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RURAL LIVING

FARM NEWS

A publication
of the
Michigan
Farm Bureau

Michigan Farm News
RURAL LIVING



Michigan Farm Bureau
Happening Because of You

A Publication of the Michigan Farm Bureau, 1 January 1984

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THE COVER

Delegate participation is essential to grassroots policy setting at the MFB annual. At the microphone is Lenawee County delegate Laurie Isley.

Photo by Marcia Ditchie

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The Future Depends on YOU



(Editor's Note: The following are excerpts from President Smith's annual address to delegates at the 64th MFB annual meeting, Nov. 30.)

The word "YOU" is probably one of the most powerful words in the English language. It has a weakness, however, in that it is both singular and plural. When people in a group hear the word "you," it's easy to transfer the responsibility to other group members and escape the responsibility that each individual has.

In Farm Bureau we, as members, have experienced many successes because we interpreted "you" to be singular. Each member has acted as though the total program depended on him or her. They believe in the ability of people to solve their own problems.

Farmers and all citizens should be pleased with some things going on around us today. . . .

The first is the economy of this nation. We are gratified that unemployment continues to decline. The index of business activities is up from a year ago; hours per week spent on the job are increasing.

In the past several years, there has been support for the market system through deregulation of several industries. These include the petroleum and airline industries. Consumers have benefited. Look at the banking industry since it was deregulated. There is now competition. A customer can compare terms for both borrowing and saving.

Markets work and they work

better when government is not attempting to manipulate them. We, in agriculture, must remember that fact as the new farm program is developed for 1985. We must realize that we operate in a world market and that exports are crucial to the economic welfare of American agriculture. We are facing new competition for world markets. China will be an exporter of cotton in 1984. The European Economic Community had agricultural exports of \$25 billion and last year replaced Australia as the third largest exporter of wheat in the world.

Congress and leaders in the auto industry and unions must realize what they are doing to this nation as they push for the "domestic contents" bill. This bill requires that 90% of the parts in American cars be made in the United States.

One congressman suggested this bill be renamed the "UAW Wage Differential Protection and Anti-Consumer Act." One economic association says the average price of both domestic and foreign cars have been boosted by \$1,000 due to "voluntary" restraints already agreed to by Japan, and that the domestic contents bill will raise prices by another \$1,000. Government interferes and consumers suffer.

Farmers will be the big losers if this legislation goes through, for we will lose our share in the world market. Japan, for example, will continue to buy food, but in countries that buy their products.

The auto industry and auto unions seem to be afraid of the

market system. They are looking to protection rather than competing for consumers.

We must apply that to agriculture as a new farm program is developed. We are tied to the export market for our income. Support prices must reflect world prices or we will again have government in the storage business, due to loss of markets. We must recognize that taxpayers will not tolerate federal expenditures for storing surplus commodities. As farmers, we will find it difficult to talk of the need to curtail government spending and at the same time be participating in programs which are dependent on government to be our market.

We hear members of Congress talking about needed tax increases including a freeze on federal estate tax credits for which Farm Bureau has worked so hard. They talk about increasing taxes on fringe benefits and other areas. This is a pure and simple tactic to drain from citizens the money which citizens would have to spend and place it in the hands of government spenders. Americans everywhere should stand up and shout: "No! members of Congress, you can't do this to us. Stop meddling with our future with your political schemes."

The future of this organization, the future of agriculture, the future of this nation depends on you. Whatever our organization becomes, whatever our industry becomes, whatever our nation becomes — it happens because of you!

Thanks, We Needed That!

By Connie Turbin

"I like everything that Donna Wilber writes," commented one of the respondents in our recent *Rural Living* readership survey. That pretty much says it all, but, of course, we knew that whatever our communications format, Donna's following among our readers would remain steady.

From the DONNA column that appeared in the newspaper tabloid, *Michigan Farm News*, to her contributing editor's column during the first year of *Rural Living* magazine, her warm, personal style gained her many friends as well as readers. And although she no longer pens a monthly column for the magazine, she has turned her attention to news and feature articles that inform with the same caring, human interest touch.

Donna Wilber "feels" what concerns farm people. Knows what questions they want to ask of Farm Bureau and political leaders — and she gets the answers.

But there are moments of doubt — for Donna and for all of us who write and produce the monthly issues of *Rural Living*.

Are members reading *Rural Living*?

Do they like the new size and format?

Is it helpful to them in understanding and communicating the varied issues that concern today's farm families?

The survey conducted during the MFB annual meeting among the 509 farmer delegates who represented county membership in the policy deliberations gave us a much needed morale boost. The results told us that we steadily hit the information mark for 62% of the 225 who answered the survey. Among the most highly read columns in every publication are Washington and Lansing legislative reports, the Discussion Topic, and the Market Place feature.

An earlier communications survey told us — and the recent one confirmed — that you are interested in your farm neighbors throughout the state. Seventy-five percent of those surveyed asked for more profiles of county Farm Bureau member families.

We learned a lot about how you read us from the multiple choice questions in the survey, but we really enjoyed reading the personal comments offered by the respondents about the overall publication. We'd like to share some of them with you. Sorry we can't include all of the comments, but they are all like music to our ears!

"A real upgrade from the past format."

"Very interesting; read every page of it."

"Worthwhile to publish. Interesting to read."

"A good resource for discussion meets or teaching."

"An informative tool for the local membership."

"Informative and friendly."

"A fine magazine for our organization. A very impressive appearance."

"A good addition to our farm magazines."

"Doing a good job of communicating with members."

"Super."

"Educational. Enjoyable to read."

"An excellent publication, but keeps getting better."

"Excellent quality, informative and something we can be proud of."

"Good reading. Timely subjects."

"Great!!!!!"

"Keeps membership up to date and informed."

"I like the size and format."

"Very good. The real problem is ours — taking the time to read the whole magazine."

"A publication that we, as Farm Bureau members, can be proud of and use as a good source of information."

We'll be doing our best to meet your expectations for your Farm Bureau publication in the year ahead. We just can't think of a better way to get a positive start for 1984 than to hear from more of you. A copy of the *Rural Living* readership survey appears on page 30 of this issue. We'd like to invite you to complete the questionnaire and return it to: *Michigan Farm News Rural Living*, P.O. Box 30960, Lansing, Mich. 48909.

To those who took the time during the busy annual meeting days to complete the survey, the *Rural Living* editors would like to say, "Gee, thanks! We needed that!"

WASHINGTON

Funding Bills — A bill that provides for an \$8.4 billion increase in U.S. backing for the International Monetary Fund was signed by the president Nov. 30. Another export-oriented part of the bill was a provision that reauthorized the Export-Import Bank for three years and \$7.5 billion for regional development banks in Latin America, Africa and Asia. The funding bill received FB support because of the need to stimulate U.S. farm exports to developing countries.

Pilot Project Reduces Soil Erosion — USDA Secretary John Block announced new initiatives by the Department of Agriculture to encourage farmers and ranchers to reduce soil erosion and improve natural resources. Included in the program are \$20 million of Agricultural Conservation Program funds available for long-term conservation on highly erodible land in 1984 acreage conservation reserve.

At a news conference, Block said to be eligible for consideration, farmers must be enrolled in a 1984 commodity program requiring an acreage reduction. Funds will be used to encourage the planting of grass or trees rather than crops on highly erodible land. Federal cost share will be 90%.

Calling this a pilot project, Block said, "Our goal for this test program is to determine a producer's willingness to retire highly erodible land for five years if seeded to grass and at least 10 years if planted to

trees. . . . This project will provide us with information on the impact of combining short-term commodity program objectives with long-term conservation objectives."

Block also announced a pilot conservation project in the Palouse region of Oregon, Washington and Idaho. The project there will make certain acreage of perennial grassland and legumes eligible as conservation acreage under 1984 farm programs.

Another initiative involves expanding to 45 states, the targeting of Agricultural Stabilization and Conservation Service and Soil Conservation Service assistance in 1984 to more critical erosion and water-short areas. Plans are being made for two national conferences next year — one to discuss conservation strategy in the 1985 farm bill and the second on conservation tillage technology.

LANSING

As this is written, the Legislature is nearing year-end recess in a state of political confusion and, some say, paralysis. This is brought by the recall activity against several legislators and the fact that two Democratic senators (Mastin of Pontiac and Serotkin of Mt. Clemens) lost their seats through recall elections.

Reapportionment — If Republicans win the special elections to fill the seats held by the two senators who were recalled, the Democrats will lose control of the Senate. This led to sudden action on S.B. 3 to redistrict the Legislature, which

would guarantee future control. It was necessary before a recalled senator left office. "Power politics" was the rule of the day and night. The party line vote was 19 to 18. Sen. Mack, who has had heart trouble, suffered an attack but was kept on the floor with emergency medical personnel administering oxygen until the final vote, after which he was rushed to a hospital.

There was supposed to be an agreement that the remapping bill would not be pushed in the House. However, a couple days after the vote, any such agreement was denied and caucus action was started in the House.

Most observers agree that if party "power politics" prevail, bipartisan support and harmony on most issues necessary for Michigan's economic recovery may be lost.

Unemployment Debt — H.B. 499 has passed both houses. It will save "negative balance" employers in Michigan \$111 million in the "solvency" taxes used to pay the unemployment debt to the federal government. This is helpful to farmers as they are "negative balance" employers. FB supported the bill.

'Frivolous' Legal Cases — H.B. 4348 and H.B. 4349 have passed the House and are in a Senate committee. Small businesses and individuals, within certain dollar and employer limits, could qualify for the state to pay their legal costs in civil and administrative matters against the state, if the state's opposition is found to be "frivolous."

Either a judge or the presiding officers at an administrative hearing could rule that the state's action was "frivolous,"

which is defined as harassment, no legal merit or reasonable basis for the action. FB policy supports these bills.

State Income Tax — The recall push began when the state income tax was raised to bring Michigan back from the brink of bankruptcy.

When Gov. Blanchard came into office last January, it was estimated that the state's accumulated deficit was over \$1.7 billion. This was in spite of the fact that the budget had been cut more than \$1 billion already. Major across the board cutbacks had been made. The state's share of school costs declined even further to below 30%. In the past, it has been as high as 50% to 60%. Even then the schools did not receive their payments which in turn required borrowing at high interest rates. This led to more local elections to increase property taxes to keep the schools going. Other local governments were affected in a similar manner.

