

RURAL LIVING



Cherry Bowl

RURAL LIVING

FARM NEWS

A publication
of the
Michigan
Farm Bureau



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THE COVER

Organizers predict Michigan's Cherry Bowl will be a star destined event for the state. The inaugural game is Dec. 22.

In this issue:

Cherry Bowl

Say "Yes!" to the state's first collegiate bowl game, Dec. 22

8

Merry Christmas, Mr. President

The White House Christmas tree will be Missaukee County's biggest and best: A 20-foot blue spruce

11

News People Earn FB's 'Ag Communicator' Titles

19

Satellite Uplink Speeds Farm News to Michigan Stations

22

COLUMNS

Rural Route - page 4
Country Ledger - page 5
Legislative Review - page 6
Front and Center - page 15

Rural Exchange — page 16
Discussion Topic - page 24
Agronomic Update — page 27
Farm Bureau Market Place - page 29

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Cheers for a Winning Membership Game Plan!

Membership acquisition is serious business. A tremendous amount of time and effort is invested annually to provide us with the member strength and financial viability necessary to remain the most effective farm organization in the state and nation.

But just because it's serious business doesn't mean that the membership campaign can't be fun. In fact, if it isn't fun, we're probably not doing it right.

The 1985 membership campaign has been designed with that in mind, with a football theme to carry us through from kick-off to victory. There's no greater motivator than competition and seldom do you see it as fierce as on a football field. The players on a team have one destination in mind — the goal line — and they use all their united strength and know-how to overcome any obstacles that stand in their way to cross it. They have a burning desire to win!

I'm sure you can see the similarities between a membership campaign and a football game... the need for teamwork, a common goal, a will to win. "Blitz" is a common term in football and we'll be using that strategy as part of our total game plan. As the Farm Bureau Football League commissioner, I will be proclaiming a 10-day membership blitz, Jan. 30 through Feb. 8.

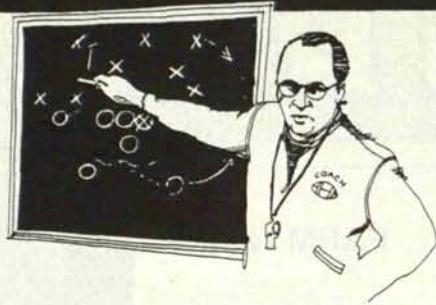
I think those of you who are veterans in membership acqui-

sition will like this part of the game plan, with an all-out effort by all team members to reach gain and/or target during this 10-day period. It wouldn't surprise me to see some of our aggressive county FB coaches spur their teams over the goal line during the blitz!

Make the first yardage for your Farm Bureau team by renewing your membership today!

Details of the 1985 MFB membership football game were spelled out to team members during goal-getter conferences in November. Kick-off for the big game was scheduled for the County Presidents' and Campaign Managers' Banquet the first night of our MFB annual meeting, Nov. 27. The starting whistle has blown and every one of you will have an opportunity to help your team be a victor.

Some of you will be on the field as quarterbacks, centers or members of special teams. Others will be calling the plays as head coaches. Still others will serve as cheerleaders and scouts. Even those of you who are spectators in the stands can be involved by renewing your memberships and telling everyone on the sidelines to do the same.



It will be unlikely that any team will return the kick-off ball all the way down the field and into the end zone without being tackled — even bruised up a bit — by holdout prospects who keep you from crossing the goal line. But you have a great book of plays going into the game. If one doesn't work, another will.

Hit 'em hard! Tell them about Farm Bureau's group health plans, our buyer service, our auto discounts, our member-to-member sales, AgriCom, the group purchase program, insurance to fit their special needs (be sure to read in this issue about the new \$10,000 no cost member benefit for seat belt users insured with Farm Bureau Mutual.)

If that doesn't work, try the leadership development opportunities they'll have through Farm Bureau, the publications that will keep them well-informed, and that vitally important member benefit — a strong, effective voice in their local communities, in Lansing and Washington, D.C., to protect their best interests.

It's kick-off time, the blitz is coming, it's going to be an exciting game. Make the first yardage for your team by renewing your membership today.

Elton R. Smith

Elton R. Smith, President
Michigan Farm Bureau

A Christmas Patchwork

By Connie Turbin

Shortly after making a special friend and her husband a patchwork quilt in April, hints started coming in that I should make one for our own home.

Since I had made no progress by June, the hinting became more pointed. "This bedspread just isn't you," said my mother, the diplomat, on a visit. "I hate it," said my husband, who nevertheless sleeps soundly beneath the blues and corals of its tropical pattern.

I say it's bright and, well, Caribbean. He says I must have had too many Margaritas when I bought it.

The final assault came in October: "God forbid, you should make anything for our house." Although I felt this was singularly unjust, I caved in, bought three rich, country prints and began "building a quilt."

Now that I've begun, I enjoy planning, piecing and quilting the pattern. As I work, I find myself thinking out the problems and puzzles of family life and the workday. Literally and figuratively, patterns emerge and solutions take shape. These personal and caring thoughts are woven into the squares of the quilt, making it a labor of love.

