan Farm Bureau

Where People Grow

By Connie Turbin

During the annual Ag Expo on the campus of Michigan State University, the Farm Bureau family gathered under the dome of a 60'x90' tent to proudly display the products, services and programs of the Michigan Farm Bureau and its affiliate companies. Our own MFB exhibit theme, "Farm Bureau — Where People Grow," put the spotlight on the organization's greatest resource — farm people.

Perhaps the best chronicle of Farm Bureau's commitment to people can be gathered by visiting with the countless members and staff whose recollections of Farm Bureau's shining stars and "I knew him/her when . . ." memories tell the story of challenge and opportunity in our organization.

In this cycle of leadership and talent, there are fond good-byes and welcoming hellos and support for new leaders in the Farm Bureau family.

MFB staff and members said good-bye to two long-time, loyal employees in May and June of this year. Ken Wiles, former manager of the Member Relations Department, with 16 years of service, and Helen Atwood, 18-year manager of the Women's Department, both retired.

Replace these valued employees? Never! Instead, the search was for successors who would build on the accomplishments already achieved.

The training ground for these new leaders in Farm Bureau comes from within the ranks of our own organization. In July, Farm Bureau welcomed four staff members whose family and farm activities have been closely tied to Farm Bureau.

Two familiar family names lead the list of these staff appointments: Kartes and Fleming.

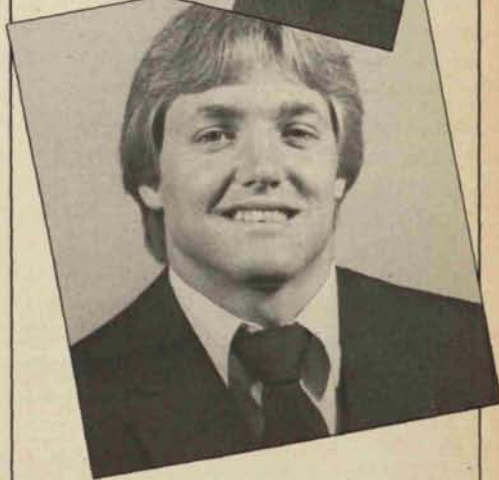
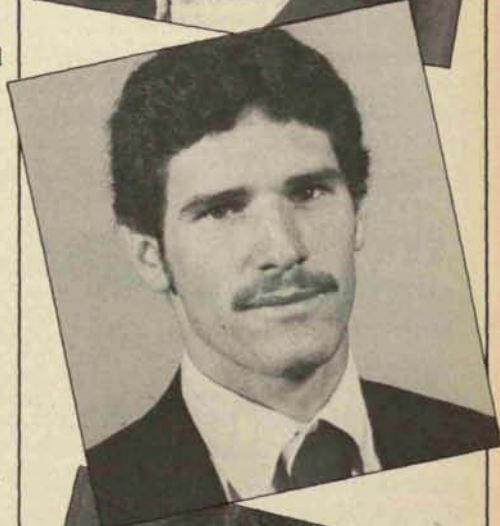
In Ogemaw County, the Kartes name is a familiar one and one whose reputation for enthusiasm and hard work has been enhanced by the staff contributions of Rosemary Kartes. Rosemary, who was raised on the crop and livestock farm of Robert & Margaret Kartes, joined MFB in September 1982 as regional representative for the organization's southeast Michigan counties. She now employs her talents as manager of the statewide MFB women's program and as education coordinator.

Working with farm people is a natural for Doug Fleming, recently appointed regional representative in Farm Bureau's northeast region. Doug was born and raised on a large dairy farm in Otsego County. His parents, Eugene & Barbara, are active in Farm Bureau leadership and programs.

Scott F. Walter is carrying on a Farm Bureau tradition begun by his father, a regional supervisor for the Ohio Farm Bureau. Scott, who joins MFB as manager of the Member Relations Department and the Community Action Group program, has been active in Ohio FB Youth programs and 4-H, and was an interim organization director for Ohio FB.

From the west Michigan community of Ravenna comes Susan Garner. Susan has been involved in FFA and agricultural projects and is a member of the Muskegon County FB. She assumes responsibilities as regional representative in MFB's southeast region.

In the busy organizational schedule ahead you will have the opportunity to get acquainted, offer support and work with these new Farm Bureau family members. Then you, too, will someday say, "I knew them when . . ."



New MFB staff members (from top): Rosemary Kartes, Douglas Fleming, Susan Garner, Scott Walter.

AFBF 'Capitol Milk Break' Promotes Conable Dairy Proposal

Dairy Legislation Update — AFBF used a Washington, D.C., "milk break" to gain public and congressional support for the Conable substitute to H.R. 1875, the Dairy Production Stabilization Act of 1983, which FB opposes. The event featured 20 dairy farmers explaining why the organization is backing the Conable bill as the best solution

WASHINGTON

to the worst dairy supply-demand imbalance in history. FB position papers on the issue were delivered to congressmen along with a carton of milk.

FB supports the Conable amendment because it repeals the two 50¢/cwt. assessments and authorizes the secretary of agriculture to adjust the price support to a level not less than \$11.60/cwt.

AFBF is concerned because during the political battle in Washington, D.C., statements such as "Farm Bureau is for cutting the price support \$1.50" and "under Farm Bureau's proposal, the support price would drop to \$11.60," are confusing dairymen. FB's proposal authorizes the agriculture secretary to adjust the support price up or down — but to not less than \$11.60.

Giving the secretary the authority to adjust the price support was a system that worked well to keep production in reasonably close balance with market demand from 1949 to

1977. Since 1977 when Congress took that authority away from the secretary and started mandating specific price support levels based on political reasons, the dairy industry has been producing milk far in excess of market needs. FB believes this experience is clear evidence that the original dairy price support system of 1949 should be reinstated.

Currently under consideration is a compromise bill that would include:

- Continuation of the single 50¢/cwt. collection from dairy farmers through Dec. 31, 1984, to fund a paid diversion program.



Kids, cows and 20 dairy farmers took part in the July 12 "Milk Break" in Washington, D.C.

- Cuts in the dairy support price totaling \$1.50 — 50¢ on Oct. 1, 1983; 50¢ on Jan. 1, 1985; 50¢ on July 1, 1985 (to \$11.60). The second and third cuts would be made if estimated CCC purchases on those dates exceed 6 billion and 5 billion pounds, respectively.

- A paid diversion program, ending Dec. 31, 1984, permitting producers to get a \$10/cwt. payment for cutting their marketings below their base marketings.

- A mandatory 15¢/cwt. promotion program running from Oct. 1, 1983 through Sept. 30, 1985. A national referendum would be held in July 1985 to determine whether the federal portion of the promotion would be continued.

FB Testifies for Health Care Cost Deductions — Examples of quarterly Blue Cross Blue Shield premiums for FB members in Michigan were used in recent AFBF testimony before the Senate Finance Committee to illustrate the inequity that exists in the tax treatment of health insurance costs for self-employed persons.

Employees and self-employed taxpayers who have to purchase their own insurance cannot purchase the same amount of coverage with after-tax dollars as an employer can furnish it to employees, AFBF testified. The committee was urged to consider legislation that would allow a business deduction for the cost of a self-employed taxpayer's health in-

insurance, or a personal deduction or credit for any individual's health care insurance regardless of whether deductions are itemized.

Rep. Del Latta (R-Ohio) has introduced legislation that would amend the income tax code to provide that one-half of the amount paid by a self-employed taxpayer for health insurance will be allowed as a business deduction.

FB members are urged to contact their congressmen urging them to co-sponsor this legislation.

(continued on page 32)

LANSING

The Legislature recessed for the summer on July 5 and will reconvene in September. However, there will be a lot of committee activity during the recess.

Various subcommittees will be working on specific legislation, some of which affects agriculture. A summary of legislation and other issues follows.

Elimination of Tax Exemptions — Just before the summer recess, several bills were introduced that put a "sunset" on numerous tax exemptions, including many of the various agricultural exemptions that FB has helped to pass and maintain throughout the years.

The bills include:

• H.B. 4756 — Amends the general property tax act to eliminate personal property exemptions after Dec. 30, 1985. This includes all farm personal property (machinery, livestock, feed, etc.), farm products, "processed or otherwise" in public ware-

(continued on page 32)

Ag Summit Leaders Review Current Issues in Agriculture

MFB President Elton R. Smith, representing the American Farm Bureau Federation, was among the farm, business, labor and consumer organization leaders participating in a recent Agricultural Summit meeting called by Secretary of Agriculture John Block. The purpose of the meeting was to give these leaders an opportunity to take a comprehensive look at current issues common to those involved in the food and fiber system.

At a news conference following adjournment of the meeting, Smith shared his viewpoints with reporters in Washington, D.C., and via a telephone hook-up to news media representatives gathered at state FB offices in Michigan, Illinois, North Dakota, South Carolina and Texas. Smith stressed that while this was not a policy-setting body, he felt the consensus of views at the summit meeting was that the U.S. market system, rather than government subsidy programs, is the best way out of the current farm income problem.

"No matter how well-intentioned, no politically-oriented farm program can effectively deal with the current overproduction problems in agriculture without government taking over most of the management decisions now made by farmers," Smith told reporters. "Farmers and ranchers throughout the nation agree that must be avoided."

American agriculture is at a crossroads, both in terms of production and in regard to future farm programs, he said. "The federal government simply cannot continue to buy up to 10% of the milk production or

be expected to inject as much as \$20 billion annually into commodity support programs as has been true this year.

"Agricultural 'entitlement' programs with open-ended guarantees cannot escape the spending restraints that must ultimately be imposed on all entitlement programs if we are to gain control of federal spending," he said.

"No matter how well-intentioned, no politically-oriented farm program can effectively deal with the current overproduction problems in agriculture without government taking over most of the management decisions now made by farmers."

One concern that resulted from the summit conference, Smith said, was that there are many non-farm segments that would like the opportunity to speak for farmers on agricultural policy. This presents a challenge to farmers to study the problems, learn the economic facts involved and come up with a definite policy, he warned.

"I'm firmly convinced that if the farmers of this nation don't do it, somebody with other interests will. That's pretty serious," he said. (See Rural Route, page 4.)

Taste O' Michigan

Farm Markets Offer Freshness and Variety to Michigan Consumers

By Marcia Ditchie

From Michigan's orchards, vineyards and fields comes an annual parade of fresh fruits, vegetables and syrups. Starting with the maple syrup "run" in late March and continuing through apple harvest in the fall, thousands of consumers visit Michigan farm markets and roadside fruit stands to purchase the highest quality fruits and vegetables.

Throughout the state, many growers offer these products through retail farm markets, "pick-your-own" facilities, or both, to meet the continuing demand for fresh products.

To assist farm market owners in promoting and marketing their home grown fruits and vegetables, Michigan Certified Farm Markets was formed in 1973 as a division of the Michigan Agricultural Cooperative Marketing Association (MACMA), an affiliate of Michigan Farm Bureau.

Membership in the organization has more than doubled since its inception. Some 85% of the cooperative's members operate on a seasonal basis and 15% are open year round.

In addition to offering consumers their own high quality fruits and vegetables, these family owned and operated markets provide unique taste treats such as jams and jellies, popcorn, spices, teas, nuts, honey and frozen fruits and vegetables. To assist the market owners in purchasing, warehousing and distributing these additional items, Farm Markets



Cooperative was organized in 1978 as an independent cooperative.

Together, these two organizations serve nearly 100 farm market owners across the state.

U-Pick Popular With Non-Farm Public

Long-time members of Michigan Certified Farm Markets are Alan & Wanda Spicer, who operate a retail farm market and pick-your-own orchard near Hartland in Livingston County. Located just off U.S. 23 about 40 miles south of Flint, their U-pick orchards include sweet and sour cherries, raspberries, plums, pears, peaches and apples. Their retail market, which is open from late July through May of the following year, offers consumers those fruits plus



many of the items available through Farm Markets Cooperative.

Spicer was raised in an orchard atmosphere. His grandparents, as well as his wife's grandparents, had orchards in the Novi area near Detroit until the area was subdivided for housing developments. Urban sprawl gradually moved his family northward to operate orchards in Brighton and Linden. When Spicer finished college in 1967, he purchased a tract of land at his present location.

The family owned and operated orchard has seen dramatic expansion since that time.

"I first bought 113 acres and we planted 6,000 or 7,000 trees the first few years," said Spicer. "After four or five years, as the orchard got older, my family sold the retail market in Novi and we built a retail outlet here."

Within eight years Spicer decided that further expansion of the market was necessary and in 1980 he built a large centralized market and storage facility.

"We moved all the facilities to a new 130-foot long by 45-foot wide building which houses the retail market, a cider mill, packaging and grading machinery and a 10,000 bushel controlled atmosphere storage area," he said. "We employ three people full time and hire an additional 25 to 30 people in the fall."

In addition to expanding the retail market, Spicer has also increased the size of his orchard.