Michigan's financial ratings sank from one of the best in the nation to the bottom. American banks were not willing to lend Michigan any more money. Ironically, six Japanese banks came to the rescue and guaranteed further loans.

In addition to major budget cuts, then Gov. Milliken requested and the Legislature passed a 1/2% increase in the income tax (4.6% up to 5.1%). However, it was limited to six months and expired before the 1982 election.

In January 1983, Gov. Blanchard took office and recommended even further cuts in the budget along with an increase in the income tax from 4.6% to 6.35% with a portion to be used to pay off the accumulated deficit.

(continued on page 29)

Key '84 Policies Address Taxation, Water Rights

(Editor's Note: The following are key policies adopted by MFB annual meeting delegates. A complete printing of Michigan Farm Bureau policies for 1984 will be available in February.)

Drain Code Revision — Michigan farmland is enhanced by an adequate and well-managed drainage system. Nearly 12 million acres of Michigan farmland require drainage to produce food, feed and fiber.

We support the amendments recommended by the Michigan Department of Agriculture Drain Code Task Force, which would retain authority for administration of the Drain Code in the Department of Agriculture. The recommended revisions in the Drain Code which would benefit agriculture include but are not limited to the following:

- Provide access to the minority of the landowners in petitioning for a drain.

- Require uniform construction standards to minimize negative public opinion aspects of drain construction and maintenance.

- Encourage a program by local governmental units to manage stormwater coming from urban areas in a manner compatible with overall watershed needs.

- Provide for the establishment of a fund for annual maintenance work on each new drain constructed or in existence as of a specified date. The fund would be established by an annual assessment on landowners benefiting from the drain with provision for exempting a landowner from the assessment if he voluntarily maintains that portion on his property.

We also support an amendment to allow for an assessment against landowners who contributed to the impairment of a drain through abusive practices such as excessive erosion from improper soil management, pasturing of livestock in or on drain systems and improper installation of drainage inlets.

When a drain fails to perform the purposes for which it was designed and constructed, the drain commissioner should be notified and empowered to act, with concurrence of an appointed three-person board, to repair and/or clean out the drain restriction to bring it to original standards without petition and long delays.

Drainage laws in other nearby states provide for routine maintenance which benefits agriculture specifically and the community in general. We believe that all revisions to the Drain Code should be limited to drain issues and not include other issues such as water rights, irrigation or any other water issues. We are opposed to a complete rewrite of the Drainage Code. We vigorously oppose amendments that would add additional and unnecessary expense and delays to drainage projects.

County Farm Bureaus should schedule informational meetings with their county drain commissioners, Road Commission, Soil Conservation District and others who may have an impact on maintaining and improving agricultural drainage.

We will aggressively pursue these revisions to the Drain Code.

(continued on page 24)



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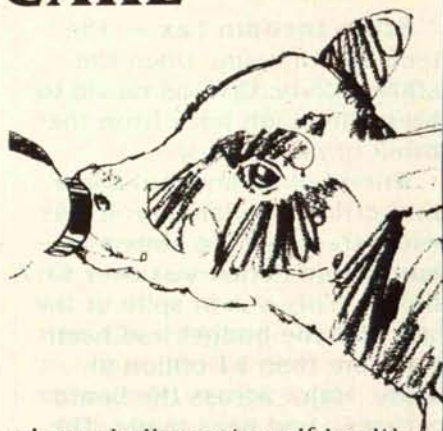
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Buchanan Co-ops	616-695-6823
Caledonia Farmers Elevator	616-891-8108
Chesaning Farmers Co-op	517-845-3040
Coopersville Co-op Elevator	616-837-8051
Eaton Farm Bureau Co-op	517-543-1160
Elkton Co-op Farm Produce	517-375-2281
Ellsworth Farmers Exchange	616-588-2300
Falmouth Co-op	616-826-3301
McBain Branch	616-825-2483
Farmers Co-op Grain-Kinde	517-874-4200
Powlerville Co-op	517-223-9115
Fremont Co-op Produce	616-924-3851
Farmers Co-op Elevator-	
Hudsonville	616-669-9596
Vriesland Branch	616-772-2515
Ida Farmers Co-op	313-269-3325
Kent City Farm Bureau	616-678-5021
Lapeer County Co-op	313-664-2907
Leslie Co-op	517-589-8248
Marlette Farmers Co-op	517-635-3578
Nashville Co-op Elevator	517-852-0789
Oxford Co-op Elevator	313-628-2174
Portland Co-op Company	517-647-4722
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West Branch Farmers Co-op	517-345-0428

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Pinconning	517-879-3411
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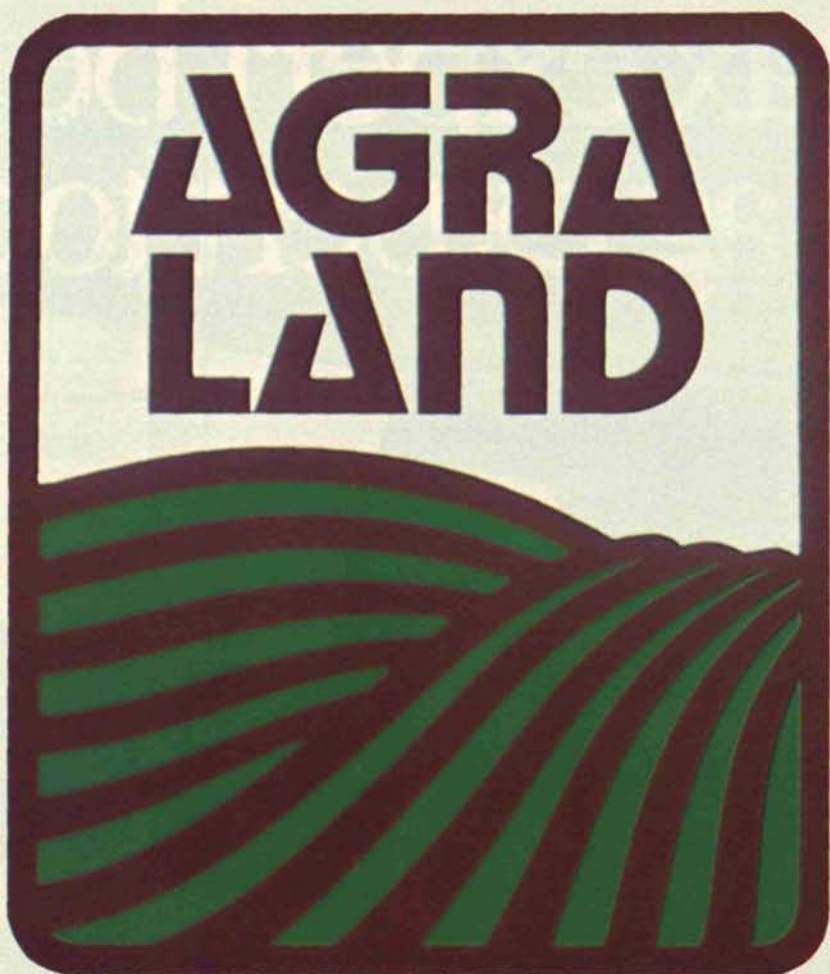
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From Vision to Reality

By Donna Wilber

On Nov. 28, 1983, the 54-year-old Farm Bureau Services, Inc., first-born "child" of Michigan Farm Bureau, ceased to exist. Struck by a tragedy called PBB with which the farm cooperative had struggled for a decade, drained of its financial and human resources, it became only a name that will, no doubt, be recorded in history, its name indelibly written in more annals

than just those in the Farm Bureau archives.

It's never easy to lose a child, regardless of the reason or the child's age. It had given the parent the usual growing pain frustrations in its early years, and when it grew up to be big and strong, there was great parental pride. In times of deep trouble, it caused heartache and feelings of fierce protection that can only be experienced by those who gave it birth.

There was no mourning, however, on Nov. 28 at the Lansing Hilton Inn, when the new Agra Land, Inc. rose out of the ashes of FBS to take its place. The infant regional agricultural cooperative was greeted enthusiastically by an optimistic crowd of nearly 400 people. There seemed to be a prevailing, positive attitude that the co-op that emerged from the reorganized FBS would be a force to be reckoned with in the agribusiness arena and that the

beneficiaries would be its farmer supporters.

In addition to the new name, the new products, services and programs that will be offered, there's one major difference between FBS and Agra Land. It has no relationship to Michigan Farm Bureau. It's not affiliated with, nor controlled by, the parent of FBS.

Feelings of Loss — But No Regrets

How does this separation impact on the parent? Are there feelings of loss, maybe even jealousy, that the new "kid" might become bigger and stronger and more effective than MFB's was?

Common characteristics of a caring parent are the willingness to "let go" of a child when the appropriate time comes and the wisdom to know when the child can no longer benefit from the parent's protective arms. The same holds true, in a way, for the parent Michigan Farm Bureau, according to Jack Laurie, former FBS vice president. Laurie, who is also MFB's vice president, was one of the 12 directors on the FBS board who made the tough decision to file for reorganization under Chapter 11 of the bankruptcy laws.

Laurie admits to feelings of loss because FBS was an integral part of the Farm Bureau family for over half a century. But there are, he said, no feelings of regret for the decision.

"Yes, it is like losing one of the family. At the same time, understanding full well that it was necessary for the good of Michigan agriculture and Michigan's farmer cooperative system, we had to put aside those feelings," he said.

"Letting it go was a tough decision, but it was a decision made for the good of everyone involved. As FBS directors, our first responsibility had to be to the owners — the stockholders, the debenture holders and the

investors — and to the farmers of Michigan. We had to make the decision that would bring the best end results for those people."

MFB Delegates Give Support

Laurie chaired the MFB Policy Development Committee that drafted the slate of proposed policy resolutions presented to the 509 voting delegates at the organization's annual meeting, Nov. 29-Dec. 2. It was the day after Agra Land's first annual meeting that the delegates unanimously adopted policy supporting the new co-op:

"We commend Farm Bureau members for their strong support of Farm Bureau Services during its year of reorganization. The success of the reorganized Farm Bureau Services is dependent upon the continued support of our members. We urge each member to fully support the new regional cooperative by purchasing farm supply needs and marketing commodities through local member cooperatives of the organization. We encourage the con-



An enthusiastic crowd lined up for Agra Land caps at the close of the co-op's first annual meeting, where the new name, logo and plans for the future were unveiled.

tinued cooperation between Michigan Farm Bureau members and the new organization."