Such labors of love are not limited to hobbies and gift giving projects. As the *Rural Living* editors met and talked with the people you, too, will meet in this month's magazine, we found people for whom their vocation is a labor of love. Their work is often hectic, frequently stressful, but rewarding in the way that only a job well done can be.

Our December issue, then, is a kind of Christmas patchwork, rich with the patterns and colors of people who are working in agriculture.

Planning and piecing this patchwork is a labor of love for the people who make up the *Rural Living* staff. We enjoy bringing you the articles and features you read each month.

I thought perhaps you would like to meet Donna Wilber, contributing editor; Marcia Ditchie, photographer and associate editor; Cathy Kirvan, associate/copy editor; Brenda Miller, typesetter; and myself. The photographs on this page are called "environmental photos." They show us working diligently and so seriously, and we do. But we also laugh a lot, tease one another in the way of good, close friends, and we talk about our problems and worries, knowing that our faltering won't be interpreted as weakness.

Donna, who has been the *Michigan Farm News* editor and now *Rural Living* contributing editor for seven years, is the thread that brings all of our talents and personalities into play. She listens, approves, suggests and encourages. Her columns, articles and feature stories reflect this sensitivity, whether it is "hard news" or a personal profile of leaders in our industry.

Marcia came to Farm Bureau "temporarily" after completing her bachelor's degree at MSU 12 years ago. Her photos of presidents, kids, animals and news events have been a regular part of the publication during those years. The thousands of color slides and negatives she has taken are virtually a pictorial history of the organization over the past 10 years.

Cathy, red pen in hand, attacks our copy each month, inserting commas, moving phrases, and giving a correct and consistent journalistic style

to our often haphazard use of capitalization and quotation marks. Now as a regular contributor, Cathy has the chance to show off her own writing talents.

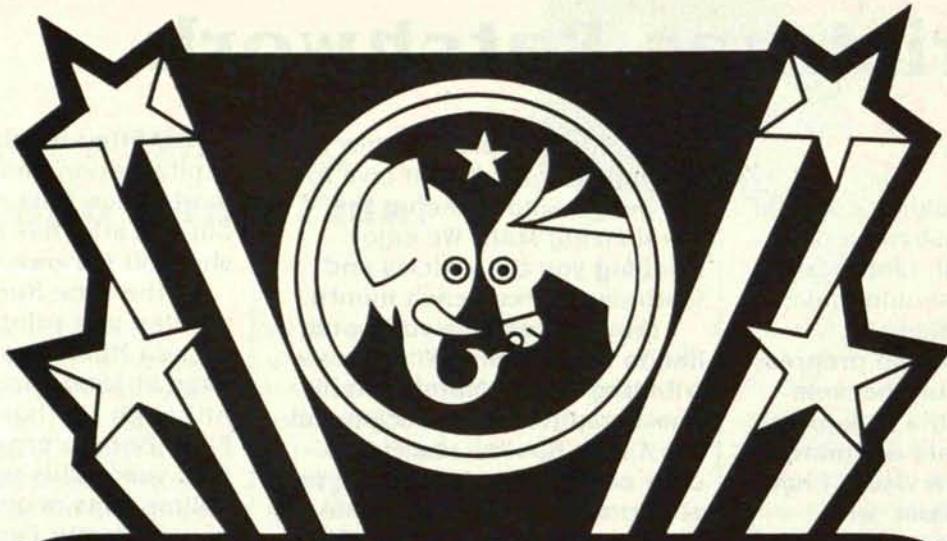
By the time *Rural Living* is proofed and printed, typesetter Brenda Miller has read each page at least three times. Although she has been with the Farm Bureau organization only four years, this unique "study course" has acquainted her very well with Farm Bureau programs and the members who "make it happen."

As editor of *Rural Living*, my job is to bring together the people, pictures and words to create the texture and pattern of every *Rural Living*.

I hope that you enjoy the patterns we work for you each month and that you will find something special and interesting in the Christmas patchwork of articles we are bringing to you in the December issue.

Merry Christmas!





Success for AgriPac 'Friends'

Of the 81 candidates endorsed by AgriPac as "Friends of Agriculture," 73 were elected, giving MFB's political action committee a 90% success record in the 1984 general election.

AgriPac chairperson Jack Laurie, a Tuscola County dairy farmer who also serves as MFB vice president, said he was "elated" with the results of the election.

"I get excited when I think about how Farm Bureau members are reacting to political activity involvement opportunities. I think the 1984 election, especially here in Michigan, substantiates the fact that FB members are on the right track in being involved in endorsing and supporting political candidates who are Friends of Agriculture," he said.

"I believe the endorsements AgriPac made, with strong input from county Farm Bureau candidate evaluation committees, and the reasons for our endorsements, were looked upon by members as being honest, issue-oriented positions and I think they voted accordingly."

While many political analysts were surprised by rural America's 75% support of the current administration, AFBF President Robert Delano was not. U.S. agriculture, he said, voted overwhelmingly for traditional beliefs in independence, incentives and confidence in the marketplace.