"We have about 15,000 trees now and we plant 1,000 to 2,000 new trees every year. I purchased some additional land around me which I'm now gradually planting," he said.

Spicer's orchard also provides an entertaining and educational experience for his customers.



Spicer loves the farm life and independence of a family run business. Though the hours are long and investment is high, he says he'd trade places with no one.

"We try to provide our customers with the family entertainment aspect of a pick-your-own facility. On weekends during the fall we have four or five wagons which take families out to the apple orchard. We stop at each variety and let them pick for as long as they want and then give them a ride back to the market.

"Also in the fall, my wife conducts a lot of tours for children from preschool age to late elementary. She takes them into the orchards on wagons and explains how we grow the trees, the purpose of the blossoms in the spring and how we pick apples."

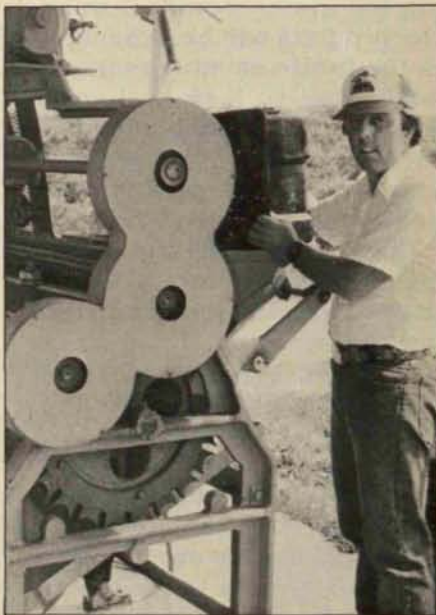
Spicer's three children also assume some responsibilities in the family business.

"They're just getting to the age where they can start to do some work in the orchard, pulling brush and trimming. The two older boys also occasionally work in the store bagging popcorn and stocking shelves. They will play a real active role in the next few years."

Markets Serve Public Well

Although Spicer has a successful pick-your-own orchard, he is cautious about newcomers entering the field.

"I think it has grown a lot in the past and it's at a good



Customer service is important at Spicer's farm market and orchard. Here Spicer washes and pits cherries picked by customers in the U-pick orchards.

stage right now. I don't know how much more expansion could take place in pick-your-own orchards. We suffer from over production on a wholesale basis and I think a lot of other pick-your-own orchards are starting to reach that level.

"If someone else decides to enter the business, it might be tough for them to get started and develop a clientele because the present markets and orchards are meeting the demand, especially in areas where there are a lot of orchards. However, expansion of the number of pick-your-own orchards might be successful in an area where there aren't any other orchards within a 20 to 30 mile radius."

Spicer has high praise not only for the Michigan Certified Farm Markets program, but also for Farm Markets Cooperative.

"I've watched the certified program grow and I'm real pleased with the way that it's assisted growers. Farm Markets Cooperative has been very beneficial to our market. We get a lot of nice products from the cooperative and it's a good part of our business, especially during the winter months. I think the program will be expanding in the future as more markets begin offering their customers the products available through the cooperative. It's a real savings in products, packaging, delivery and service," he said.

Does Spicer have any regrets about his decision 16 years ago to purchase the land and start his own orchard?

"I wouldn't trade places with anybody! It was tough getting started, planting the trees and waiting a few years for them to bear fruit, but I know I made the right choice. I enjoy the work, making my own decisions and watching the crops mature. It's very rewarding being successful and being able to expand like we have. That's rewarding in itself," he said.



"It was tough getting started, planting the trees and waiting for them to bear fruit, but I know I made the right choice."



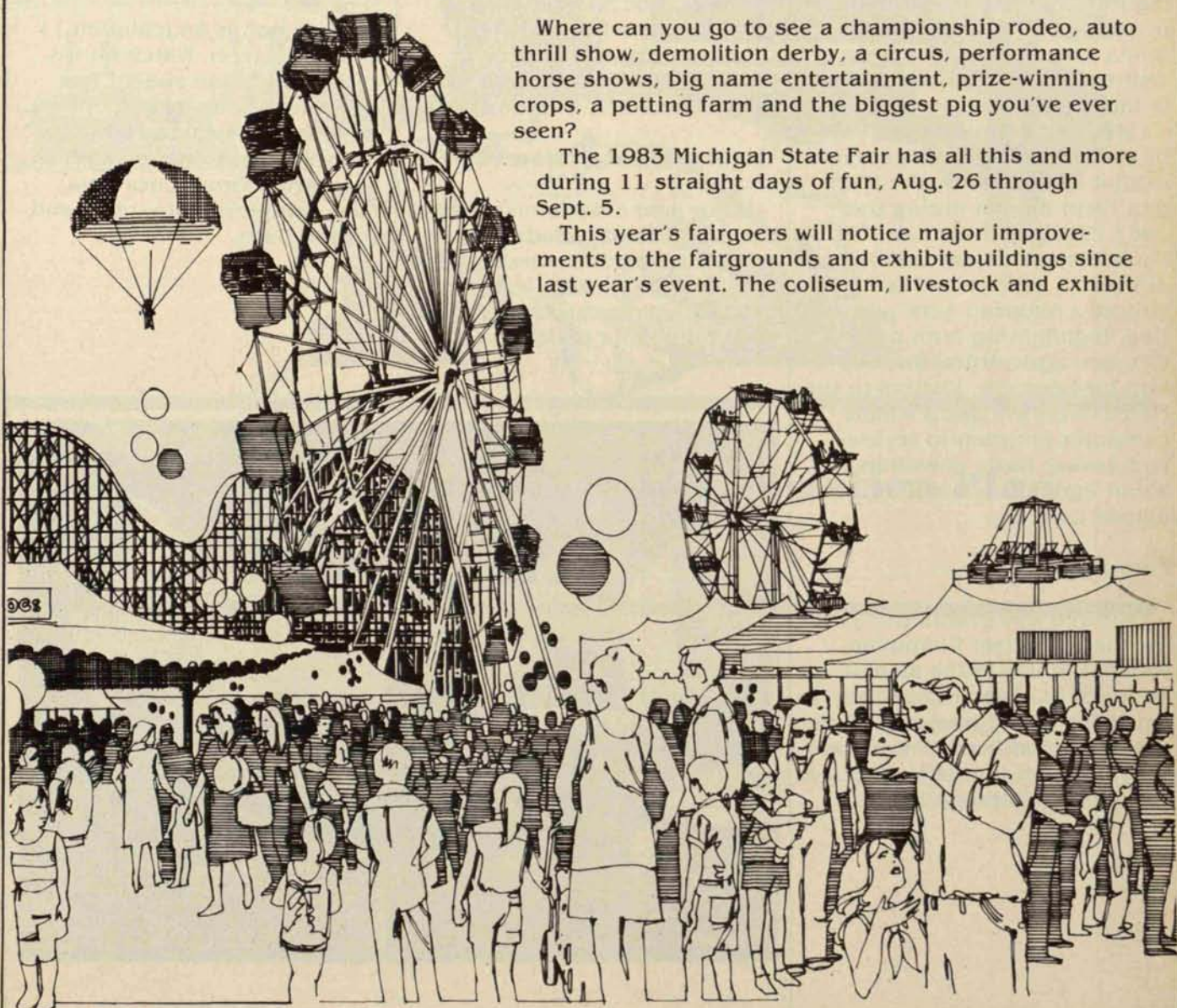
Agriculture, Free Attractions Featured

1983 Michigan State Fair

Where can you go to see a championship rodeo, auto thrill show, demolition derby, a circus, performance horse shows, big name entertainment, prize-winning crops, a petting farm and the biggest pig you've ever seen?

The 1983 Michigan State Fair has all this and more during 11 straight days of fun, Aug. 26 through Sept. 5.

This year's fairgoers will notice major improvements to the fairgrounds and exhibit buildings since last year's event. The coliseum, livestock and exhibit



halls have been completely renovated inside and out, and many areas are newly landscaped.

An Agricultural Fair

This year the emphasis of the oldest fair in the nation is being returned to its original intent as a statewide agricultural exhibition. Rural and urban residents alike can see blue-ribbon Michigan commodities on display and witness such events as a sheep-shearing contest and a livestock auction.

Everyone can still watch or participate in contests galore, be entertained by a whole array of special events or enjoy thrilling rides on the biggest midway in Michigan. Five acres of exhibits under one roof make a visit to the fair enjoyable even in inclement weather.

"We Need Farm Animals" will be the theme of an educational exhibit sponsored by the Michigan Farm Bureau during the 1983 Michigan State Fair. The Farm Bureau display will be one of over 25 exhibits in the "Agriculture's Amazing Acre" exhibition, highlighting farm production and agricultural information for fairgoers. Visitors to the MFB exhibit will use a simple computer program to review and answer basic questions about agriculture and farm animal care.

Free Attractions

Featured free events this year are the Budweiser Championship Pro Rodeo in the all-new Budweiser Coliseum on Thursday, Sept. 1 at 7 p.m. and Friday, Sept. 2 at 2 and 7 p.m.; an Elias Brothers International Circus, Monday through Friday,

Aug. 29 through Sept. 2; Joie Chitwood's Thrill Show from Thursday through Saturday, Sept. 1-3 at 2 and 7 p.m.; and the Arbor Drug/Coca-Cola Demolition Derby on Sunday and Monday, Sept. 4-5.

Also free is the Firemen's Field Day in the grandstand on Sunday, Sept. 4 at 2 p.m.; six days of performance horse shows in the coliseum; televised coverage of Channel 2's "Stars of Tomorrow" talent show from Monday, Aug. 29 through Monday, Sept. 5; and a spectacular fireworks display by Kroger Supermarkets on Kroger Day, Wednesday, Aug. 31.

Top entertainers including Rickie Skaggs, the Thrasher Brothers, Doc Severinsen and The Look, join O'Bryan, Terri Gibbs and the Rev. James Cleveland Gospel Show for free daily concerts in the bandshell.

Top Name Entertainment

Major paid entertainment in the grandstand includes country star Barbara Mandrell on Friday, Aug. 26 (tickets — \$14, \$12, \$10). For rock fans, The Greg Kihn Band performs on

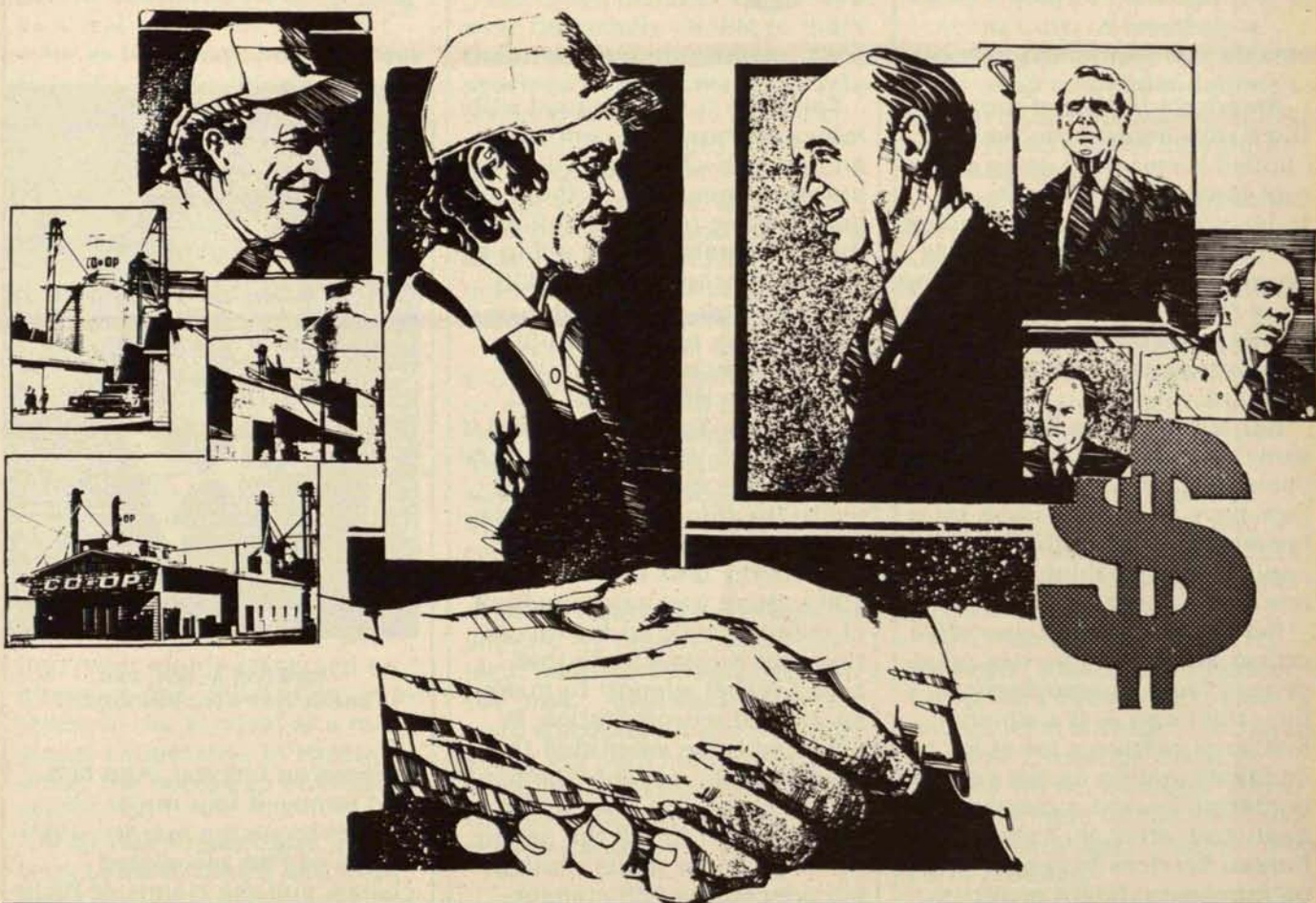
Saturday, Aug. 27 (tickets — \$11, \$10, \$9) and singer/composer Luther Vandross entertains on Monday, Aug. 29. A major country superstar, yet to be announced, will perform on Tuesday, Aug. 30. Advance tickets with reserved seating in the grandstand may be purchased by calling 313-368-9347. Paid entertainment tickets include discount admission to the fair and are available with certified check, Visa or MasterCard.