According to Laurie, the thinking behind that resolution was that even though Agra Land is not a part of the Farm Bureau family, it is a vital part of the state's cooperative system.

"A large percentage of our members are owners of local co-ops. We wanted people to understand that even though it's no longer a part of the family, we've still all got to work together.

"It's like having a kid leave home. You sure hate to see him go, but you'll do everything you can to keep him on the right track, support him and see that he's successful in life," Laurie said.

Groundswell of Support

Farm Bureau Insurance Group, another Michigan Farm Bureau affiliate, illustrated its strong support for the fledgling cooperative by investing equity in Agra Land.

As a major investor, FBIG has one seat on the Agra Land board of directors. That seat will be filled by Elton R. Smith, FBIG president. Since Smith also serves as president of Michigan Farm Bureau, there is likely to be close communication and cooperation between the former parent and the new co-op.

Land O'Lakes, a large regional cooperative based in Arden Hills, Minnesota, also invested in the new organization and will have one seat on the board, filled by Homer Porter, senior vice president of marketing.

In what was termed a "groundswell of support," member co-ops also invested equity in Agra Land and voted their shares to elect nine members to the new board.

Elected were: Joseph O'Henley, manager of Lapeer County Cooperatives; Harry Stanton, manager of Eaton FB Co-op;

Larry Metz, Monroe County farmer and member of the Ida Farmers Co-op board; Hein Meyering, manager, Falmouth Co-op; Howard Boerman, manager, Fremont Co-op Produce Co.; Robert Wenger, Barry County farmer and president of the Caledonia Farmers Elevator Co.; Clarence Ventline, manager, Farmers Co-op Grain Co., Kinde; William Goodchild, manager, Kent City FB; and Kenneth Wadsworth, Sanilac County farmer and member of the Ruth Farmers Elevator board.

"We Did It" Success Story

Positioned for growth and expanded services — that's how Agra Land's chief executive officer, Newton Allen, describes the new co-op's current situation. Credited for his dynamic leadership in bringing FBS through a successful reorganization, Allen brings to Agra Land the same team spirit motivation, dedication to goals and positive thinking that kept FBS employees and leadership going strong during the past challenging 14 months.

The morning following announcement of the court's recommendation for acceptance of the reorganization plan, a huge banner proclaiming "We Did It" greeted employees entering Farm Bureau Center, which will remain the office headquarters

of Agra Land. The message was a tribute to FBS employees for their personal sacrifices (such as wage freezes) and dedication during the reorganization period. The "we" in the message was also indicative of the teamwork philosophy of Newton Allen.

"We could not have accomplished our goals without our employees, their positive attitudes, and their sacrifices made throughout the past year," he said. "We feel we have many qualified employees who are determined to see this company succeed by their aggressive marketing to assist our members, their performance of other duties in an efficient manner, and their exciting visions for the future."

From Visions to Reality

The successful reorganization gave the "go" signal to start turning those exciting visions into reality. Within days after the co-op's first annual meeting, orientation meetings for local co-op boards of directors were held at Agra Land's Battle Creek feed plant to introduce the Land O'Lakes feed products and programs.

These were followed by one-day product training schools on Land O'Lakes dairy feeds for co-op employees to learn about

the new feeds and how to recommend their use. Dairy producer meetings at local co-ops are scheduled throughout the month of January. Also scheduled for January is an aggressive advertising campaign to introduce dairy farmers to the new feeds.

According to Bob Cicigoi, vice president and general manager of Agra Land's supply division, this same format will be used to introduce Land O'Lakes swine feeds, with employee training meetings in February and swine producer meetings in March.

"We are also working with Land O'Lakes in seed, fertilizer and chemicals," Cicigoi reported. "I believe when you take the combined strengths of Agra Land and Land O'Lakes in the areas of people, products, programs and research, we are in position to win in feed, fertilizer, chemicals, seed, grain and beans."

To reach toward those exciting visions in the area of grain and bean marketing, Agra Land's new board of directors will appoint a special advisory committee on dry beans, charged with pinpointing the problems and opportunities producers will face in the future. The board will also appoint a separate advisory committee on grain to develop

(continued on page 27)



Chippewa County's 'Secret' Formula Pays Off — Again

By Cathy J. Kirvan

Chippewa County was honored Nov. 29 as top county Farm Bureau of the year for the tenth consecutive year during the star awards program at the Michigan Farm Bureau annual meeting in Grand Rapids.

The county won eight gold stars in the following program areas: information, local affairs, membership, policy development, policy execution, Safe-mark, FB Women and Young Farmers; and a silver star for Community Action Groups.

Last year Chippewa and Macomb counties tied for top honors with five gold stars each; Chippewa also won two silver stars in 1982.

The consistent record of award-winning programs has caused many to wonder if county leaders have discovered a secret formula for success.



Eight Hawaiian leis for Chippewa's eight gold stars were presented to Earl Strater, third member of the executive committee, by islander Nawelo Marciel during the 1983 awards program. Strater, who accepted the awards for Chippewa President Robert Hesselink, also received lapel pins from MFB President Elton Smith for the county's gold star committee chairpersons.

"I don't think there's a secret," says Robert Hesselink, Chippewa County FB president who was recently elected to his fifth term. "You've got to have people who are dedicated to Farm Bureau and its aims and goals, and we have a number of those in this area.



Chippewa President Robert Hesselink, and his wife Carolyn, who serves as county secretary, agree that "Busy people are the best workers."

"We've got some concerned people in Farm Bureau who aren't satisfied to sit and just let things go," he says. "They want to try to do what they think is best for agriculture in the area."

Hesselink says the old adage about asking a busy person if you want something done is definitely true in Chippewa County. "Busy people are the best workers, and we've got about half a dozen who run around looking for things to do." The county has another two dozen or so members who are willing to coordinate a program or take charge of a project, and many more who will do a specific job if asked.

Faye Postma, Information

Committee chairperson, is one of those who looks for things to do. She also thinks that the county's success lies with hard-working dedicated members, but adds: "Enthusiasm is another key to the success of our programs — Farm Bureau can be quite contagious."

Postma and Hesselink agree that surfacing new leaders is difficult, as it is in most counties.

"We've seen a little new blood come in, but not as much as we'd like," Hesselink says. "We don't have a lot of young farmers in this area, yet those we do have are starting to surface. When someone shows leadership potential we try to develop that by getting them involved in a committee and moving them up through the committee structure into other areas. It takes a lot of prompting, sometimes, to get them started.

"But once they are loyal, they really stick with us," Postma adds.

She says one of the reasons people stay involved in the organization, "once they get their feet wet," is because of the importance of the activities Farm Bureau sponsors.

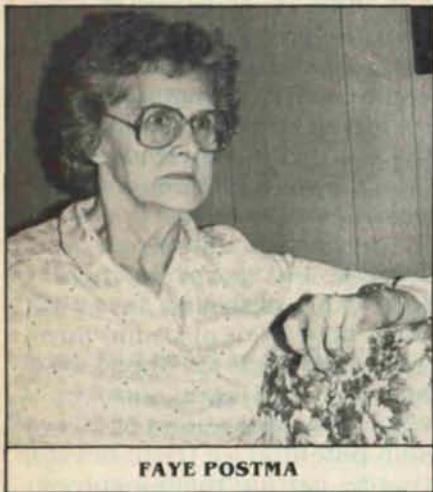
'Court Watch' Benefits Community

Postma was chairperson of the Women's Committee when one of the county's most successful programs, court watch, was launched. "When there are observers in the courtroom, the judges feel more obligated to give prison sentences over probation," Postma says.

"We've got about 40 to 50 people who are willing to go to court if they are needed. About 25 to 30 of them have already gone, and the others will when asked."

The program is fully supported by local law enforcement agencies. "When we surfaced the idea of a court watch, we invited law enforcement people to the Women's Committee

meeting, the board meeting and to Community Action Group meetings. They were feeling that they were not being supported by the judges.



FAYE POSTMA

"Court watch has been an ongoing thing, but periodically we rest a bit until the problem surfaces again." It surfaced again a few weeks ago, prompt-

ing a request from local law enforcement leaders that Farm Bureau members return to the court room as observers (see story below).

Postma says the community also supports the program. "It's not unusual for non Farm Bureau members to say, 'I hear Farm Bureau is doing something with the courts. We've got a trial coming up next week; will you have some people there? We really feel we need your support. We feel there are some injustices going on and we want some people who are objective in the courtroom.'"

Not all judges in the area are fond of the court watch program. "It makes some of them mad," Postma says. "They run stamping down to the sheriff's department or Sault Ste. Marie police department and say, 'What are those people doing up there? What business is it of theirs?'"

"Sometimes one judge in particular loses his train of thought when he sees us sitting back there, and asks, 'What, you again?'"

County leaders are determined to find a solution to the court problems, and are trying to surface new candidates for the 1984 election.

Perhaps that's the "secret formula" of Chippewa County's consistent record of success — members using their organization as a problem-solving tool, a vehicle for effective organized action. That's what leaders of the top county of the year believe Farm Bureau is . . . and when they headed back home across the Mackinac Bridge they carried eight gold stars to prove their formula does work.

Law Enforcement Officials Give High Marks to Chippewa's Court Watch Program

(Editor's Note: Chippewa County Farm Bureau President Robert Hesselink received the following request in mid-October from county law enforcement officials.)

In the past, members of your organization have become involved in a "Court Watch" program in Chippewa County. As heads of police departments in the county, we believe that the program had a tangible and positive effect on the outcomes and dispositions of a number of criminal and traffic cases where your people were present as observers. A group of unbiased and objective people such as those in your organization helps to insure the integrity of all facets of the system.

We would like to encourage you to once again implement the program. We specifically would encourage your membership to observe the proceedings in the 91st District Court. Here you will see the first stage of the criminal process that is open to the public. We are all in mutual agreement that your presence in the courtroom will increase the effectiveness and professionalism of the proceeding.

District Court is open to the public at any proceeding (with the exception of the hearing of certain sexually motivated crimes). It begins at 10 a.m. every weekday morning, excepting holidays. Trials are normally held in the afternoon between 1 and 2 p.m. If your members are in the Sault and have some time to spend, in what we feel is

a community service, we encourage them to stop in. They can also call the court prior to their coming in and the court clerks will tell them what is on the docket for that day.