Sponsors Offer Discounts

The Michigan State Fair is located at Woodward and Eight Mile Roads. Hours are 10 a.m. to 11 p.m., Aug. 26 through Sept. 5.

Admission is \$4 (children 11 and under free). Watch for discount admission and/or free ride promotions from sponsors such as the Michigan Lottery, Burger King, Kroger Supermarkets, Arbor Drug/Coca-Cola, Elias Brothers Restaurants and Borden Dairy.





Member Co-ops Back Reorganization Plan

By Donna Wilber

At a special meeting July 18 in Lansing, Farm Bureau Services' member co-ops, by a majority vote, agreed to support a self-help "bootstrap" plan for reorganization. The plan calls for financial investments and business commitments from the members. When confirmed by the bankruptcy court, the result will be a new regional cooperative owned and controlled by local member co-ops.

Member Co-ops Pulling Together to Form New Regional Cooperative

America's birth and growth is filled with heroes who have "pulled themselves up by their own bootstraps." Even in today's world, when "let George (or Uncle Sam) do it" attitudes seem prevalent, individuals who have the drive and courage to tackle overwhelming obstacles and overcome tough odds are admired.

But is it possible that the same characteristics that those "bootstrap" kinds of human beings have that allow them to become winners in life can be applied to something as inanimate as a corporation?

Newton Allen, chief executive officer and executive vice president of Farm Bureau Services, Inc., thinks so — it's simply a matter of getting a lot of individuals pulling on the same bootstrap toward a common goal. And, after all, Farm Bureau Services IS people — co-op managers, board members, farmers, employees. . . .

Tough odds are something with which FBS has had to deal since 1973 when a fire retardant chemical — PBB — was mistakenly delivered to one of its plants and accidentally mixed into feed. The result became internationally known as the worst tragedy in the history of agriculture. Lawsuits and early settlements evolving from the incident, even though FBS did not lose any of the cases brought to trial, took a staggering toll on the financial and human resources of the farmer-cooperative.

For years it was plagued with losses of consumer confidence and erosion of member and employee morale. Add to those burdensome problems inflation, the grain embargo, an ailing agricultural economy and a PIK program that, while designed as a temporary prescription for sick farm incomes, also demanded sacrifices from agribusinesses. Total that up and it spells ODDS with capital letters!

When this critical situation led to the filing for reorganization under Chapter 11 of the bankruptcy laws in October 1982, there was a groundswell of member support for this action. But it takes more than broad verbal support to make a successful reorganization. A plan had to be submitted that would satisfy not only the bankruptcy court, but also be the best solution for all the people involved — the major motivating concern by FBS management and leadership in their search for the right plan.

It was this concern for the people involved that put liquidation at the very bottom of the list of alternatives, even though it would have been the easiest way out.

Since Newton Allen came on board in 1980, a key alternative has been a merger with another strong co-op with the same service-to-farmer philosophies as Farm Bureau Services. For awhile, it appeared that Ohio Farmers Grain & Supply Association of Fostoria, Ohio, might be the answer. The co-op did meet the criteria and it had ex-



**NEWTON ALLEN, FBS
EXECUTIVE VICE PRESIDENT**

pressed an interest. And FBS had removed four major obstacles to such a merger: elimination of PBB associated claims, and the claims of Michigan Chemical Co., the state of Michigan and the New Hampshire Insurance Co.

But, to date, the only official offer from Ohio Farmers was for an asset purchase and fell approximately \$14 million short of what FBS feels the assets are worth.

Over the past several months, FBS management has been developing the "bootstrap" plan concept. When the plan was first submitted to the managers and executive committees of the member co-ops, a majority agreed to the idea. However,

two major member co-ops, whose dollar volume of business made their support crucial to the plan, voted against it.

Following that "defeat," was a period Newton Allen describes as a real test of his faith. But even as he questioned the "Guy Upstairs" about this develop-

In return for this investment and business commitment, member co-ops will control election of the board of directors.

ment, he received a phone call that quickly restored that faith. The call came from Land O' Lakes of Minneapolis, Minnesota, one of the nation's leading, most highly-respected regional co-ops, expressing an interest in the survival of a regional cooperative in Michigan, under the bootstrap plan concept.

With this support and interest from Land O' Lakes, and from Farm Bureau Insurance Group, the next step was to gain commitment, via dollar investment and business pledges, from the FBS member co-ops. The positive member response at the July 18 meeting means a new regional cooperative, owned and controlled by the local member co-ops, will be formed.

For those member co-ops who need to borrow funds to make their investment, the St. Paul

Bank of Cooperatives will consider, on an individual member basis, making loans as necessary to finance the bootstrap plan.

For those member co-ops that were financially unable to make their required investment, FBS provided an agreement whereby the co-ops would do a greater share of their supply and marketing business with the regional cooperative, and future cash patronage received would be applied against their required investment until the requirement was funded.

In return for this investment and business commitment, member co-ops will control election of the board of directors of the new regional cooperative. Land O' Lakes and Farm Bureau Insurance Group have each requested one seat on the board.

"We are very pleased with the support we received from our local member cooperatives for the plan," Allen said. "The forward direction we are now pursuing will reap many benefits for all members and will be in the best interest of the concerned parties."

"We are very pleased with the support we received from our local member co-ops for the plan. The forward direction we are now pursuing will reap many benefits for all members and will be in the best interest of the concerned parties."

Allen stressed that the bootstrap plan is not intended to be a long-range strategic plan because long-range goal setting will come from the new regional co-op's board of directors.

At the July 18 meeting, a steering committee was elected to develop recommendations to the membership regarding such areas as articles of incorporation and by-laws.

Members of that committee are Joe O'Henley, manager, Lapeer County Co-op; Harry Stanton, manager, Eaton County FB Co-op; Dick Labadie, manager, Hudsonville Farmers Co-op Elevator; Hein Meyering, manager, Falmouth Co-op; Greg Armstrong, manager, Battle Creek FB Association; Ken Wadsworth, board member, Ruth Farmers Elevator; and Elton R. Smith, president, Michigan Farm Bureau and affiliate companies.

Alternates are Red Gilbert, manager, West Branch Farmers Co-op; Ed Powell, vice president and general manager, Michigan Elevator Exchange Division, FBS; Ed Wicke, manager, Chesaning Farmers Co-op; and Dave McClain, manager, Elkton Co-op Farm Produce.

A task force is currently conducting a study of the Michigan agricultural market and will report their findings to Farm Bureau Services, Land O' Lakes and the St. Paul Bank for Cooperatives in early August.

Michigan Farm Bureau is seeking nominations for the 1983 Distinguished Service to Agriculture award from county FBs, farmer cooperatives and Michigan State University. Persons chosen for the award will be honored at the 64th MFB annual meeting to held in Grand Rapids Nov. 29-Dec. 2. The award was established to give recognition to men and women who have provided exceptional service to agriculture in Michigan.

Your local health department is encouraging eligible families to utilize benefits of the Women, Infants and Children (WIC) program. The federally funded program provides supplemental foodstuffs, nutrition and health screening, food and nutrition education and health and social services referrals for participants. Some 80% of WIC dollars are used for the actual purchase of food for pregnant, breastfeeding and postpartum women, and infants and children up to five years of age. Income eligibility limits for a family of four is \$18,315. To refer eligible Michigan rural families for this program, contact your local health department or the Michigan Department of Public Health, phone (toll free) 1-800-WIC-3333.

Members of the Michigan clergy and laity will get a close-up look at a Livingston County dairy farm and a grain farm during the "Experience Real Farms" day, Aug. 11, 10 a.m. to 3 p.m. The event is being sponsored by the Family Farm Concerns Coalition of the Michigan Council of Churches to increase the general understanding of clergy and laity regarding the concerns of family farms. Cost is \$5.00 for registration and lunch. Send reservations to Grace Love, 2876 Cedar Lake Road, Howell, Mich. 48843. Make checks payable to the Michigan Council of Churches.

"Law and Resource Management" will be the theme of the 1983 annual conference of the Michigan Society of Planning Officials to be held Oct. 13-15 at the Hilton Shanty Creek, Bellaire. Conference information and registration forms may be obtained by contacting Ron Gaskill at Michigan Farm Bureau, P.O. Box 30960, Lansing, Mich. 48909.

Enrollment for Farm Bureau Mutual's new Grain Protector policy, exclusively for FB members, will be open until Sept. 1. The policy covers a member's grain in the event of bankruptcy or insolvency of a licensed elevator or dealer within Michigan or within 25 miles of the Michigan border (Canada excluded). Because this is a group program with low group rates, an adequate number of participants are needed to make the program feasible. If fewer than the necessary number of FB members sign up for the program, the Grain Protector policy will not be issued and the premiums will be returned to the purchasers. The policy will be sold through direct mail marketing and not through FBIG agents.

It's a small world when you are with FB friends from throughout the nation. Join the nearly 5,000 FB members who will attend the 65th AFBF annual meeting, Jan. 8-12 in Orlando, Florida. The busy schedule will include exhibits, Young Farmer competition, the Farm Bureau Women's conference, commodity conferences, and health and economic sessions focusing on the agricultural industry. The Orlando area features such famous attractions as Disney World, Sea World and the Epcot Center. For detailed information, contact the MFB Information & Public Relations Division, 517-323-7000, ext. 516, or TM Travel Associates, Inc., 616-364-6231.

A new animal care display is available for use by county FBs. Called "We Need Farm Animals," the display presents a factual and positive response to the areas of animal care most often challenged by the animal rightists movement. The display also includes nutrition information, deals directly with confinement and why farmers need it, and depicts the reasons why animal production is important. As a companion piece, a brochure is available for \$12.50 per hundred.

The display may be booked through the MFB Commodity Activities & Research Department, P.O. Box 30960, Lansing, Mich. 48909, phone 517-323-7000, ext. 547. A minimum of three weeks advance notice should be given for booking the display and ordering the brochures, which are also called "We Need Farm Animals." Counties are responsible for returning the display to the MFB office.

Cry for Help!

This letter is an urgent cry for help. If ever Michigan Farm Bureau could help us, we are asking you now!

The 50¢/cwt. tax on our milk is in limbo at present, but our cooperative has decided to start collecting it and \$613.32 was withheld from our June 15 check. With seed, fertilizer, all the spray and necessities of planting and harvesting crops, we stand to lose a great deal in the days to come! If they continue to withhold money from us, what incentive do we have to farm?

Recently I was able to obtain a list of all the American businesses who have a license to import dairy products from foreign countries. It may interest you to know that this list is really a 53-page booklet of names and addresses of who imports butter, cheese and please note: We should be using American milk first. We don't have a surplus of milk; we have a surplus of legislators and congressmen who should be doing another type of job.

The 50¢ tax has given us NO

incentive to cut back. Payments have to be made or we'll be on the street.

Please know that we are upset and concerned, and every American should be, for the beef farmer, poultry, fish, etc., could be next.

The dairy industry is having major surgery and we need prayers for recovery!

*The Don Cordes Family
Montmorency County*

(Editor's Note: Farm Bureau strongly opposed passage of the 50¢ tax assessment, and was a party to the court suit filed to place an injunction against its collection. See the Washington Legislative Review on page 6 for an update on dairy legislation.)

A Farmer's Answer

As a small farmer in the California mountains, I read with interest your article on "Fair Treatment of Farm Laborers" by Donna Wilber in the May issue. So often each side trying to get more from the other produces and promotes yet another problem — the labor organizer.

I like Vernon Howard's ap-

proach in his booklet, *50 Ways to Escape Cruel People*: "You need never think about answers to problems in human relations. It is useless to seek solutions among your present thoughts because those thoughts caused the problem in the first place. The solution arrives by studying the problem itself, just as you observe a faulty tree to see why it does not produce fruit. Solve yourself and you solve every problem."

Doesn't that sound like a farmer's answer? It suggests we first understand ourselves, then we can do what we truly need to do to produce the most fruit: in our workers and in our lives.

*Pat Miller
Mariposa, California*

Preparing Citizens

From within the sanctity of a world whose basic perimeters are home and high school, the concept of "citizenship" often appears distant. But that magic eighteenth birthday turns a boy or girl into a man or woman, with some new rights, many
(continued on page 33)

FARMERS OF THE WEEK

The Farmer of the Week program, co-sponsored by Farm Bureau Insurance Group and the Michigan Farm Radio Network, honors Michigan farmers for their contributions to the community and the agriculture industry. Four farmers were honored in June 1983:

June 6 — Roy Rasner, 64, a cash crop farmer from Marion, farms several hundred acres and, until two years ago, also milked 50 cows as part of his farm operation. He is a 25-year member of the township volunteer fire department; township supervisor and tax assessor; past president and member of the Menominee County FB board; past member of his church council; past 4-H leader; and served on the township school board, the county MMPA board, the Upper Michigan Milk board and the local ASCS board.

June 13 — Henry Vliek, 29, operates a 1,000-acre cash crop and veal farm near Scotts. Vliek serves as a 4-H leader and member of the county fair livestock sale committee; is a member and past officer of the Kalamazoo County FB; serves on a state FB commodity committee; is a delegate of the Michigan Veal Growers Association; and served as volunteer lobbyist for the Michigan Vealers Association. He also teaches a veal production course as part of the continuing education program at Western Michigan University.

June 20 — Dave Elftman, 25, is a cash crop farmer from Pigeon where he farms 200 acres. He is active in his church; is a Huron County FB member and active in the Young Farmer group, helping with the FB membership drive

and agriculture promotion programs; works closely with the Laker High School FFA and helps with educational projects; and earned the Honorary Chapter Farmer Degree from the local FFA in 1981.

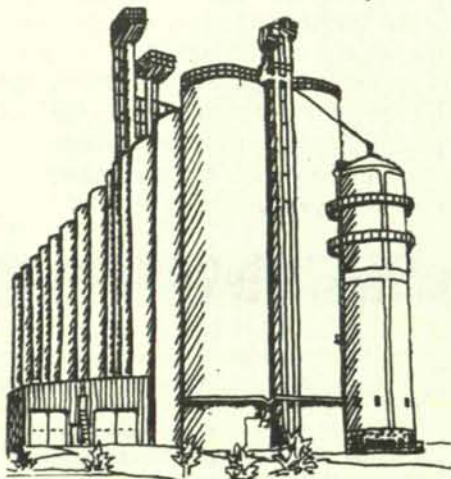
June 27 — Paul Edwards, 49, operates a 320-acre dairy farm near Grand Ledge. He is current treasurer and past president of the Eaton County 4-H fair board; spent 17 years as a 4-H leader; serves as township supervisor; is an Eaton County FB member; is past president of the local DHIA and the Eaton County Holstein Association; served on the St. Michael's School Board; earned the FFA State Farmer Degree; and was named state runner-up in 1963 in the Michigan Jaycees Outstanding Young Farmer program.

Satisfied Customers at Mecosta FB Food Booth



Two-and-a-half-year-old Zachary Hatfield enjoys his dinner at the Mecosta County Young Farmer's Food Booth at the Mecosta County Area Fair, July 10-16 in Big Rapids. Young Zachary's dinner companion didn't say much, but did attract some customers. Zachary's parents, Larry & Brenda Hatfield, are co-chairpersons of the county Young Farmer group.

Grain Protector Policy Newest Member Benefit



During 1981-82, ten Michigan grain elevators declared bankruptcy, bringing financial hardship to hundreds of Michigan farmers who lost their grain. The total loss to these farmers exceeded \$3 million.

Farm Bureau members throughout the state can now protect themselves against this kind of loss, thanks to the new low-cost Grain Protector Policy from Farm Bureau Mutual Insurance Company of Michigan. The new policy is available exclusively to MFB members.

The policy covers your grain in the event of bankruptcy or insolvency of a licensed elevator or dealer

either within Michigan or within 25 miles of the Michigan border (Canada excluded).

The policy will pay a maximum of 80% of the ultimate loss you may incur on grain stored in one of these elevators. Grain delivered for sale is covered for 80% of loss for the first 90 days after delivery to the elevator; after that, the coverage reduces 1% each week, down to a minimum payment of 65%.

The costs for the five levels of coverage are:

Insurance	Annual Premium
\$ 25,000	\$ 70
\$ 50,000	\$100
\$100,000	\$145
\$150,000	\$185
\$200,000	\$220

Because this is a group program with low group rates, an adequate number of participants are needed to make the program feasible. If fewer than the necessary number of FB members sign up for the program, the Grain Protector policy will not be issued and the premium will be returned to the purchasers.

The enrollment deadline is Sept. 1. Grain Protector policy brochures and enrollment forms are available from your county FB secretary.

Sharpen Personal/Business Skills at Leader Conference

Make your reservations by Aug. 16 for the State Leader Conference, sponsored by the Michigan Farm Bureau Women's Committee. The conference will be held Sept. 20-21 at the Marriott Inn, Grand Rapids.

Highlights include a presentation on self-development by Karen Stophel of Women Alive, Chattanooga, Tennessee. She will instruct the group on how to develop their potential in the spiritual, mental and physical areas of their lives. Dr. Keith Long, an instructor of agricultural medicine at the University of Iowa, will offer insight into rural health situations and problems.

Participants will be able to choose from the following workshops: Sept. 20 — understanding personality types, interpersonal relationships and highlighting action projects; Sept. 21 — conflict management awareness, leadership development and communicating effectively.

Cost for registration, materials, lodging and meals for the two-day conference ranges from \$72 to \$82, depending on room occupancy. Cost for Sept. 20 is \$38 and cost for Sept. 21 is \$22.50. For more information contact your county secretary or the MFB Women's Department, P.O. Box 30960, Lansing, Mich. 48909.



**MICHIGAN'S
FARM BEST**

Frozen Fruit Sale

Several delicious products are being offered in MACMA's Member-to-Member September Frozen Fruit Sale. Order blanks were mailed to members in participating counties in late July. If you haven't received yours yet, contact your county secretary.

The order deadline is Aug. 24, with delivery the week of Sept. 12. Be sure to order a good supply for the long autumn evenings ahead. The next sale will be the December Citrus Sale.

Newyogo Member Dares to Ask: 'What Can I Do?' — And Does It

By Laura Grabill, Editor
Newyogo County FB Newsletter

The Newyogo County agricultural community will benefit from the Ag Accident Rescue Seminar scheduled for Aug. 6 at the county fairgrounds, thanks to one young Farm Bureau woman who asked, "What can I do?" — and then did it.

Jean Sherman, health and safety chairperson of Newyogo County FB Women, became interested in farm safety when her husband, Larry, was Young Farmer chairperson. This winter, she responded to an article in the December *Rural Living* and wrote for more information. She was encouraged by Regional Representative Pat Lause and then presented the idea of the seminar to the county home Extension agent, Lana Ford, who offered to help. She and Jean, along with FB Women and Young Farmers, are sponsoring the event.

Jean has visited community action groups to promote the rescue seminar, answer questions and ask for help with operating funds. The response has been very positive.

May there always be individuals in our Farm Bureau organization, such as Jean Sherman, who are willing to get involved for the betterment of their community.

What Are Volunteers?

Volunteers are like Ford
— they have better ideas.
Volunteers are like Coke
— they are the real thing.
Volunteers are like Pan Am
— they make the going great.
Volunteers are like Pepsi
— they've got a lot to give.
Volunteers are like Dial soap
— they care more, don't you wish everyone did?
Volunteers are like VO5 Hairspray
— their goodness holds in all kinds of weather.
Volunteers are like Hallmark cards
— they care enough to give their very best.
Volunteers are like Standard Oil
— you expect more and you get it
Volunteers are like Frosted Flakes
— they're g-r-reat!!!

In Participating Counties

FB Member/STOP Signs Available Once Again

Remember those metal signs and posts you used to get from the county Farm Bureau? They served a dual purpose, telling people heading on to the road from your driveway to STOP first, and on the other side announcing to all that motored past that you belonged to agriculture's most important organization.

They also rusted.

Times change, and for a while the signs disappeared from circulation ... and from the yards of FB members.

But now they're back, and are — literally — better than ever. The signs are still done in an appealing crimson-black-white combination.

As mentioned earlier, times do change. The signs no longer come with stakes, but, on the other hand, they will last this time around. Constructed of tough, rigid plastic, they won't rust, and should last a long time.

Want one? You can purchase one through secretaries in participating counties.

Northwest Michigan Counties Seek Agricultural Economic Revival

By Deni Hooper, Editor
NW Michigan FB Newsletter

In an effort to effect an agricultural economic revival in Northwest Michigan while preserving the resource base, the Resource Conservation and Development Committee was established by the ASCS early this year, according to its first chairperson, Ken Engle.

Membership, says Engle, is a 15-county area from Ludington on the south to the Straits on the north, with I-75 as the east boundary and Lake Michigan on the west.

Committee members are Judee Larson of Mason County, Nick Jones of Kalkaska, Harry Taylor of Manistee County and Stella Otto of Antrim. Ex-officio members are Ag Extension Agent Rod Cartright of Charlevoix, FB Regional Representative

Dennis Gibbs, Kim Heisler of Federal Land Bank, Buz Long of the ASCS in Leelanau County, Resource Director Dean Rhoads and area coordinator Jim Haviland.

The committee's first priority is support of the U.S. 131 highway extension to northern Michigan as a vital economic link essential for the farming community in effective product distribution through consumer areas.

Another important area is economic encouragement of processing facilities badly needed for the northwest. For example, the whole green bean industry faltered this spring until processing facility problems were resolved.

Other target areas identified during the first meeting include support of the Michigan Live Stock Exchange

at Gaylord, assistance in the establishment of a hard cheese plant in this area and encouragement of fresh fruit and vegetable markets.

Farmette



"You give milk, have big brown eyes, get up at 5 a.m. and never overdraw the checking account. Good thing hubby proposed to me before he met you!"

FARM EQUIPMENT

Interested in Antique Gasoline Engines? Here are eight excellent books on and about these fine old engines. These are collections of advertisements for engines ranging from 1881 to 1949. Eight volumes, totalling 432 pages of advertising, for just \$31.00 postpaid. Order from Alan C. King, 4790 River Road, Radnor, Ohio 43066 (sorry no C.O.D.'s). (7-2t-53p-ts)

For Sale: Bale Thrower for New Holland Baler No. 268. Good condition. Price \$150. Floyd Langs, Augusta, Mich. 49012. Phone 616-731-4589. (8-20p)

Spring Special! — New Alumax hard hose irrigation traveler. 1,200 ft. of 3/4" ID hose — \$14,500. Allis Chalmers diesel pumping unit, complete, 500 GPM @ 140' — \$8,000. **Manure pumps, agitators, pipe and irrigation travelers** to pump manure directly from lagoon or pit to field. We also custom pump. Plummer Supply, Bradley, MI. 1-800-632-7731. (8-51p-ts)

Process your own milk and sell from farm to consumer. Instead of \$12/cwt., you can get \$20. We have a complete farm processing plant. Delivery and set-up could be arranged. \$50,000 or best offer. For details, call 313-648-3458. (8-39b)

FARM EQUIPMENT

Farrowing Stalls — All steel \$180.00. Includes feeder-waterer, top rail, rump rail. Weighs 196 lbs. Free literature. Starr National, 219 Main, Colchester, IL 62326. (8-24p-ts)

Wanted to Buy: Milk cans for shipping milk. International No. 9 slio filler, corn binders and grain binders. John Spezia, Leonard, Mich. 48038. 313-628-4147. (7-2t-24p)

LIVESTOCK

Milking Shorthorns: Young bulls, yearlings and calves for sale. Write or visit Stanley M. Powell and Family, Ingleside Farm, Route 2, 3248 Powell Hwy., Ionia, Mich. 48846. (4-6t-12p)

Corriedale sheep breeding stock. 313-429-7874. (1-12t-5p)

Sheep, C & S Curtis. Reg. Suffolks and Reg. Southdowns. Helping small flock owners and 4-H'ers our special interest. 204 N. Williams, Stockbridge, Mich. 517-851-7043 — 517-851-8017. (7-12t-22p)

For Sale — Half Simmental bulls. 19 months; 1,450 lbs. Holstein Angus mother. 517-676-2983, Mason, Mich. (7-2t-14p)

LIVESTOCK

Morgan horses, mares and colts. Phone 313-727-7679. (8-6t-7p)

Suffolk sheep, 60 registered ewes. All or will divide. Allegan, 616-673-2573 or 616-673-6873. (8-2t-13p)