If any of your groups would like to have one of us or an officer from one of our departments come out and speak concerning this matter, please call one of us and we will make arrangements for it.

*Roy Case, Sheriff
Chippewa County*

*Robert Clary, Chief
Sault Police Department*

*Brian LeFevre, Sgt.
Dept. of Natural Resources*

*Dale Postma, Director
Kinross Public Safety*

*Lt. James Haydon
Michigan State Police*

DR. GORDON GUYER

Ambassador for Michigan Agriculture



By Marcia Ditchie

Researcher, teacher, ambassador for Michigan agriculture. . . few people in Michigan can fulfill all these roles, but one man who has been on the staff at Michigan State University for over a quarter century does.

Dr. Gordon Guyer, who began his distinguished career of serving Michigan's agricultural community in 1953 as an entomology instructor at MSU, was recognized by Michigan Farm Bureau as the recipient of the organization's highest honor, the Distinguished Service to Agriculture award, at the state annual meeting Dec. 1 in Grand Rapids. In presenting the award, MFB President Elton R. Smith cited Guyer for his "extraordinary leadership and diligent work to preserve the quality and integrity of Extension programs in the face of budget restraints and cutbacks.

"Gordon was the guiding force behind the establishment of the MSU Pesticide Research Center, supervising the planning, building and programming of this fine institution, which is known worldwide for research on pesticides," Smith said.

"He has shown imagination and vision by emphasizing and

stressing the use of innovative communications technologies in agriculture, including computers and telecommunications. He has recognized that the future of farming depends upon moving ever forward, improving our productivity and marketing skills by making better use of technology.

"Gordon has placed equal, or greater emphasis on agriculture's primary resource — its young people. Not only has he influenced and inspired thousands of students at Michigan State University, he was a driving force behind the Michigan Agricultural Leadership Program, providing resources and incentives to develop this innovative training program for young agricultural leaders," Smith said.

Dr. Guyer received his honor at MFB's Annual Banquet before an audience of over 900 Farm Bureau members and leaders of other agricultural organizations and agencies.

Serving Agriculture Throughout the World

Throughout his career, Guyer has worked for the betterment of agriculture, not only in Michigan but in various countries around the world.

"I've been fortunate to be involved in a number of developmental activities in foreign countries," Guyer said. "These

were in cooperation with MSU, the United Nations and the Food and Agricultural Organization, and involved the establishment of pesticide research centers in Taiwan, Brazil and Egypt."

In 1977, Guyer was part of an 18-member delegation that traveled to the People's Republic of China to further cultural exchanges.

"Our strategy was to offer a range of possibilities that allowed the People's Republic of China to expand and improve educational information exchanges between our countries," he said. During the visit, Guyer established informational exchanges for remote sensing in agriculture, arid and semiarid agriculture, environmental science, energy production, aquaculture and seed germ plasm exchange.

Two years prior to that visit, Guyer led the first delegation of entomology specialists from universities across the United States through China to learn about Chinese agriculture and environmental insect control programs.

One foreign trip stands out in his mind.

"I was in Africa working on an international program on bird depredation, when Larry Boger,

(continued on page 28)

Delegate Reporter

Co-op Strength Important to Ag

GRAND RAPIDS, NOV. 29, 1983 — "The cooperative system is modern agribusiness," Elton R. Smith, president of Farmers Petroleum Cooperative, Inc., told members attending the co-op's 34th annual meeting today.

"Strength through cooperative members becomes more important as the business of farming gets more complex and the total number of farmers decline," Smith said. "Farmers Petroleum Cooperative has the capacity in its distribution system to handle a lot more volume without generating increased costs."

Smith said that cooperatives are changing at an increasing rate, with mergers, consolidations and reorganizations taking place locally, regionally and interregionally.

"These changes and other changes will continue in our cooperative system and agricultural system. But the greatest challenge facing the cooperative system, if cooperatives are going to survive in the future, is that they must have strong member support," he said.

In other action, Neil Harris, cash crop farmer from Saginaw County, was re-elected to the co-op's board of directors. Newly-elected to the board was Hugh White, dairy and soybean farmer from Calhoun County. Re-elected to the board representing Michigan Farm Bureau were: Arthur Bailey, Kalamazoo County; John Laurie, Tuscola County; and Michael Pridgeon, Branch County.

Grower Association Faces Long List of Challenges

GRAND RAPIDS, NOV. 29, 1983 — Defending Michigan's Agricultural Marketing and Bargaining Act (P.A. 344), maintaining federal marketing orders, restoration of federal-state crop reports, processor "slow-pay, no-pay" problems and competition from subsidized imports were tagged as major challenges today by Michigan Agricultural Cooperative Market-

ing Association President Elton R. Smith at the association's 23rd annual meeting.

Smith reported that the state's marketing and bargaining law now faces appeal proceedings in the U.S. Supreme Court, and he pledged that the association would continue its vigorous support of the law in any legal or legislative challenge.

While there is reason to believe that marketing orders will be available for the red tart cherry industry to use in 1984, Smith said MACMA will resist attacks against the use of federal marketing orders in the future.

He said that he was encouraged by support from the governor and MDA director for the restoration of federal-state crop reporting services. He also reported good progress on an amendment to the federal Perishable Agricultural Commodities Act, which would reduce slow-pay problems by establishing a processor trust program.

While agreeing that countervailing duties should be placed on subsidized imports, such as apple and grape juices, Smith cautioned that unilateral solutions to import problems invite retaliation from other trading countries.

Elections held during the annual meeting resulted in reaffirmation of the current board of directors.

Policy Session Opens



Setting the policies for the state's largest farm organization is serious business. The 509 voting delegates began the annual task on Tuesday this year to allow more time for discussion on the 150 policy recommendations.

GRAND RAPIDS, NOV. 29, 1983 — The 509 voting delegates to the Michigan Farm Bureau annual meeting began their consideration of proposed policies for the state's largest farm organization this afternoon at the Grand Center. By Friday afternoon, they will have taken action on over 150 policy recommendations dealing with state, national and organizational issues.

In opening the resolutions session, John Laurie, Tuscola County dairy farm-

er and Policy Development Committee chairperson, told the delegates that they were somewhat different than the delegates who had assembled in the previous 63 annual meetings of the organization.

"Concerns of one segment of agriculture affect other segments. We operate today in a world market where we must consider not only our own agricultural industry, but consumers and producers in other nations, as we set our policies," he said.

Governor Addresses Thursday Luncheon at MFB Annual



See story on page 18

Attempts to Speak for Farmers Will Intensify, Delano Warns



PRESIDENT DELANO

GRAND RAPIDS, NOV. 30 1983 — Farm Bureau's goals for agriculture are very clear, AFBF President Robert Delano told delegates at the annual meeting Welcome Breakfast.

Chippewa on Top Again!

GRAND RAPIDS, NOV 29, 1983 — The dream of a South Seas paradise seemed close enough to touch during the 1983 star awards program. For the presidents of gold star winning county Farm Bureaus, traditional flower leis were the fragrant souvenirs of this South Seas fantasy.

Again in 1983, Chippewa County earned honors as the top county Farm Bureau in the state. Eight circlets of flowers were presented to the county for gold stars in membership, Safemark, policy development, policy execution, information, Women, Young Farmers and local affairs.

Tied for second place honors were Ogemaw and Sanilac counties, with presidents Robert Kartes and Wayne Wood each receiving five leis for their gold star programs.

Among those goals, he said, is ensuring and protecting a united voice for agriculture, but he warned that there are those — politically or commercially motivated "experts" — who wish to speak for agriculture. Failing that, they will use every political device to separate farmers from the principles and policies they have established.

"These efforts peak every election season and grow especially intense in

those election years that coincide with, or are just prior to, the expiration of the federal farm program legislation," he said.

Pointing to the recent debate in Congress on the dairy program and proposals for the new farm bill, Delano said that special interest commodity groups and some cooperatives have moved in to take the decision making process away from farmers themselves.

Delano said that some

members of Congress believe that agriculture is too important for farmers to control and that farmers are not capable of developing policies to achieve important farm goals. He urged Farm Bureau members to adopt an action plan to make a difference in those attitudes.

"Do everything you can to broaden your own viewpoint. Be fully involved in Farm Bureau policy development and policy execution," he said.

Young Farmers Compete for Titles

GRAND RAPIDS, NOV. 30 — Laurie Isley, who won the 1982 Discussion Meet and was runner-up in the Outstanding Young Farm Woman contest last year, returned to Grand Rapids to continue those winning ways. Isley won first place in the Outstanding Young Farm Woman competition this year.

The Lenawee County vocational agriculture instructor and her husband, James, live near Palmyra.



Laurie Isley

They farm 300 acres of cash crops and canning tomatoes. Isley will receive an expense paid trip

to Washington, D.C., next spring as part of MFB's annual Washington Legislative Seminar.

Runner-up in the contest was Wendy Elsey of Cass County.



Glenn Preston

That brand new 6000 series Allis Chalmers tractor will have its work cut out on the 900-acre Preston dairy and cash crop farm. Glenn Preston of Branch County was named Distinguished Young Farmer and receives use of the tractor for one year.

Preston and his wife, Suzanne, will represent MFB in the AFBF Distinguished Young Farmer

competition in Orlando, Florida, in January 1984.

Paul Jefts took first place in the Discussion Meet contest and will have the use of a Chevy S-10 truck for one year. Finalists in the Discussion Meet competition discussed, "Subsidies: ammunition for a trade war?"



Paul Jefts

The 30-year-old dairyman, who was runner-up in the Distinguished Young Farmer contest, will represent MFB at the AFBF annual meeting.

Runner-up in the Discussion Meet was Dale Kettler of Saginaw County.

Ag Key Part of Governor's Economic Plans

GRAND RAPIDS, DEC. 1, 1983 — The Farm Bureau delegates took a break in their consideration of policy resolutions today to hear a message from Gov. James Blanchard.



GOV. JAMES BLANCHARD

In his remarks to the nearly 700 farmers, Blanchard said that state government and those in Michigan's agricultural sector will have to work hard to increase agricultural awareness. Such an awareness among citizens and decision makers will allow

his administration to fully involve agriculture in economic development plans, work on business climate issues as they affect agriculture, and to blend agricultural and environmental policy in the state, he said.

Promotion of Michigan products among the state's residents is an immediate goal for his administration, and Blanchard told the audience that increased demand for Michigan products in this state alone

could produce jobs and further economic development.