For Sale: One team Welch mares, well broke. One team Haflinger, green broke. John E. Maynard, Hesperia, Mich. 49421. Phone 616-924-4739. (8-30p)

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. (8-20p-ts)

Now! Frozen Tomato Slices! Enjoy garden fresh flavor year round! Complete, easy instructions, \$1.00. Hamiltons, Box 652-131, New Ulm, Minn. 56073. (8-20p-ts)

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

Coldwater Dill Pickles! Can in minutes! No hot brine. Delicious. Crisp. Factory secrets! Recipe, \$1.00. Hamiltons, Box 652-131, New Ulm, Minn. 56073. (8-20p-ts)

Pecans! Quart each halves, pieces, meal. 3 qt. sampler, \$12.95. Postpaid. Canecreek Farm, Dept.-MF, Cookeville, TN 38502. (7-12t-16p-ts)

FREE!! 7 Jewelry samples. Seeing is believing. Special introductory offer. Only \$2.00 shipping/handling. Ace Enterprises, 323 Franklin #804/A207/D, Chicago, IL 60606-7093. (8-20p-ts)

MISCELLANEOUS

Probate Assistance. Probate by Mail. The attorneys at Michigan Probate Services, P.C., specialize in handling independent probate estates of all sizes through the mail. Computer assistance helps us help personal representatives. Probate Court supervision can be avoided and you, as personal representative, can remain in control. Call toll-free for rates if you have an estate to be probated. 800-521-8724. (7-6t-48p-ts)

LEE Jeans. Factory outlet work clothes, shoes. Bargains on new shirts (low as \$5.95), jackets, boots, gloves, coveralls. Send \$1 for catalog. SARA GLOVE CO., 16 Cherry Ave., Dept. C-95, Waterbury, CT 06704. (8-5t-33b-ts)

For Sale: Royal International, 35 ft. travel trailer with attached 10'x24' cabana, two utility buildings. Located north of Palmetto, Fla. Hwy. 41. Call 313-663-2777, Ann Arbor, Michigan. (8-2t-25p)

For Rent: Modern cabins, canoes (river trips, boat rental). Hiawatha Forest, 15 miles south of Wetmore on H-13. Lois Murdock, owner, Star Route, Wetmore, Mich. 49895. 906-573-2301. (8-2t-25p-ts)

Do It Yourself! Buy furnaces, boilers, air conditioners, water softeners and other items at near wholesale. Check our prices. 616-784-1941. (8-22p)

Why Die Without a Will? Two legal "will forms" and easy instructions. Only \$4... Order Today! Guaranteed! TY Company, Box 732-MF, Pryor, OK 74362. (8-6t-22p-ts)

MISCELLANEOUS

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. (7-6t-65p-ts)

CEDAR fence posts, any size. Rustic round rail sections. Log homes, Rapid River Rustic Cedar Log Homes and Fencing, Rt. 3, Ensign, Rapid River, Mich. 49878. 1-906-474-6427. (2-11t-27p-m)

Wanted: Old Indian Artifacts. Axes, celts, arrowheads, drilled slate. Information to: Relics, Box 152A, Eau Claire, Mich. 49111. (5-6t-18p)

Learn to play Bluegrass banjo. Write for free details: Ebro-MI, Star Route, Dunlap, Tennessee 37327. (7-2t-15p-ts)

\$200 — \$400 weekly working at home. No experience. National company supplies all materials and paychecks. Fully guaranteed. For details and application, send self-addressed, stamped envelope to: Tobec, Route 1, Box 514, Carpenter, Miss. 39050. (7-3t-35p-ts)

REAL ESTATE

Three bedroom modular manufactured in 1969 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. (7-3t-39p)

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. (6-4t-27p-ts)

Blueberry Farm — Excellent producing stage. 20 acres of blueberries and 10 acres of other. Home, barn, large tool pole bldg., packing shed. Tractor, drag, sprayer, rotillator and all needed equipment to run the farming business! Blueberry Harvester available! Irrigation equipment, pond and pipe. 4 inch well. Fantastic U-Pick operation and client! Members of Michigan Blueberry Growers Market! Must be seen to appreciate! Come and look us over. 616-924-0229. Fremont — Newaygo County. Mike & Barb Maxson. (7-2t-77p)

St. Joseph County — 112 acre farm. Picturesque setting with rancher and bank barn. Look out your window — see gently rolling fields, woods and ponds. Corral and riding ring. House includes all appliances. Call and ask for **Marie Kizer**, realtor, 616-244-5956, Titus Homes, 616-273-8478. (8-43p)

New condominium project on beautiful Duncan Bay off Lake Huron in Cheboygan, Mich. Pre-construction prices now available. For more information: Lofgren Construction Company, P.O. Box 35, Cheboygan, Mich. 49721. Phone 616-627-9506. (8-30p)

Gulf Shores, Alabama "The Cove" condominium. One bedroom units, \$39,900. Two bedroom, \$57,800. Lagoon access, boat ramp, pier, pool. 90% financing! Baldwin Real Estate, 205-968-7582. (8-2t-25p-ts)

CLASSIFIED AD POLICY

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

The deadline for advertisements is the **first Monday of the month preceding publication** and the publisher has the right to reject any advertising copy submitted. **All ads must be pre-paid** and may be pre-paid up to one year in advance. Please indicate if you are a Farm Bureau member. It is the responsibility of the advertiser to re-insert the ad on a month-by-month or year-by-year basis.

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

Name _____

Address _____

Farm Bureau member Non-member

Run the following ad in the _____ issue(s):

Words _____ Insertions _____ Total Due _____

AgriCom / Corlee Computer Exhibit "on the Road" Through October 1

By Connie Turbin

If you're even thinking about computers on your farm, you owe it to yourself to visit the MFB AgriCom/Corlee Computer Systems mobile exhibit at one of the remaining nine county fairs where MFB's computerized information system will be demonstrated.

AgriCom coordinators have already presented week-long demonstrations at the Mecosta County Area Fair in Big Rapids and at the Berlin Fair in Marne, reports AgriCom team leader Robert Craig. In addition, a three-day showing of the AgriCom system capabilities at MSU's Ag Expo attracted hundreds of interested persons.

"Most of them have heard about AgriCom and they want to see how it works," says Craig. "They have a serious interest in computer applications for home and farm. Through the demonstrations, we can introduce them to AgriCom as a means of improving their marketing program and increasing their net income."

The remaining schedule of mobile demonstrations at county fairs is running back to back from Aug. 1 to Oct. 1. In addition, Craig says, AgriCom demonstrations are being conducted, by request, for interested farm groups and at ag-related conferences and seminars.

AgriCom demonstrations attracted many interested farm family members at the Mecosta County Area Fair.

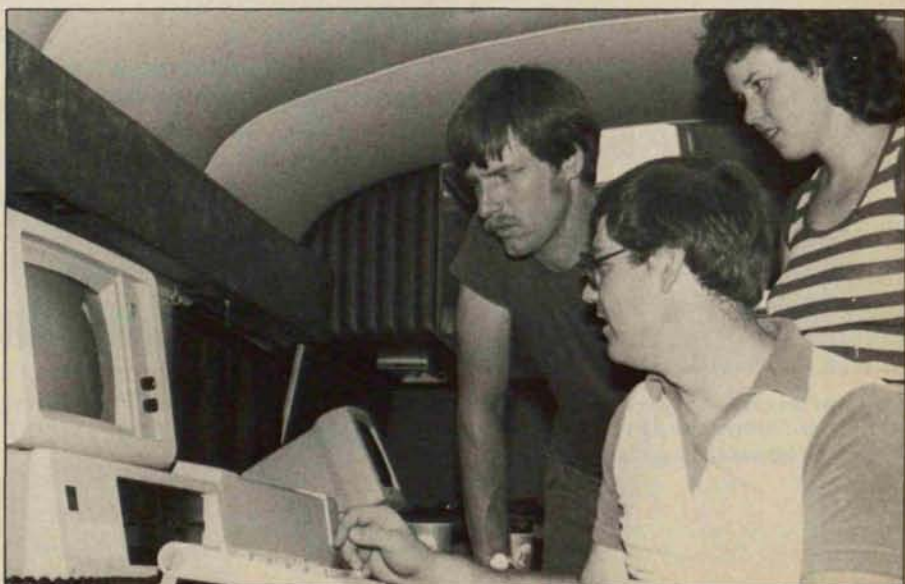
AgriCom-Corlee Computer Summer Fair Schedule

Stop by the AgriCom/Corlee Computer Systems mobile exhibit at a fair in your area:

- Ionia Free Fair
July 29-Aug. 7, Ionia
- Huron Community Fair
Aug. 7-13, Bad Axe
- Berrien County Fair
Aug. 12-20, Berrien Springs
- Western Michigan Fair
Aug. 22-27, Ludington
- Eastern Michigan Fair
Aug. 29-Sept. 5, Imlay City
- Saline Community Fair
Sept. 6-10, Saline
- Saginaw County Fair
Sept. 10-17, Saginaw
- St. Joseph County Grange Fair
Sept. 18-24, Centreville
- Hillsdale County Fair
Sept. 25-Oct. 1, Hillsdale

July was perhaps the most heavily scheduled month for the AgriCom "road show." The system was demonstrated at two county fairs, Cattle Forage Day at MSU's Lake City Experiment Station, the State Farm Management Tour in Sanilac County, and at two workshop sessions for the Vo-ag Teachers of Michi-

(continued on page 32)



MFB Policy Development Process

Your opportunity for positive involvement to address farm and rural concerns.

By Connie Turbin

Are you a coffeeshop critic or will you be among the hundreds of Farm Bureau members statewide who take an active and involved role in the 1983 Farm Bureau policy development process?

In 1982, from the recommendations of community action groups, individuals, county policy development committees and actions of Farm Bureau members at county annual meetings, more than 1,100 policy recommendations were forwarded to the 1982 MFB Policy Development Committee for their study and consideration. This year's state Policy Development Committee chairperson, Jack Laurie, expects the committee will receive an equivalent number of policy recommendations in 1983.

Sharing your ideas and concerns, whether for local Farm Bureau policy or for the mega-issues affecting our nation's agriculture, begins at the county Farm Bureau level, Laurie says. "That's the place to get your policy suggestions heard and considered by other farmers like yourself. If you are not a member of a Community Action Group, where many policy recommendations are generated, you can introduce your concerns by contacting a member of your county policy development committee directly."

Laurie emphasizes that the time you take to attend your county Farm Bureau annual meeting to support and discuss policy recommendations is an important contribution to Farm Bureau's grassroots policy development process.

Like Jack Laurie, a dairy and cash crop farmer in Tuscola County, members of county and state policy development committees are full-time farmers who take their responsibilities seriously. Their months of study and debate, which culminate at county Farm Bureau annual



**STATE POLICY DEVELOPMENT
CHAIRPERSON JACK LAURIE**

meetings in the fall, at the Michigan Farm Bureau annual meeting in December and at the American Farm Bureau Federation annual meeting in January, get underway in August of each year when the schedule of district and state policy development meetings is set.

Members of the 1983 Michigan Farm Bureau Policy Development Committee are William White, Cass County, District 1; Keith Preston, Branch County, District 2; Curt Eubank, Ottawa County, District 4; Robert Harms, Eaton County, District 5; John Tanton, Sanilac County, District 6; Herman DeRuiter,

Oceana County, District 7; Eric Bailey, Gratiot County, District 8; James Maitland, Northwest Michigan, District 9; Richard Nelson, Ogemaw County, District 10; and Robert Wahmhoff, Copper Country, District 11.

Also seated on the committee are three Young Farmer representatives: David Lott, Ingham County; Tom Bodtke, Van Buren County; and Jim Licht, Huron County.

The Farm Bureau Women's Committee also has three representatives: Nancy Rottier, Newaygo County; Catherine Knoerr, Sanilac County; and Charleen Thompson, Ionia County.

At large members of the state Policy Development Committee are Jack Laurie, Tuscola County; Michael Pridgeon, Branch County; and David Conklin, Shiawassee County.

District 3's representative on the committee has not yet been announced.

At this year's state policy development meeting, slated for Aug. 17 at Long's Convention Center in Lansing, key state and national resource persons will be on hand to review and discuss education spend-

ing, water rights, dairy price supports, local affairs issues, Economic Development Corporation funding, and other national and international issues affecting agriculture and rural citizens.

"At the state policy development meeting, county leaders have the opportunity to hear and question top notch state and national resource people on the issues," Laurie says.

In setting the agenda and recruiting resource persons, the committee identifies probable issues of importance to Farm Bureau and agriculture. "For example," Laurie says, "a session on Economic Development Corporation funding was scheduled and a business consultant invited to address our leaders because of the very real concern expressed by some of our farmer members that large scale agricultural enterprises which obtain start up funding from the EDC will exert negative economic pressure on already existing family farm enterprises."

Experience has shown that policy developed through the *(continued on page 33)*

District Policy Development Meeting Schedule

District 1 — Aug. 29, 8 p.m.
Van Buren County FB Office
38880 Red Arrow Highway
Paw Paw

District 2 — Aug. 24, 8 p.m.
Hillsdale County FB Office
335 Beck Road, Hillsdale

District 3 — Aug. 15, 7:30 p.m.
Washtenaw County FB Office
5095 Saline, Ann Arbor

District 4 — Aug. 25, 7:30 p.m.
Kent County FB Office
6525 Alpine Avenue
Comstock Park

District 5 — Aug. 22, 8 p.m.
Ingham County FB Office
134 W. Maple Street, Mason

District 6 — Aug. 1, 8 p.m.
Teal's Cafe, 3101 Main Street
Marlette

District 7 — Aug. 30, 8 p.m.
Fremont Fairgrounds, Fremont

District 8 — Aug. 1, 7:30 p.m.
Midland Community Center
Pioneer Room, Midland

District 9 — Aug. 24, 8 p.m.
McGuire's Restaurant, Cadillac

District 10 — Aug. 30, 8 p.m.
Chalet Restaurant, Gaylord

District 11 East — Aug. 23
8 p.m., Garfield Township Hall
Engadine

District 11 West — Aug. 22
7 p.m. Central, 8 p.m. Eastern
North Crystal Falls Township
Hall, near Amasa



Grassroots policy reaches the national level at the AFBF annual policy making session held each January.

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Farm Program at the Crossroads

By Robert Delano, President
American Farm Bureau

For some time it has been apparent that this country has reached a crossroads in agricultural policy. Further, by relying on politically appealing target prices and rigid, high-level price supports, we have worked our way into an overproduction box that severely limits our options.

One farm policy path — the easy one — leads us downhill to full scale government supply-management. The other, harder, but equally obvious, path takes us uphill and back to the marketplace.

The final option is to continue on the path followed since 1977 — talking about market orientation and increased participation in world trade (as we do in Farm Bureau) — while segments of agricultural leadership join politicians in demanding price and income support programs totally inconsistent with market realities.

Cost vs. Budget

It is politically tempting to keep on with the present system of rigid, high-level price supports and to try to handle the overproduction they encourage through voluntary acreage reduction, storage in the farmer-held reserve, the new PIK schemes and giveaway programs.

To do so would be to ignore agricultural expenditures growing faster than any other program — even defense — and signs of a dangerous political backlash from both Congress and the general public concerned about a projected budget deficit of \$200 billion and a trillion dollar national debt.

Economists project that the cost of U.S. farm programs for the year ending this Sept. 30 will exceed \$21 billion — without including the total costs of the payment-in-kind program. Basic program costs are up 75% from last year, 250% more than two years ago and about eight times higher than was projected when the 1981 farm bill was passed. Inventories of price supported commodities continue to be excessive despite an attempt to use export subsidies and a return to the payment-in-kind and other giveaway programs associated with the policy failures of decades ago.



ROBERT DELANO
AFBF PRESIDENT

Legacy of 1981 Farm Bill

We need to review again the conditions that have led us to a \$2 billion dairy surplus program, twice as much wheat on hand as we normally use domestically and three times our normal corn carryover. These surpluses have accumulated in response to false market signals generated by unwise

provisions of the Agriculture and Food Act of 1981.

The politically appealing Farm Act of 1981 was based on a number of false assumptions — the assumption that both inflation and world food demand would continue upward; the assumption that the dollar would remain weak against other currencies; and the assumption that U.S. farm exports would continue to rise in the midst of a world recession. As a result, loan rates, target prices and dairy price supports were set at levels completely out of touch with domestic and world markets.

Where From Here?

Without basic reforms, U.S. agriculture is headed in the same direction as that of Western Europe — wholeheartedly accepting politically determined farm prices “stabilized” by government at levels most acceptable to consumers with excess production siphoned into world markets through export subsidies.

The other alternative is for farmers to work together to end incentives to overproduce and, by discontinuing the farmer-held reserve, remove the artificial cap placed on farm income by government interference with markets. Once this is done, the profit and loss system will be free to work — allowing farmers to take advantage of every market opportunity at home or abroad.

U.S. Department of Agriculture economist William Leshner said as much recently: “Do we want a government dominated agriculture or do we want to be competitive in world markets? Once we direct our production to the marketplace and not to an artificial price system, then our competition will be forced into an honest battle which our experience has shown we can win.”

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AFTER ALL, THEY'VE GOT IT COMING.

Agricultural Weather Forecasting Must Have a National Priority

Weather has more impact on year-to-year changes in food production and energy usage than any other single factor. The importance of weather, especially for agriculture and for the entire food production system, has again been demonstrated during the summer of 1983, where concerns over hot and dry weather caused grain and soybean prices to move up rapidly, only to see a sudden change the other way when welcome rain was forecast or actually developed.

Commodity markets are always sensitive to weather and it may cause the national AMS corn price to hit \$3.15 per bushel, which would trigger \$200 to \$500 million bushels of corn to be released from the 1983 reserve program.

The concern on the national level is that consistent and accurate weather information is an essential tool for food production and marketing. Farm Bureau is very concerned about the Reagan administration's recommendation for the 1983-84 fiscal year to eliminate the nearly \$4 million budget for the National Oceanic and Atmospheric Administration in the U.S. Department of Commerce, which provides agricultural weather services including fruit frost alerts.

A national priority needs to be established for an agricultural weather policy and both Michigan Farm Bureau and American Farm Bureau are

working with other groups nationwide in developing a long-term plan for congressional review and consideration that would provide agricultural weather on a continuing and stable basis.

Weather forecasting must be a federal responsibility. The scale of weather systems is beyond local and regional boundaries and, therefore, must be national and global in scope. Satellite data, large scale numerical models, a coordinated national and international weather observation network and a nationwide information distribution system are all needed components.

Because of the importance of weather to agriculture, it is clear that an effective weather and climate system with federal input at the top is essential to assure the productivity of our food and fiber industries.

Forecast Needs for Agriculture

Users of agricultural weather forecasts fall into two general groups. The first is the agricultural producer — the farmer, rancher or grower who uses forecasts for daily farm operations and planning. The second group includes the interpreters, who combine weather and agricultural information to formulate advisories for use by agricultural producers and agricultural industries which are weather sensitive.

For several decades, the main thrust of agricultural advancement has concentrated on increasing production by technological advances, rather than intensive management. These technological advances brought an increased reliance on mechanization, energy, high quality seed, fertilizer, etc. Costs increased, but so did production, more than offsetting the increases in capital outlay. In many commodities, there are now reliable indications through yield plateaus that the technology input has leveled off and the relatively weak financial condition of many of the nation's farmers is a sure indication that technological inputs are not being recovered by the value of the crop produced. Reduction of overhead costs offers an attractive means of offsetting some of the increased cost of production.



Since weather is a dominant factor in the efficiency and the effectiveness of many farm operations, such as planting, chemical applications and harvesting, it is reasonable to assume that improved weather information leading to better management will increase farmers' potential for reducing production overhead costs.

Agricultural weather forecasts then must necessarily form the first steps in the staircase of essential weather information to be provided to producers for use in making sound farm management decisions.

The basis of all non-military weather forecasting activity within the United States, whether private, state or federal, originates from the basic national and international observational data set compiled at the NOAA National Weather Service's National Meteorological Center at Suitland, Maryland. From this observational data set, the National Meteorological Center, using numerical prediction models, produces a unique set of forecast maps and guidance procedures, which are disseminated to National Weather Service forecast offices, where weather forecasts are formulated and packaged to meet specific purposes, such as public, marine, aviation or agricultural weather forecasts.

These forecasts are then made available to the general public or other users for whatever use they desire. Some groups, such as private weather consultants, obtain the basic

forecast maps and guidance procedures directly from the distribution circuits and produce their own forecasts to suit the particular needs of their clients or customers. All weather forecasters base their interpretations on the same set of basic and processed information provided by the National Meteorological Center at Suitland, Maryland.

The farmers' need for weather forecasts is highly dependent on the type of farm operation and the commodities being produced. It also varies from day to day and from season to season.

Consider, for example, a poultry producer and a row crop farmer. Both have urgent needs for agriculturally oriented weather forecasts, but the elements of interest in the weather forecasts are markedly different.

The poultry producer is vitally interested in the maximum and minimum air temperature and the rate of change of air temperature as he attempts to regulate temperatures in the brooder, broiler or laying house to obtain optimum temperatures for production. This producer doesn't care about other elements such as rainfall or wind or soil temperature.

The row crop farmer, however, is especially interested in all aspects of precipitation (if, when and how much rain will fall), soil temperatures during the planting season, wind speed and direction for timing and suitability of spraying operations, dew formation and dry off, and in crop drying conditions.

The point is that no single forecast is going to suit the needs of all farmers.

Conclusion

Agricultural weather forecasts must be carefully packaged to provide the weather forecast elements that suit the needs of most of the producers in the area being served. It would be nearly logistically impossible to write a specific forecast for a particular producer group which contains all the elements of interest to that group.

Because weather is a such a vital factor in production agriculture, farmers must be concerned with national proposals to eliminate all agricultural weather services through the federal government.

Agronomic Update is prepared monthly by MFB's Commodity Activities & Research Department.



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

Workers' Compensation in Michigan

During the 18th and 19th centuries, moves were made to protect employers from injured worker claims. The common law courts developed three employer defenses against employer liability:

- Assumption of risk rule — an employee freely assumes the risks involved in a job when he accepts the work and therefore has no standing to complain when injury does occur.

- Contributory negligence — an injured worker who was at fault when the injury occurred has no standing to recover damages from the employer.

- Fellow servant rule — if a fellow worker was at fault, the injured worker has no standing to recover damages from the employer.

Costs of injuries, as a result, were shifted to other members of an injured worker's family and to communities. Welfare systems at the time were mainly limited to poor farms and church charity.

While employers "common law" defenses continued into the 20th century, soon an entirely new system of law began to emerge to compensate for worker injury. This resulted in large part because court opinions became more favorable to the employee on disputed

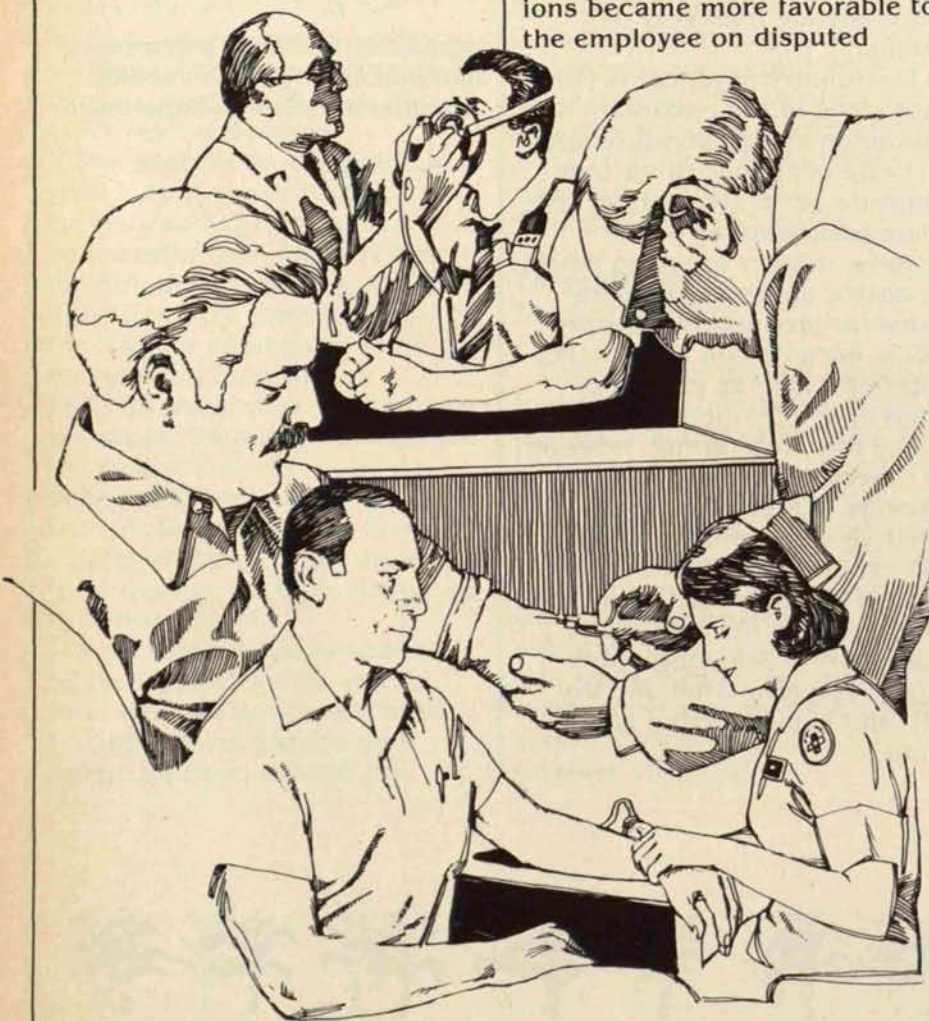
claims. Actually, Germany developed the first system of compulsory workers' compensation insurance in 1884.