Highlighting portions of his 20-point plan for economic expansion in the Michigan food industry, Blanchard said he will be working closely with Michigan Department of Agriculture Director Paul Kindinger and assured the delegates the agricultural community will be pleased with their aggressive, bold approach to agricultural expansion and promotion.

Lack of Flexibility Blamed for Current Ag Economy Problems

GRAND RAPIDS, NOV. 30, 1983 — Many of today's agricultural price support programs are out of line with economic realities, according to Dawson Ahalt, USDA deputy assistant secretary for economics. The reason, he told those attending the MFB Commodity Session, is because the secretary of agriculture does not have the flexibility to gear the programs to current economic conditions and supply/demand situations.

Ahalt said Congress recognizes the problem, but wants to be involved in making agricultural policy; that involvement "ends up removing the flexibility." The executive branch has not always worn a white hat in the farm policy area either, the assistant secretary said, pointing out that embargoes have damaged the U.S. reputation as a reliable supplier in world markets.

Delegates Complete Policy Platform

GRAND RAPIDS, DEC. 2, 1983 — Over 17 hours of discussion and debate on policy positions for the state's largest farm organization during 1984 came to a conclusion this afternoon at the MFB annual meeting.

The 509 farmer delegates took action on nearly 150 policy recommendations ranging from tax,

education and legislative reforms in Michigan to national farm programs.

Policies adopted by the delegates on state and organizational issues become the policies of Michigan Farm Bureau. Those dealing with national and international issues have been forwarded to the American Farm Bureau Federation Policy Development Committee.

Elton R. Smith Re-elected as MFB President

GRAND RAPIDS, DEC. 2, 1983 — Elton R. Smith of Caledonia, Kent County dairyman who has headed the Michigan Farm Bureau since 1964, was re-elected president of the organization today. The action took place during the reorganization meeting of the 16-member board of directors in Grand Rapids, following the close of the MFB annual meeting. Earlier that afternoon, Smith had been nominated as president by the voting delegates.

Also re-elected was John Laurie, a Tuscola County dairy farmer, as vice president, and Donald Nugent, a Benzie County fruit grower, as third member of the board's executive committee.

Re-elected to their positions as district directors were Arthur Bailey, Kalamazoo County, District 1; James Sayre, Wayne County, District 3; Albert Cook, Ingham County, District 5; Robert Rider, Oceana County, District 7; Donald Nugent, Benzie County, District 9; and Bernard Doll, Chippewa County, District 11.

Michael Pridgeon of Branch County was re-elected director at large. Newly elected to serve as director at large was Wayne Wood, a Sanilac County dairy and cash crop farmer.

Re-elected to represent MFB Women on the board was Faye Adam of Sanilac County. Mark Smuts of Eaton County was re-elected to represent Young Farmers.

FB Honors News People

GRAND RAPIDS, DEC. 1, 1983 — Gold quills, the symbol of excellence in journalism, were presented today to two news people — Kathleen Longcore of the *Grand Rapids Press* and Robert Driscoll of the Michigan Farm Radio Network and WPAG radio, Ann Arbor.

They share the title of "1983 Agricultural Communicator," an annual media recognition award presented by MFB to news people nominated by county FBs in their audience.

The first-ever MFB campaign management training program will be conducted April 11-13, 1984. The program, designed to inform candidates about effective campaigning techniques, will be conducted on a pilot basis. The training program will include local government candidates. Interested FB members should contact MFB Local Affairs Specialist Ron Gaskill, P.O. Box 30960, Lansing, Mich. 48909; phone 517-323-7000, ext. 559.

FB Women will focus on the impact of public policy on farm operations during Ag Understanding Day in 1984. During an entire week of activities, March 16-22, county Women's Committees throughout the state will attempt to gain understanding by the non-farm public of the negative impact such policy decisions as embargoes can have on the producers of their food, as well as the positive impact of legislation such as P.A. 116. The state Women's Committee will be working with MFB staff specialists to produce a slide-tape on the subject for use during the week.

Summarization of the 1982 Michigan Fruit Tree Survey has been completed by the Federal/State-Michigan Agricultural Reporting Service. The survey was conducted last fall and winter to obtain information on the number of fruit trees, acreage and commercial operations growing major fruit species in the state. The survey details tree numbers by county, including tree age, and variety, and will be sent to all fruit growers in the state. Copies of the publication are available to the general public at \$3.00 each. Checks should be made payable to USDA-SRS, and sent to the Michigan Agricultural Reporting Service, P.O. Box 20008, Lansing, Mich. 48901.

The Great Lakes Vegetable Growers convention, scheduled for Jan. 24-26 at the Lansing Civic Center, will be doubled in size from last year's. It will include 16 educational programs and over 200 exhibits.

The first day's program will focus on ag labor, asparagus, mint, pickling cucumber and tomato production. Wednesday's programs will include discussions on pesticide application technology, plus onion, potato, slicing cucumber, melon, sweet corn and pepper production. There will also be presentations on farm labor housing and transplant production in greenhouses. The program on Thursday will cover production of carrots, lettuce and greens, cole crops and celery, and roadside marketing.

Convention details are available from Bernard Zandstra, Department of Horticulture, MSU, East Lansing, Mich. 48824; phone 517-353-6637.

The Ohio Fruit and Vegetable Growers Congress is scheduled for Feb. 7-9 at Stouffers Inn, Cleveland, Ohio. The three-day event will feature a trade show with equipment and supplies, educational programs on production and marketing of fruits and vegetables, and a special women's program and tour. Nearly 70 speakers and panelists from throughout the U.S. will appear on the educational programs.

For more information, contact the Ohio Vegetable and Potato Growers Association or the Ohio Fruit Growers Society, P.O. Box 479, Columbus, Ohio 43216.

"It's Happening Because of You" all across the state as 1984 membership campaign teams contact their neighbors about the benefits of joining Farm Bureau. The statewide membership drive was kicked off Nov. 22 at five different locations and reports are that workers are optimistic their organization can realize another year of membership growth. County presidents and campaign managers received another shot of enthusiasm during their annual banquet in Grand Rapids on Nov. 29 to share with their workers back home.

Announced at the MFB annual meeting was an incentive of a free trip to Hawaii for the AFBF convention in January 1985. The county FB with the highest percentage of target in each membership category, as of Aug. 31, 1984, will be a winner. There will be tough competition for those spots, so membership workers are urged to start making it happen now!

Allis Chalmers will continue to sponsor the Distinguished Young Farmer contest, awarding use of a 6000 series tractor to the 1984 winner. In addition, the title winner will receive an expense paid trip to Hawaii to represent MFB in national competition in January 1985.

FARM BUREAU MARKET PLACE

FARM EQUIPMENT

Wanted: 6 cylinder Hercules motor for a model 55 John Deere combine. Wilbur Nixon, 9850 South 29 Mile Road, Cadillac, Mich. 49601. (12-2t-22p)

LIVESTOCK

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)

Paint Horses - Weanlings, yearlings, bred mares. Lawrance Baumunk, Big Rapids, Mich. 1-616-796-2346. (9-10t-12p)

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

LIVESTOCK

Wanted: Holstein springling heifers or fresh young cows R/W or B/W registered or grade. Must be good quality and priced reasonable. Phone 517-423-5831. (12-2t-22p)

Fast growing Cornish Cross. Over 20 varieties popular and fancy chicks. Bantams, ducks, goslings, turkeys, guineas. Pharaoh Quail. Pictured Brochure - 25¢. Cackle Hatchery, Box 529JJ, Lebanon, MO 65536. (1-8t-28b-ts)

Rare, fancy, exotic and old fashioned bantams, chicks, ducklings, turkeys, guineas, geese. Pictured brochure free. Country Hatchery, Wewoka, Oklahoma 74884. (1-6t-20p-ts)

Free catalog - wholesale prices. Reds, cornish cross, barred rocks, white rocks, sexlinks, leghorns, turkeys, ducks. Reich Poultry Farms, Route 1, Marietta, PA 17547. (1-6t-22p-ts)

FOR HOMEMAKERS

Sausagemakers - great! German recipes, no nitrates! Frankfurters, Summer, Bologna, Headcheese, Venison and Porksausages! \$1.00. Hamiltons, Box 652-131, New Ulm, Minn. 56073. (1-21p-ts)

Blackstone Bargain Book - Reveals factory bargain outlets. Tremendous selections. Save by mail. Be first in neighborhood to brag about your savings. \$3.00. Brit's, 5-11 Third Street, Newport, RI 02840. (1-29p-ts)

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

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

MISCELLANEOUS

Book Sale! Hardcover, \$1.00 each! Over 400 titles: fiction, western, mystery. Children's series books and classics. Two 20¢ stamps for list. Glenn Smith, Box 1513, Dept. P-10, Akron, Ohio 44309. (1-2t-30p-ts)

Unattached? Pen Pals Nationwide. Country Lovin Singles. Details free. Box 593RL - Appleton, Wis. 54912 (1-5t-14p-ts)

Sensational musical greeting cards! A truly unique gift. Many occasions available. Send for free catalog. Atlantic Gifts, 12555 Biscayne Blvd., Suite 809-Z, Miami, FL 33181. (1-1t-25p-ts)

Satellite antenna dealers needed - no experience required - dealer cost for complete unit as low as \$747.00 - retail \$1,395.00 - call today! 303-636-0640. (11-6t-21p-ts)

Radio Shack Computer For Sale - Model 3, 48k. Will sell with word processing, mailing list, statistical analysis and editor/ assembler programs, plus other software (all on cassette). Also includes Radio Shack computer cassette player. \$850 or best offer. Contact Joe Mielke, 3059 Biber, Apt. S-9, East Lansing, Michigan 48823. Phone 517-337-0937. (1-51p-tf)

Why Die Without a Will? Two legal "will forms" and easy instructions. Only \$4... Order Today! Guaranteed! TY-Company, Box 752-MF, Pryor, OK 74362. (8-6t-22p-ts)

"See Through People 50 Ways" Stop deceivers! 50 protections! \$1. Newlife, Box 684-SQ, Boulder City, Nevada 89005. (9-6t-16p-ts)

Extend the life of light bulbs 100 times with The Button. Cuts energy costs. U-L Listed. 10-year warranty. Fits any standard bulb. \$2.79 for 1; \$7.39 for 3; \$12.99 for 6; 75¢ postage & handling. Mail to: Electric Avenue Energy, 324-C East Balboa Blvd., Newport Beach, CA 92661. (12-2t-49p-ts)

Extra Income. Addressing labels. Easier than addressing envelopes. Free details. Send two stamps: LISTS, Box 90028-RR, East Point, GA 30364. (12-3t-20p-ts)

MISCELLANEOUS

Mail Delivery Flip-Up Signal: No more of those unnecessary trips to your mailbox. Flips up automatically when mail carrier delivers your mail, then can be seen from your house window. Not plastic. Last for years. Try one and you would never be without. Only \$3.95 + 85 cents postage and handling or 3 for \$12.00 - postpaid. Money refunded including postage if not completely satisfied upon return within 60 days. You cannot lose, only gain. Many satisfied customers. Order today. Home Product Sales, 1171 Sandcreek Hwy., Adrian, Mich. 49221. (12-3t-87p)

Deluxe mini-matic film strip projector and cassette system. All in one carrying case - nice for a mall presentation for those "Down on the Farm Days." \$180.00. Excellent condition. Used only three times. Call Maxson's 616-924-0229. (12-3t-38p)

NURSERY STOCK

Tree Source. Quality hybrid poplar stock for: commercial energy plantations, home heating, fast growing shade trees, wind breaks. Consulting and custom tree planting services. 303 S. Veronica Ct., St. Joseph, Mich. 49085. Phone 616-983-7551. (12-7t-33p-ts)

REAL ESTATE

'Equestrian Center' - Horse lovers, this combination is hard to beat. Lovely new home and new barn on 10 acres, older home, shop and barn. \$82,000, \$50,000, \$11,000, respectively. P.L. Frisbey and Associates, Inc., U.S. 31 South, Alanson, Mich. 49706. Phone 616-347-4656. (12-3t-56p-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 clientele! 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. (12-3t-74p)

40 acre retirement farm. One mile off U.S. 31 freeway, 6,000 laying hens in production. Nice 6 room farmhouse. Other potentials. Write: The Egg Farm, Route 2, Hart, Mich. 49420. (1-3t-30p)

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.

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HAPPY NEW YEAR!

RURAL EXCHANGE

Horse Expo to Offer Help for Potential Buyers

Okay, it's time again for your pre-teen's annual request for a horse. Of course, that request comes in one of two standard delivery styles — heart-wrenching plea or nervewracking

whine. Either way, you're thinking of caving in *except* for the fact that a horse is an awfully large animal. And *except* for the fact that you really don't know very much about horses and neither, in spite of his or her obsession, does your pre-teen.

Well, take heart. The Michigan Horse Council will answer all your questions and entertain the most ardent horse lover in your family all in one low-cost goodtime weekend. The council will sponsor a glittering Horse Expo spotlighting the state's horse industry on March 10 and 11 at the Lansing Civic Center.

The weekend features a live stallion exhibition with 50 horses, films, commercial displays and seminars. Frazzled and/or curious parents can take in seminars entitled, "So You Want to Buy a Horse," "What to do With Your Horse," "Feeding Your Horse," and "Caring for Your Horse." Other presentations include "Horse-Drawn Vehicles," "Side-Saddle Equitation," "Trail Riding," and "Wild Horses."

In addition to displays and seminars, Saturday evening features a Las Vegas-style Fun Night. Admission to all activities is \$3 daily/\$5 weekend for adults, \$1.50 daily/\$3 weekend for children and senior citizens, and \$7 daily/\$12 weekend for families. Call 517-676-5728 or 800-292-9710 for more information.

Rural Rascals



These "barefoot kits" bring thoughts of lazy, hazy summer days to chase away January's chill. Curtis, 6, Stuart, 4, and Denise, 2, are the children of Warren & Dawn Wilkinson of Allegan County.

Real Rascals



Barefoot, but not by choice, MFB Regional Representative Becky Jeppesen (right) was confined to a wheelchair after a knee injury at the annual meeting Hawaiian Hoedown. Comforting her is Regional Representative Ann Jousma.

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 agricultural industry. Four farmers were honored in November 1983:

Nov. 7 — Robert Spinniken, 59, operates a 600-acre fruit farm near Lake Leelanau with two sons and a nephew. He serves on the township board of trustees and the township zoning appeals board, is a member and past president of the Leelanau Horticultural Society, is active in Immanuel

Lutheran Church and is a National Ski Patrol member.

Nov. 14 — Daniel Schlenovgt, 61, a dairy farmer from Stephenson, is the new president of Menominee County FB. He is a volunteer fireman, secretary of the county MMPA local, former Sunday School teacher and a past member of the township board and the county ASCS board. He serves on the church council of Holy Cross Lutheran Church.

Nov. 21 — Michael Hirschman, 35, is a cash crop farmer from Ithaca who farms 640 acres. He serves on the township board, is vice president of the

Gratiot County FB and serves on the Policy Development Committee, is a member of the advisory board of B & W Co-op, is active in the Methodist Church and was named State Farmer by the FFA.

Nov. 28 — Edward Jannert, 61, is a hog and beef farmer who farms 300 acres near Eau Claire. He is a member and past director of the Michigan Polled Hereford Association, past director of the MSU Experimental Farm at Sodus, a member of Cass County FB and Pipestone Church of Christ. He had the champion and reserved champion bull at the Kalamazoo Fair in 1983.

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

Solid Waste Management

The average Michigan citizen produces three-and-one-half to four-and-one-half pounds of garbage each day. The average Michigan family generates one-and-one-half to two tons of garbage per year. It has been estimated that some 10 million tons of solid wastes are produced yearly in Michigan. Solid waste includes residential, commercial and industrial wastes.

But where does it all go? In 1978, the Legislature created Public Act 641, the Solid Waste Management Act, which provides for the regulation and management of solid waste in Michigan. This act set down the specific engineering requirements to be followed for the selection and operation of a landfill, to provide protection for public health and the environment. It also required every county in the state to prepare a 20-year Solid Waste Management Plan.

To date, 17 counties have state approved plans, 21 counties have locally approved plans and are waiting DNR approval, two counties' plans have been rejected locally, 34 counties are still in the drafting stage, and nine counties have not acted.

According to the DNR, improper land disposal of solid wastes has created 13% of the known groundwater contamination problems in Michigan, and 47% of the suspected problems.

Finding sites for landfills is of special concern to agriculture. Approval of solid waste disposal facilities will surely continue, and if the past is any indication, many of the proposed disposal facilities will be on farmland. Farmland is an advantageous location for landfills due to its subsoil formations. And since population density is comparatively low in rural

areas, there will be fewer hostile people to contend with.

Current Farm Bureau policy states that "land disposal of waste is a temporary solution and the burying of waste should be minimized. . . ." FB is especially concerned about the siting of sanitary landfills on prime farmland.

To deal with this issue, 1983 FB policy states: "Prior to site selection, Agricultural, Environmental and Economic Impact Statements must be filed and considered." An amendment to this effect has been proposed for P.A. 641.

All of the aforementioned problems could be diminished or alleviated by the DNR's recently developed statewide solid waste management strategy. This strategy, supported by FB policy, is an aggressive resource recovery program.

The first approach to the DNR's Solid Waste Management Strategy is waste reduction. A 10% reduction in the waste stream could be achieved simply by reducing waste or preventing its creation. This could be accomplished through increased use of recycled goods by consumers, and a reduced amount of packaging by the packaging industry.

The second approach is recycling. This alternative would divert 25% of the waste stream from disposal, an increase of 15% to 20% over present recycling levels. Achieving this will require a statewide promotion for the use of recycled products.

Composting means to biologically convert organic wastes such as garbage, leaves and grass clippings, into usable soil additives. Six percent of the material now going to landfills could be diverted by the simple process of composting.

Incineration is the fourth component of the DNR's strategy. Energy recovered from incineration of solid waste can be used to generate electricity or for process steam. Incineration can reduce the volume of landfill waste by 70% to 90%. Approximately 40% of the waste stream could be impacted by incineration.

Landfills, although the last option for management of solid waste, will remain a necessary component of the DNR's strategy. Landfills will be necessary to receive about 30% of the waste stream, including ash from incineration facilities.

Initially, resource recovery appears to be more expensive than landfills.

To compensate for the initial inequities in cost, the DNR's strategy proposes a bond program, tax incentives to encourage the construction of resource recovery facilities by business and industry, and a disposal fee to be charged at the point of disposal.

A \$300 million bond program would equate to \$91 per household. This could be spread out over as many as 10 to 15 years.

Currently, the average household pays \$96 per year for the collection of solid waste. Approximately \$15 of that is for disposal costs. If the strategy were to mean a 50% increase in disposal costs, the annual cost per household would only go up \$7.50. This is because collection and transportation costs account for about 70% to 80% of the total solid waste costs, and those costs would not be affected by the strategy.

The problems of solid waste management cannot be ig-

(continued on page 26)

New Era of Government Involvement in Agriculture

When President Reagan signed into law the dairy compromise legislation, the American dairy industry entered a new era of more government involvement with dairy farmers. First of all, the basic price support dropped from \$13.10 to \$12.60 per cwt., effective Dec. 1. And if milk surpluses are not reduced to specified levels by specified dates, there are provisions to make two additional 50¢ cuts in the basic price support level, to \$11.60 per cwt. The law leaves in place a 50¢ per cwt. "assessment" on milk produced. There is also a mandatory 15¢ per cwt. "checkoff" for dairy research and promotion, but you can get up to 10¢ of that back if you prove equivalent contributions to Michigan's dairy marketing and promotion program.

Second, it's a government plan to pay dairy producers \$10 per cwt. for reducing milk production anywhere from 5% to 30% over a 15-month period (from Jan. 1, 1984 through March 1985). Your production "base" is your choice of calendar year 1982 production, with first quarter production counted twice (to arrive at a 15-month production period); or the average of calendar years 1981 and 1982, with first quarters in both years counted twice. You don't get paid for reducing back to your base.

Production "bases" may be adjusted if you can show you had abnormally low production resulting from a natural disaster or other conditions beyond your control.

You must submit a plan to USDA detailing how you intend to reduce production by the proposed amount. If the plan involves the sale of cows for slaughter, you must state how many cows you intend to sell each month of the 15-month contract. If, after reviewing these plans, USDA determines that milk production will drop too much, or that cow slaughter will put substantial pressure on livestock prices, Secretary Block can reduce slaughter plans. But no one region may be singled out.