Michigan Among the First

Between 1910 and 1915, the majority of states adopted workers' compensation laws. Michigan was one of the first to adopt a law in 1912. It was passed by a Republican Legislature and governor. The organized labor movement and management supported the law: labor to secure assured protection for workers; management to bring an end to the ever increasing number of liability suits over work related injuries. Agricultural employers were specifically exempted from the 1912 law.

The Legislature also repealed the three common law defenses of employers affected by the new system. At the same time, the employee and his family gave up their common law right to sue the employer for damages for an injury covered by the law in exchange for assured benefits.

The workers' compensation system was not based on fault, but instead on the relationship of the illness or injury to the employment. Originally, claims were limited to wage loss and medical costs, but over the years the courts began to recognize employer liability for injuries resulting in an "impairment" which may not necessarily result in wage loss. Benefits included cash payments based on 66⅔% of the employee's average weekly wage for the duration of a total disability. Partial compensation could also be



awarded, and a schedule of payments for specific losses was provided for loss of eyesight, appendages, hospital and medical expenses. In case of death, benefits were provided for the dependents.

The employer was required to cover his liability by purchasing a workers' compensation insurance policy. The premiums became part of the cost of production and added to the price of the product. The theory of the law was that the cost would be passed on to all of society.

Exemptions for Agriculture

For 55 years (1912-1967), farm employers maintained their common law defenses. Most purchased liability insurance. However, during the period of 1962 through 1964, demands emerged that agricultural employers should be subject to the Workers' Compensation Act also.

The three common law defenses which still applied to farm employers were repealed in 1965, and amendments were made bringing agriculture under the full workers' compensation law. However, when the Legislature considered the exemptions proposed by Michigan Farm Bureau, they decided to postpone the effective date two years, to May 1967.

Between 1967 and 1969, additional revisions were made. After 1969, the workers' compensation law provided three employer classifications: private employers, public employers and agricultural employers of three or more employees working 35 or more hours per week for 13 or more "consecutive" weeks during the preceding 52 weeks. Piece rate workers were excluded as were other employees. However, the law required farm employers of one or more workers for five or more

consecutive weeks to provide medical and hospital coverage for work related injuries. The worker retained his right to sue and the farmer retained his defenses. All other farm employers were exempt from the law.

Gallegos Sets Precedent

However, on Dec. 21, 1972, all farm employers were brought under the full workers' compensation law by a 6-1 decision of the Michigan Supreme Court in the Gallegos case. In that case, two workers were injured when they fell down a stairway of the living quarters on a farm at 2 a.m. The Workers' Compensation Board denied their claim because the law exempted piece rate workers. A lawsuit was filed. The Court of Appeals upheld the board's determination, but the Supreme Court ruled the exclusion unconstitutional and mandated that agricultural employees must come under the full impact of the law.

The fact that the people were not at work at the time of their injury made no difference since the injury would not have occurred if they had not been hired. This is known as the "but for" theory.

These kinds of decisions by the courts and administrative agencies have been the main reason that workers' compensation costs in Michigan have soared far above other states. Conversely, Michigan's benefits were not as high as many other states.

There is, however, an important benefit from being under the workers' compensation law. Section 131 states in part: "The right of recovery of benefits as provided in this act shall be the employee's exclusive remedy against the employer."

Those required to provide workers' compensation insurance are:

- "All private employers who regularly employ three or more employees at one time." *Interpretation:* The Appeal Board has ruled that if there is a pattern of employment where three or more are hired for a special job, time after time, they must be covered. This could apply where three or more workers are hired for annual planting, harvesting, pruning, cultivating, etc. The board has also ruled that "part time" labor constitutes regular employment.

- "All private employers who regularly employ less than three employees if at least one of them has been regularly employed by that same employer for 35 or more hours per week for 13 weeks or longer during the preceding 52 weeks." *Interpretation:* It is possible that workers' compensation would be required even though the employee may not work 13 weeks. Past decisions indicate the 13 weeks refer to the *job* not the employee. Examples of this include:

- An employee is hired as a milker, works 10 weeks and is replaced by another milker who is hurt after four weeks. The second milker may come under the act.

- A full-time regular employee who has an accident before the 13 weeks is up would probably qualify for workers' compensation because it was the employer's *intent* to hire him for more than 13 weeks.

- The 13 weeks need not be consecutive and are counted back 52 weeks from the time of the accident. A farmer might employ a person for eight weeks during June and July of

one year and again for five weeks or more in March of the following year. This employment would be covered by the workers' compensation law.

An illegally employed minor under 18 years of age who is injured receives compensation double that provided in the act. In this case, workers' compensation only pays the regular compensation; the employer must pay the rest because of the illegal employment.

Under normal circumstances, a workers' compensation policy limits your liability to the cost of the policy.

Costs Skyrocket; Reform Demanded

Since the 1970s, when farmers were brought under the full workers' compensation law by the court, benefit costs have soared and, in turn, the insurance rates have risen by 185%. The overall average premium rate in Michigan was nearly five times that of Indiana, nearly two-and-a-half times that of Wisconsin and one-and-a-half times that of Illinois.

Reform proposals were introduced in the Michigan Legislature with no results. Business demanded lower workers' compensation costs, but labor demanded more benefits. Finally, businesses started to move out of Michigan and with them went the jobs. Farms, of course, can't be moved. Unfortunately, many farm employers went without workers' compensation insurance protection, taking a chance that they would not have an accident.

In late 1980, enough legislators realized what was happening and passed some workers' compensation reforms, which took effect Jan. 1, 1982. Farm Bureau was part of this effort and worked with a coalition of other employer groups.

The changes included increased maximum benefits, as Michigan was low compared to other states; and elimination of minimum benefits regardless of wages. Benefits often exceeded working wages thus discouraging a return to employment. Other changes helped the logging industry and also placed some limits on benefits to retirees, requiring that mental disabilities and those resulting from the normal aging process must be related to their employment in a "significant manner." The statute of limitation was changed and injuries resulting from social and recreational activities were no longer compensable.

Even with these and other changes, it was found that because of the increased benefit levels, some businesses would still have an increase in costs.

In December 1981, another 15-bill reform package was passed by the Michigan Legislature. Some changes include:

- Anyone refusing a "reasonable" job that they are capable of performing loses benefits.
- Fringe benefits are limited when calculating benefits.
- Coordination of various benefits to prevent total benefits from being more than the person made while working.
- Clearer definitions of disabilities.
- Changes in rate setting to make workers' compensation premiums more competitive with neighboring states.
- Limitation of lawyer and medical fees.

What's the bottom line? It's really too early to tell, but the combination of the two reform packages should result in premiums being cut about 20% overall, even with increased benefits for the injured and disabled. The big question is whether the courts and administrative agencies will be more realistic in their decisions.

Some of the data that Farm Bureau provided in testimony supporting the workers' compensation reform battle in 1981 included a comparison of agricultural workers' compensation premium costs with other states. For example: orchards — Michigan \$15.81 compared to Wisconsin \$5.90, California \$7.44 and New York \$6.91; tree trimming and spraying — Michigan \$16.22 compared to Wisconsin \$5.90 and New York \$6.91; dairy and livestock — Michigan \$15.54 compared to Wisconsin \$7.25, Illinois \$9.30, New York \$7.11 and California \$7.97; cash crops — Michigan \$13.69 compared to Wisconsin \$7.25, Illinois \$9.30, California \$8.91 and New York \$7.11.

Some 1983 Michigan rates for these categories are: orchards \$11.50, cherry \$9.45, tree pruning \$8.63, dairy or livestock \$4.55, farms (cash crop, etc.) \$5.00 and farm markets \$2.15.

Michigan is one of 15 states requiring workers' compensation for farm workers; 21 other states require coverage, but with exemptions and limitations.

Further Reform Needed

There are many areas of the Michigan workers' compensation law that need reform. Farm Bureau is working on legislation to clarify definitions of contractors and subcontractors. Pitfalls of imprecise definitions affect agricultural and forestry interests throughout the state.

Fear of liability in a woodlot injury has caused many mills to refuse to purchase logs from a farmer's woodlot. Yet the farmer is unable to purchase workers' compensation coverage for himself.

A further test of these definitions regarding contractual

work is currently in litigation. In this instance, liability for an injury suffered during a contracted custom harvest has been charged against the farmer, despite the fact that the work was contracted and the equipment was owned and operated by the custom harvester.

Similar liability pitfalls may exist for farmers who contract for services such as bulldozing, excavating, etc.

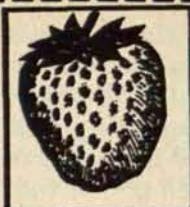
While there is agreement that this area of the law must be clarified, support for a legislative solution has been difficult to garner. Legislation was introduced in the last legislative session, but none has been introduced in this new session.

While this discussion topic is intended to be a general summary of the workers' compensation law and how it has evolved through the years, it is also intended to point out some of the liability pitfalls under the law.

Discussion Questions

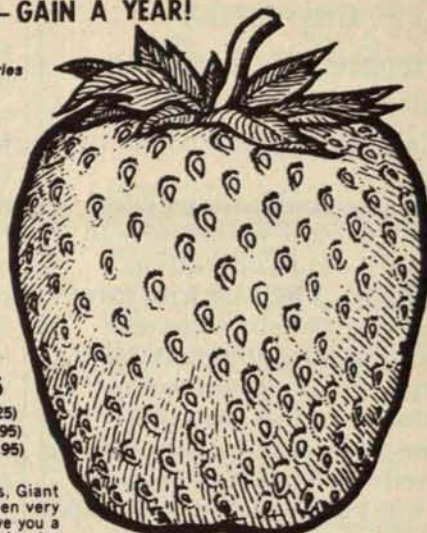
- Do you hire anyone, either full time or part time, on your farm?
- Do you have workers' compensation insurance?
- Do you contract with anyone to do particular jobs (building, roofing, field work, etc.)?
- Do you require them to provide you with a certificate proving they have workers' compensation insurance on their employees?

This article was prepared by Robert E. Smith, senior legislative counsel for Michigan Farm Bureau.



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AgriCom 1983 Summer Schedule

(continued from page 21)

gan summer conference in Lansing.

"The demonstrations offer more than the opportunity to see AgriCom in operation," Craig says. "We talk with farmers and agribusiness people about possible applications of computers on their farm or business and we also offer some general information about selecting computer hardware. We want to be available to talk with farmers and answer their individual questions."

Craig encourages both husband and wife to visit the exhibit at county fairs. "The purchase of a farm computer and determining its potential uses is a partnership decision," he says. "In fact, we have seen a trend of farm women being the most frequent user of the system to access AgriCom or to perform other functions such as farm recordkeeping."

The idea of a "road show" to local fairs was generated by Jim Cork, co-owner of Corlee Computer Systems, Inc., of Lapeer, which has been offering on-farm computer systems for three years. Corlee is demonstrating several types of computer hardware and software programs during the fairs.

Legislative Review: Washington

(continued from page 7)

AFBF President Sets National Priorities — In an address before the state FB Council of Presidents, AFBF President Robert Delano called for continued opposition to tax and spending increases, support for a strong national defense and a restructuring of federal farm programs to bring supply in line with demand.

"There is evidence that we are winning in our anti-tax campaign. Our ability to get thousands of letters opposing any tax increase to all members of Congress has been one of the most significant and successful Farm Bureau campaigns in many years," he said, referring to recent congressional votes rejecting both withholding on interest and a limit on the third year of the Reagan tax cut.

"Only through evidence of citizen support between now and the next election can we thwart attempts to increase taxes rather than to cut spending," Delano said.

Delano called for producers to work aggressively to bring supplies in line with demand, to reduce costs and to become more price competitive. FB policy calls for reducing incentives to overproduce by moving all commodity price support loan programs to market-clearing levels. By achieving that, he said, U.S. agriculture will be in a position to beat foreign competitors and avoid periods in which mounting surpluses depress prices.

Legislative Review: Lansing

(continued from page 7)

house, dock or port, and sugar made from sugarbeets in processor storage, household furnishings, appliances, fuel, wearing apparel, jewelry, etc. It would also eliminate the exemption on growing farm crops (trees, shrubs, plants, bushes, vines, annual or perennial) and the assessments on public rights of way exemption.

•H.B. 4757 — Amends the income tax act to eliminate, after Dec. 31, 1983, the \$1,500 personal exemption and various deductions including retirement benefits, contributions, energy

credits and the homestead tax credit program known as the "circuit breaker." It would also eliminate the credit a farmer can take when he allows charitable organizations to "glean" his fields or orchards for usable food.