Dairymen must sign up by Feb. 1, 1984 and contracts are supposed to be accepted by the end of February, but in reality, few county ASCS offices are

ready to start approving contracts. Yet, USDA intends to let each applicant know by the end of February if your contract proposal is accepted as is, and if the secretary will reduce your culling intentions for any quarter. If there are such "adjustments," it's not yet clear if you'll have the option of backing out on your contract. Once approved by USDA, contracts will be retroactive to Jan. 1.

There are several restrictions that must be remembered:

- The production capacity of any facility "freed up" through participation in the program shall not be used by anyone else for the production of milk.

(continued on page 26)



GROW HUGE, JUICY TOMATOES IN 90 DAYS!

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only \$1.00 BUYS a

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A Full Season's Supply Of Seed
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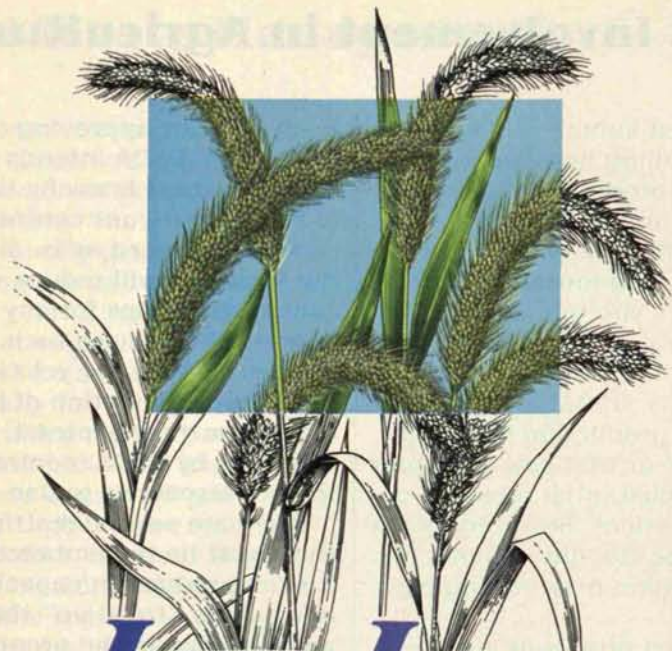
Enclosed is \$1.00 for one S6702 Jumbo Pkt. of Climbing Tomato seeds - Postage Prepaid. Illinois Residents Please Add 5% Sales Tax.

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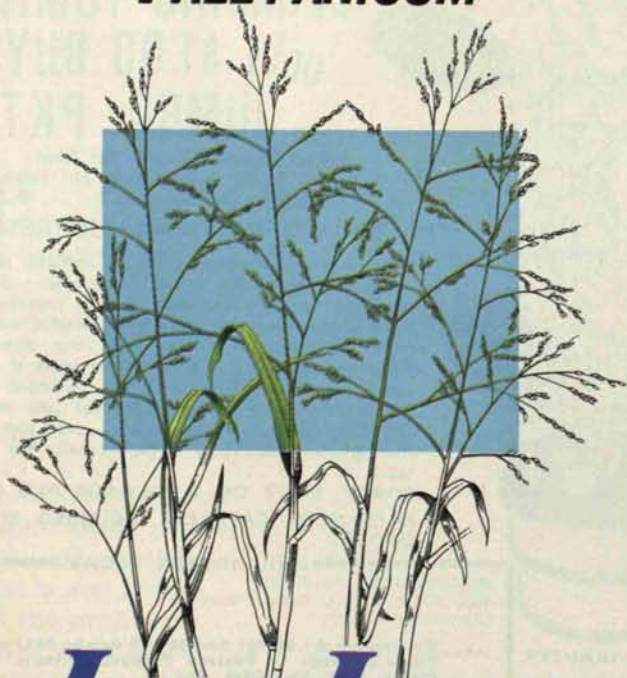
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Key FB Policies

(continued from page 7)

Marketing and Bargaining Legislation — The Michigan Agricultural Marketing and Bargaining Act (P.A. 344 as amended) has proven to be a fair and equitable procedure through which marketing and bargaining associations and processors negotiate fruit and vegetable prices and other terms of trade. This has occurred even though the law has been subjected to continuous litigation since its enactment.

In December of 1982, the Michigan Supreme Court declared the law constitutional by a 6-0 vote. However, the processors have carried the issue to the U.S. Supreme Court where it has been accepted for hearing.

We support:

- Action to assist farmers in other states in development and the enactment of state marketing and bargaining legislation.
- Enactment of proposed national farm bargaining legislation.
- Aggressive action to defend marketing and bargaining majority rule concept legislation. We will oppose any efforts by opponents of P.A. 344 and national farm bargaining legislation to weaken or cripple its operations and effectiveness.

We urge that Farm Bureau at all levels give the highest priority to marketing and bargaining legislation.

Water Rights — Agriculture is highly dependent on water. Michigan is well known for its abundant water resources. However, the demands for water and the rights to it, are an increasing area of conflict both in and out of court.

The demand for water from the three largest sectors of

(continued on next page)

Key FB Polices

(continued from previous page)

Michigan's economy — agriculture, industry, tourism — is expected to increase in the 1980s. Because settlement of disputes by court action under current law is slow, expensive, tedious and uncertain, we will support enabling legislation that would:

- Identify critical water management areas on a watershed basis.
- Implement a water-use permit program administered by the Soil Conservation District for surface and groundwater on a critical water area basis.
- Allow establishment of minimum in-stream flow standards and/or maximum groundwater withdrawal rates to protect the natural resources of the state from pollution, impairment and destruction.
- Clarify that commercial agricultural irrigation for food and fiber production is in the public interest and is a reasonable use of water.

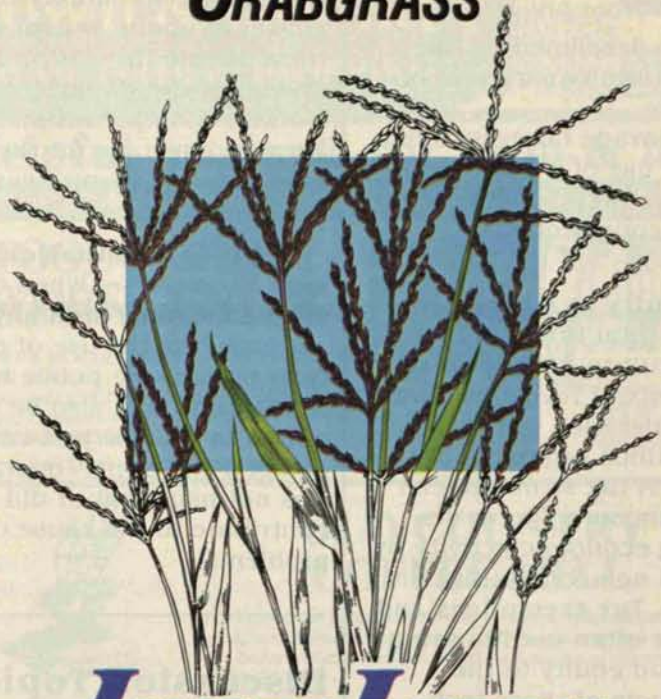
- Allow interbasin transfer of irrigation water and modify the severance rule by permitting irrigation water on land which is immediately contiguous and adjacent to land which touches lakes, streams or other watercourses so long as such land is held in the ownership of a single individual or other legal entity and is held for the purpose of agricultural production of food and fiber.

- Clarify that the riparian rights doctrine is applicable to groundwater.

We also support legislation to clarify that a farm or farm operation has the right to use a reasonable amount of water balanced with the rights of other riparian owners to meet the needs of the production of farm products and crops grown. However, water usage should conform with generally accepted agricultural and management practices according to

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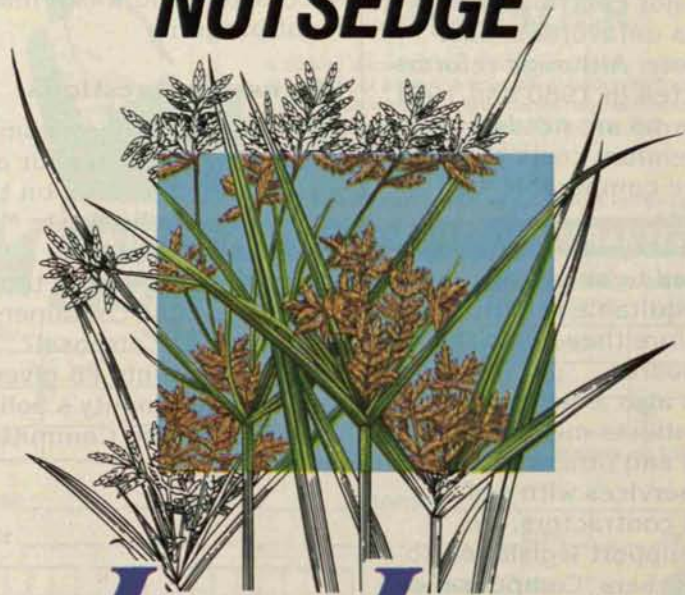
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Key FB Policies

(continued from previous page)

guidelines developed by the director of the Department of Agriculture.

We encourage farmers to register their use of water for agricultural production with the appropriate county official.

Tax Equity — A balanced equitable total tax structure is very difficult to achieve. It requires a mix of revenue sources and consideration of the impact on the various segments of the economy. A tax structure can result in encouraging or discouraging economic activity by creating a non-competitive atmosphere. Tax exemptions and credits are often used to bring balance and equity to the system. Some of these techniques have been used to make Michigan agriculture competitive with other states. We continue to strongly support those tax expenditures used to create tax equity for the agricultural economy.

Workers' Compensation — Historically, Workers' Compensation insurance costs have been a major contributor to Michigan's unfavorable business climate. Although reforms were enacted in 1980 and 1981, other reforms are needed to reduce premium costs to make them more comparable with other states.

We urge the claims process be streamlined to encourage prompt, equitable settlement of claims before they reach the Appeals Board.

There is also a serious problem that affects many self-employed and others who contract for services with self-employed contractors. We strongly support legislation to change Workers' Compensation laws to clarify the unusual interpretations that result in the

passing through of Workers' Compensation liability to a purchaser of goods and/or services from private firms or individuals who do not provide Workers' Compensation insurance coverage for their employees or themselves.

State Condemnation of Private Property — When the state condemns or in any manner prohibits the use of property to protect the public health, the state should also be required to provide just compensation if the owner/operator was not negligent or did not contribute to the cause of the problem.

Discussion Topic

(continued from page 22)

nored. As the population and amount of solid waste increases, the availability of land for disposal decreases, thus making land disposal an increasingly unfavorable option. Implementation of a comprehensive plan, utilizing all of the approaches to solid waste management, is essential for a successful solid waste management program.

Discussion Questions

- Do landfills or open dumps pose a problem in your area?
- What are your views on the DNR's new Solid Waste Management Strategy?
- Would you be willing to use more reusable containers to reduce waste disposal?
- Has your county FB given input to your county's Solid Waste Planning Committee?

Agrinomic Update

(continued from page 23)

• Any dairy cattle that would or could have been used to produce milk, but were sold, leased or transferred to another person after Nov. 8, 1983, and prior to legislative enactment (Nov. 29) may not be counted towards fulfillment of contracted herd reductions. Exceptions will be given only by permission of Secretary Block.

• No milk base shall be assigned any producer who began marketing milk after Dec. 31, 1982, except as provided below: "A producer's marketing history (base) shall not be transferable to any other person unless the entire operation (facilities and herd) are transferred through death or gift of the owner, to member (or members) of his immediate family."

• Dairy farmers must submit quarterly applications for the diversion payment, and certify the reduction was a net decrease in milk marketings for commercial use.

• Offsetting compliance is required. This means a reduction in one operation may not be offset by expanded production in other facilities you own or have an interest in especially as controversial as this program is with consumers and the news media. The administration will be very hard on any violators.

The program is for 15 months only, and President Reagan got assurance it wouldn't be renewed as one of his conditions for approval. Some producers plan to reduce production for 15 months, but remain in position to come back full throttle when the program expires. Some will simply manage the cows as beef cows, or divert milk to other farm livestock. But other producers note radical changes in cow management hurt a cow's future productivity, while simply diverting milk to other livestock is impractical.

Agra Land

(continued from page 12)

recommendations on new services to better serve farmers.

The grain advisory committee will be aided by a study, commissioned by Agra Land, of the total grain merchandising industry to determine which direction the grain processing and merchandising segments are headed. The study, conducted by an independent research body, is expected to be completed by June 1984.

"We already have the facilities, the people, the programs and the services needed to help our farm customers become more productive and more profitable each year," said Ed Powell, vice president and general manager of Agra Land's grain and bean division. "But the future is where we're going to spend the rest of our lives, and the more careful, concerned thought we can give to the future, the more profitable and fulfilling it's going to be."

"You, Your Cooperative and Agra Land, Inc., Where the Farm-to-Food System Begins" is the slogan for the new co-op as it works toward that profitable and fulfilling future.

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RURAL LIVING

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Gordon Guyer

(continued from page 15)

who at that time was dean of the College of Agriculture and Natural Resources, called me and tried to talk me into becoming director of Extension," he said. "I indicated that I was a very satisfied entomologist, but Larry wasn't very willing to take no for an answer."

Guyer became director of the Cooperative Extension Service in 1973. Since that time, he is particularly proud of the accomplishments the university has made in communication technology.

"We developed a priority on innovative communication technology with the computer to move towards mass media and partnerships with organizations like Farm Bureau in communications experiments. I think this is the way of the future and I'm proud that we have been in-

involved in the program," Guyer said.

Priorities for the Years Ahead

Not content to rest on the laurels of past accomplishments, Guyer has two priorities for the Extension Service in the next few years.

"The first goal I have is to maintain a very high quality staff," he said. "This is a real challenge because our clientele is becoming much more highly educated and technology is moving fast. If we are going to be on the cutting edge with our educational programs, we've got to have people who are one step ahead.

"That's going to mean higher quality people, better salaries and the efficient use of technology. This is one of my highest priorities.

"The next priority is to maintain as much flexibility as pos-

sible so we can move faster to meet the needs of people when new problems arise," he said.

Throughout his career, Guyer has received many honors and awards, but receiving the 1983 MFB Distinguished Service to Agriculture award has a special meaning.

"The only honor I have received that means more to me than this recognition by Farm Bureau was when I was awarded my doctorate degree by Dr. Hannah in 1954.

"I have developed an appreciation for Farm Bureau because of its progressive approach in Michigan with the encouragement of young people," he said. "I think that is going to be a tremendous asset to the future of Farm Bureau, and being honored by an organization that gives young people such a high priority is even more meaningful."

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Southfield, Michigan 48034
Phone 313-356-7711

PRICES: \$9 for 1 car, \$17 for 2 cars, \$24 for 3 cars.

Lansing Review

(continued from page 7)

In February 1983, after much study, the Michigan Farm Bureau board, by unanimous vote, commended Blanchard's leadership and approach in using the income tax to return Michigan to fiscal solvency and financial stability. The board pointed out that FB has believed in and supported over-all cuts in spending to create greater efficiency, and that it was obvious that the deficit could not be solved by further major cuts. The board pointed out, for example, that agriculture could not stand further cuts and the state's failure to fund a proper share of K-12 school costs was forcing an increase in local property taxes.

The FB position insisted that an income tax increase should not be permanent and that some "triggering mechanism" should automatically reduce the rate in response to economic recovery.

The increase as finally passed contained a "phase-out" formula. The 6.35% income tax during 1983 will automatically drop Jan. 1, 1984 to 6.1%. It will continue to drop to 5.1% in 1986 and, with further cuts, back to 4.6% depending on the unemployment rate and payment of the deficit.

As a result, Michigan's "worst" short-term credit rating is now the highest a state can have, which in turn helps the ratings of local governments. It will save millions of dollars in interest.

Michigan has fewer state employees than at any time in recent history. A modest increase in state aid to schools was possible, and more important, schools are receiving their payments on time.

It may be possible that some business tax reforms can be made as there will be a surplus this year.

There has been a debate over whether the surplus will be \$25 million or as much as \$150 million. Either way, about \$75 million is incumbered, including \$19 million that is due local units of governments to satisfy constitutional requirements for state-local spending ratios.

Some legislators want to use any "surplus" to further cut the income tax, but others maintain that any surplus should be used to help pay off the \$840 million in accumulated debts. Still others believe that the state should begin to bring state school aid into better balance

with the local property tax effort.

There are also many important agricultural programs in the MDA that must be improved. This is also true for agricultural research at MSU.

While Michigan has had its financial woes, other states have had similar problems but perhaps not as severe. They, too, have increased taxes. Ohio increased the income tax twice, a total of 90%.

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



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Readership Survey — Rural Living Magazine

To make Rural Living more effective and useful, we need to know your attitude and opinions about this Farm Bureau publication. Please complete the following questionnaire and return it to Rural Living, Michigan Farm Bureau, P.O. Box 30960, Lansing, Mich. 48909. You need not identify yourself. Thank you for your assistance.

Publication Data

- I find *Rural Living* informative and useful:

<input type="checkbox"/> Frequently	<input type="checkbox"/> Sometimes	<input type="checkbox"/> Infrequently
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- I find the overall appearance of *Rural Living*.

<input type="checkbox"/> Pleasing	<input type="checkbox"/> Not Pleasing
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- The articles in *Rural Living* are generally about:

<input type="checkbox"/> The right length	<input type="checkbox"/> Too long	<input type="checkbox"/> Too short
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- The writing style is:

<input type="checkbox"/> Easy to read	<input type="checkbox"/> Difficult to read
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- When I receive *Rural Living*, I usually spend the following number of minutes reading it:

<input type="checkbox"/> Less than 10	<input type="checkbox"/> 10 to 30	<input type="checkbox"/> More than 30	<input type="checkbox"/> I don't usually read it
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- I find these *Rural Living* columns informative and useful:

	Frequently	Sometimes	Infrequently
Rural Route	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Country Ledger	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Legislative Review			
Washington	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lansing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Front and Center	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rural Exchange	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Market Place	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Agrinomic Update	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Discussion Topic	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
- Articles in *Rural Living* which attempt to explain Farm Bureau policy are:

<input type="checkbox"/> Usually helpful	<input type="checkbox"/> Sometimes helpful	<input type="checkbox"/> Infrequently helpful
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- Would you like to see more or fewer profiles of county Farm Bureau member families in *Rural Living*?

<input type="checkbox"/> More	<input type="checkbox"/> Fewer
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- Rural Living* has been helpful to me in the following ways:

10. I would like to see *Rural Living* report on the following subjects:

11. In general, I think *Rural Living* is:

Personal Data

How would you classify yourself?

- | | | | |
|---|---|---|-------------------------------------|
| <input type="checkbox"/> Full-time farmer | <input type="checkbox"/> Part-time farmer | <input type="checkbox"/> Retired farmer | <input type="checkbox"/> Non-farmer |
|---|---|---|-------------------------------------|

What is your primary type of farming operation?

- | | | | | | | |
|--------------------------------|--------------------------------|------------------------------------|--------------------------------------|----------------------------------|------------------------------------|--------------------------------------|
| <input type="checkbox"/> Dairy | <input type="checkbox"/> Fruit | <input type="checkbox"/> Livestock | <input type="checkbox"/> Field Crops | <input type="checkbox"/> Poultry | <input type="checkbox"/> Vegetable | <input type="checkbox"/> Other _____ |
|--------------------------------|--------------------------------|------------------------------------|--------------------------------------|----------------------------------|------------------------------------|--------------------------------------|

What is the size of your operation?

- | | | | | |
|--|--|--|--|---|
| <input type="checkbox"/> Less than 100 acres | <input type="checkbox"/> 101-250 acres | <input type="checkbox"/> 251-500 acres | <input type="checkbox"/> 501-1,000 acres | <input type="checkbox"/> Over 1,001 acres |
|--|--|--|--|---|
- Number and kind of livestock _____

How long have you been a Farm Bureau member?

- | | | | | |
|------------------------------------|------------------------------------|--------------------------------------|--------------------------------------|--|
| <input type="checkbox"/> 1-4 years | <input type="checkbox"/> 5-9 years | <input type="checkbox"/> 10-15 years | <input type="checkbox"/> 15-30 years | <input type="checkbox"/> Over 30 years |
|------------------------------------|------------------------------------|--------------------------------------|--------------------------------------|--|

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Thank you, Farm Bureau members. These Charter Life dividends are our special thanks to all of you who supported us in our formative years and provided the solid foundation for our growth.

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