•H.B. 4758 and H.B. 5760 — Amend the general sales tax and use tax laws to eliminate all exemptions after Dec. 31, 1984, including the sales tax exemption for agriculture machinery, livestock, feed seed, fertilizer, all supplies, etc.

•H.B. 4761 — Amends the Single Business Tax Act to eliminate exemptions after Dec. 31, 1987. This would bring farmers back under the act.

•H.B. 4759 — Amends the Severance Tax Act in a similar manner.

This series of bills, if passed, would eliminate all tax exemptions and tax credits, including P.A. 116! A special tax subcommittee will soon begin to critically study each exemption and make recommendations.

Each bill contains about the same wording. The exemptions are eliminated by a certain date unless the House and Senate taxation committees decide to allow the credits or exemptions to be extended.

Water Rights — This simple bill (H.B. 4198, Rep. Dodak) has become very controversial. It provides that "a farm or farm operation shall have the right to use an amount of water sufficient to meet the needs of the production of farm products and crops grown." However, such use "shall conform with generally accepted agricultural and management practices." A subcommittee is considering the legislation.

FB has helped to develop alternative language. The bill (continued on page 34)

Letters to Rural Living

(continued from page 17)

new responsibilities and a profusion of new choices to make.

How does a brand new citizen make choices in a foreign world of politicians, promises, statistics, ballot proposals, political parties, more statistics and finally the polls? Far too often they simply avoid them, pleading ignorance or innocence. Elections only represent the choice of those who do vote.

Farm Bureau . . . sponsors a Young People's Citizenship Seminar each year to help prepare some of America's future citizens — leaders as well as voters.

The weeklong, eventful seminar is a well-organized and very educational experience for 16- and 17-year-olds from all over the state. The highlight of the seminar, which ties the many lectures and discussions together, is a mock election. "Federalists," "Populists" and independents campaign, register, vote and are forced to make decisions.

As an example of these decisions, this year's ballot proposals at the seminar were "Should capital punishment be reinstated?", "Should there be a ban on the sale of hand guns?" and "Should there be a moratorium on further building of nuclear power plants?" Not make-believe choices, but very real questions that are of moral and political significance.

High school education, with its own student council elections and government classes, also stresses the importance of conscious choices. It is easy, however, to become apathetic and aloof — to develop feelings of insignificance.

The 231 students who attended the seminar are bright, young leaders, mostly high

school juniors or seniors who were chosen by Farm Bureau members of their home counties. As Henry Schriver said to the group at a banquet Wednesday evening, "You are here because they see in you the promise of things to come."

The young people have acquired a new sense of citizenship to live with and pass on to their peers. They deserve to be commended, along with the Farm Bureau organization. It's a shame all young people before that subtle transition into the "real world," can't experience such a week.

In the end, the experience will, as Schriver put it, help them "grow to be golden wheat and not noxious weeds."

*Marshall Evening Chronicle
Editorial, June 17, 1983*

Policy Development

(continued from page 23)

meetings and discussions of Farm Bureau members throughout the state are pretty much on target in identifying issues that need the focus of Farm Bureau's policy execution activities.

"Larger ideological issues, such as farm program policy, federal spending and international trade may take months and years of effort and support by Farm Bureau, Laurie says, "but many practical, day to day policy issues such as support for the Michigan Agricultural Marketing and Bargaining Act (P.A. 344), water rights legislation and agricultural research funding are successfully carried out through the year."

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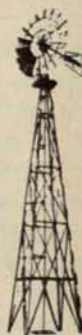
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Legislative Review: Lansing

(continued from page 32)

only recognizes in law that agriculture should have certain rights.

In the future, a more detailed law will be needed.

Education — The 1983-84 budget for local schools was increased about 17% overall. The state aid per pupil formula for K-12 schools provides \$328 for each student plus a guaranteed \$59 per mill of tax levied. For example, a school district levying 30 mills of tax would be guaranteed \$2,098 per pupil [$\$328 + (30 \times \$59)$]. This is up \$150 or 7.7% per pupil.

S.B. 113 and S.B. 114 (see July *Rural Living*) would bypass the 1978 Constitutional Tax Limitation Amendment (Headlee) by making the school employee retirement and Social Security a part of the 41.6% of the state budget that must go to local units of government. This payment shift would mean \$125 million for the current year and \$300 million for 1984 for other state spending. The bills are being considered during the recess.

Grain Dealers' Act Amendments — S.B. 55 and S.B. 56 would create a "statutory lien" on grain assets of a dealer in favor of the farmer if he has written evidence of storage or sale. In case of bankruptcy, farmers with stored grain would have first priority and those with evidence of sale, second priority.

However, problems could occur with federal bankruptcy laws which can override state laws. Substitute H.B. 4319 creates a \$4 million state gov-

ernmental insurance fund. Grain would be insured at 80% of value. It would be funded by a per bushel fee of one-half cent on dry edible beans, one-eighth cent on corn and oats, and one-fourth cent on all other insured produce.

In addition to legislation, insurance companies are considering low cost policies whereby farmers can protect themselves from bankruptcy losses. Some states have such programs. Federal bankruptcy laws also need to be changed. The various approaches and amendments are under study during the recess. In the meantime, the new Grain Dealers' Act, passed last year, has been effective.

PCB Contaminated Silos — FB is supporting legislation to assure that farmers with such silos receive payment for their losses.

Two bills for compensation or loans have been introduced. S.B. 365 (Sen. Nick Smith) provides that the regular condemnation procedures should be used the same as when any other property is taken by a governmental body. The other bill, H.B. 4771 (Rep. Nash), provides for 20-year loans up to \$75,000 with no interest the first five years, 3% the next five years, and 2% less than the regular rate thereafter.

The present emergency rule has prohibited farmers from adding material to contaminated silos since May 1983, and prohibits any use of those silos after September 1983.

Farm Truck Licensing — H.B. 4581 (Rep. Allen) passed the House and will be considered in the Senate during the fall session. It contains the \$15 special permit that was available for vehicles used only to "gratuitously transport crops between

the field where produced and the place of storage."

The bill removes the word "designed" from the old law. Defining "designed" had created problems.

A new section allows the purchase of farm/truck licenses for three months or more at 1/10 the regular annual fee for each month. It applies where the regular fee is more than \$50. FB helped write this legislation.

Beef Commission — H.B. 4421 passed and is now law. It closes loopholes in the collection procedures for research and promotion. Veal producers will be exempt from the act provided their own self-help promotion program passes a producer referendum under P.A. 232.

Sales Tax Prepayment on Gasoline — H.B. 4585 (see July *Rural Living*) is also being considered further during the recess.

Beginning Farm Loans — The first loan applications have been approved by the Family Farm Development Authority. They range between \$35,000 and \$175,000 with interest rates ranging between 6% and 10%. Loan applications must be made through local participating banks or lenders located throughout the state.

Solid Waste Amendments to P.A. 641 — H.B. 4365 contains several updating amendments. Farm Bureau has proposed one to require an agricultural impact statement "when a solid waste site is being considered." It will be another issue this fall.

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

Come Help Us Celebrate The Child

St. Jude Children's Research Hospital continues its desperate search for life-saving knowledge about childhood catastrophic diseases.

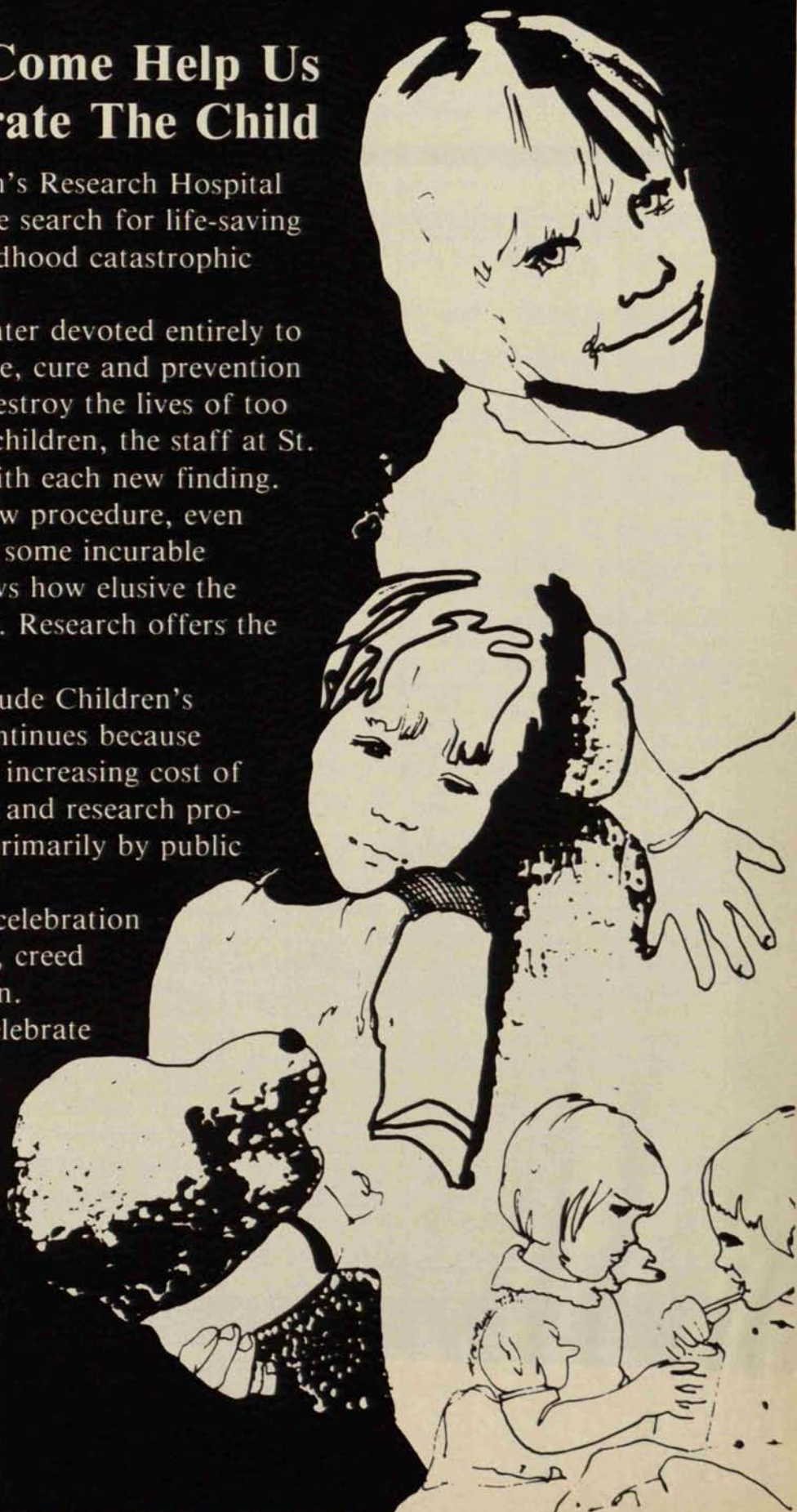
As a research center devoted entirely to the quest for the cause, cure and prevention of the illnesses that destroy the lives of too many of the world's children, the staff at St. Jude celebrates life with each new finding.

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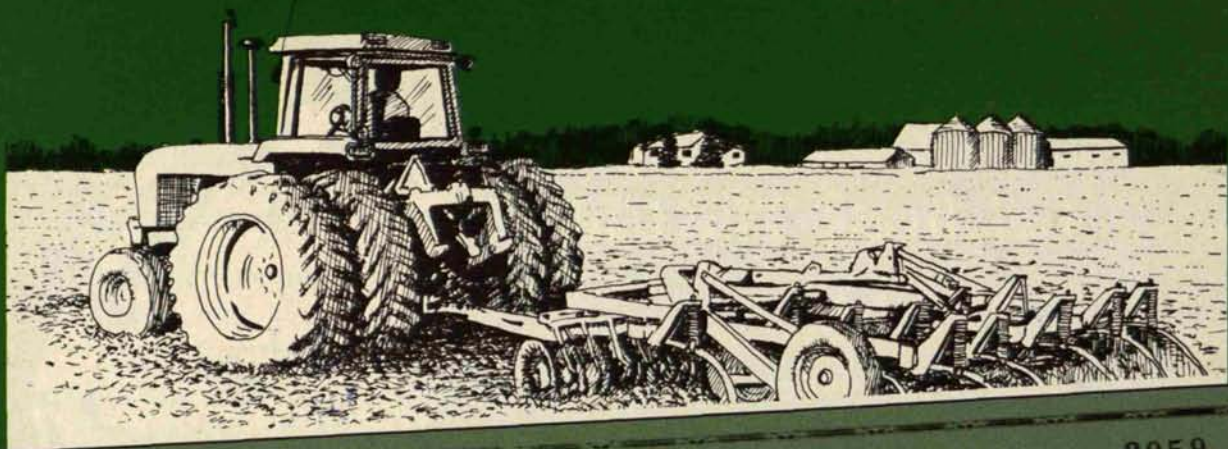
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