"Most farmers are not demonstrators," he said. "They prefer the ballot box to the picket line — and they have expressed themselves with force and eloquence."

Delano said the Reagan landslide "provides landslide momentum for a 1985 farm bill that can put farming back in the business of producing for markets and not government storage bins.

"The message was clear enough for any congressman to

WASHINGTON

National Results

Only two of AgriPac's Friends of Agriculture were unsuccessful in their bids for national political offices. Jack Lousma was defeated by incumbent Carl Levin for the U.S. Senate seat, and Jackie McGregor lost to incumbent Howard Wolpe in the 3rd Congressional District race.

understand — that farmers stand with other taxpayers in rejecting expensive, fruitless federal programs that deliver tax dollars to government bureaucracies and take consumer dollars away from the marketplace," he said.

AFBF does not endorse political candidates, but MFB's AgriPac did designate President Reagan as a Friend of Agriculture.

LANSING

State Results

Sixty-two of AgriPac's 68 "Friends of Agriculture" running in state elections were successful in their campaigns. Candidates for state representatives who were defeated were Ken DeBeaussaert (D), 75th District; James Docherty (D), 76th; Phillip Thompson (R), 87th; and Tom Elegeert (D), 109th.

Two "Friends" endorsed for the Michigan Supreme Court, Jim Brickley and Dorothy Comstock Riley, were elected. A third candidate supported by AgriPac, Robert Griffin, was defeated.

The Michigan State University board of trustees races were of particular concern to AgriPac, with strong support provided to two farmers, Republican Dean Pridgeon from Branch County and Democrat June Kretzschmer from Huron County. Pridgeon, who is former director of the Michigan Department of Agriculture and also served as chairperson of the Natural Resources Commission and vice president of the Michigan Farm Bureau, was successful in his bid for that post.

AgriPac chairperson Jack Laurie called Pridgeon's election "an important step toward a bright future for MSU and for agriculture."

AgriPac Winners!

U.S. President

Ronald Reagan (R)

U.S. Representatives

2nd	Carl Pursell (R)
4th	Mark Siljander (R)
5th	Paul Henry (R)
8th	Bob Traxler (D)
9th	Guy Vander Jagt (R)
10th	Bill Schuette (R)
11th	Bob Davis (R)
12th	David Bonior (D)
16th	John Dingell (D)
18th	William Broomfield (R)

State Representatives

2nd	Burton Leland (D)
3rd	Matthew McNeely (D)
5th	Teola Hunter (D)
7th	Nelson Saunders (D)
8th	Carolyn Kilpatrick (D)
11th	Stanley Stopczynski (D)
12th	Curtis Hertel (D)
13th	William Bryant Jr. (R)
14th	Joseph Young Sr. (D)
15th	Joseph Young Jr. (D)
18th	Sidney Ouwinga (R)
19th	Don Van Singel (R)
20th	Claude Trim (R)
23rd	Phil Hoffman (R)
27th	Vincent Porreca (D)
28th	Robert DeMars (D)
36th	Gerald Law (R)
38th	Justine Barnes (D)
39th	Jerry Bartnik (D)
40th	Timothy Walberg (R)
41st	Michael Nye (R)
42nd	Glenn Oxender (R)
43rd	Carl Gnodtke (R)
44th	Lad Stacey (R)
45th	Mick Middaugh (R)

Ballot Proposals

Michigan Farm Bureau chalked up a 1-1 record on its ballot proposal positions. The organization supported Proposal A, an amendment providing for the Legislature or a joint committee of the Legislature to approve or disapprove administrative rules written by state agencies to implement state laws. Voters disagreed and the proposal was defeated.

47th	Paul Wartner (R)
48th	Donald Gilmer (R)
49th	Richard Fitzpatrick (D)
50th	Mike Griffin (D)
51st	Fred Dillingham (R)
54th	Paul Hillegonds (R)
56th	Ernie Nash (R)
58th	Debbie Stabenow (D)
61st	Mat Dunaskiss (R)
62nd	Charlie Harrison Jr. (D)
74th	John Maynard (D)
77th	Dick Allen (R)
78th	Keith Muxlow (R)
79th	John Cherry Jr. (D)
80th	Floyd Clack (D)
83rd	Charles Mueller (R)
84th	John Strand (R)
86th	Lewis Dodak (D)
88th	Robert Bender (R)
89th	Gary Randall (R)
90th	Victor Krause (R)
92nd	Thomas Mathieu (D)
93rd	Vernon Ehlers (R)
94th	Jelt Sietsema (D)
97th	Ed Geerlings (R)
98th	Ed Giese (R)
99th	Colleen Engler (R)
100th	J. Michael Busch (R)
101st	Tom Hickner (D)
102nd	Mike Hayes (R)
105th	Tom Alley (D)
106th	John Pridnia (R)
107th	Pat Gagliardi (D)
110th	Donald Koivisto (D)

State Supreme Court

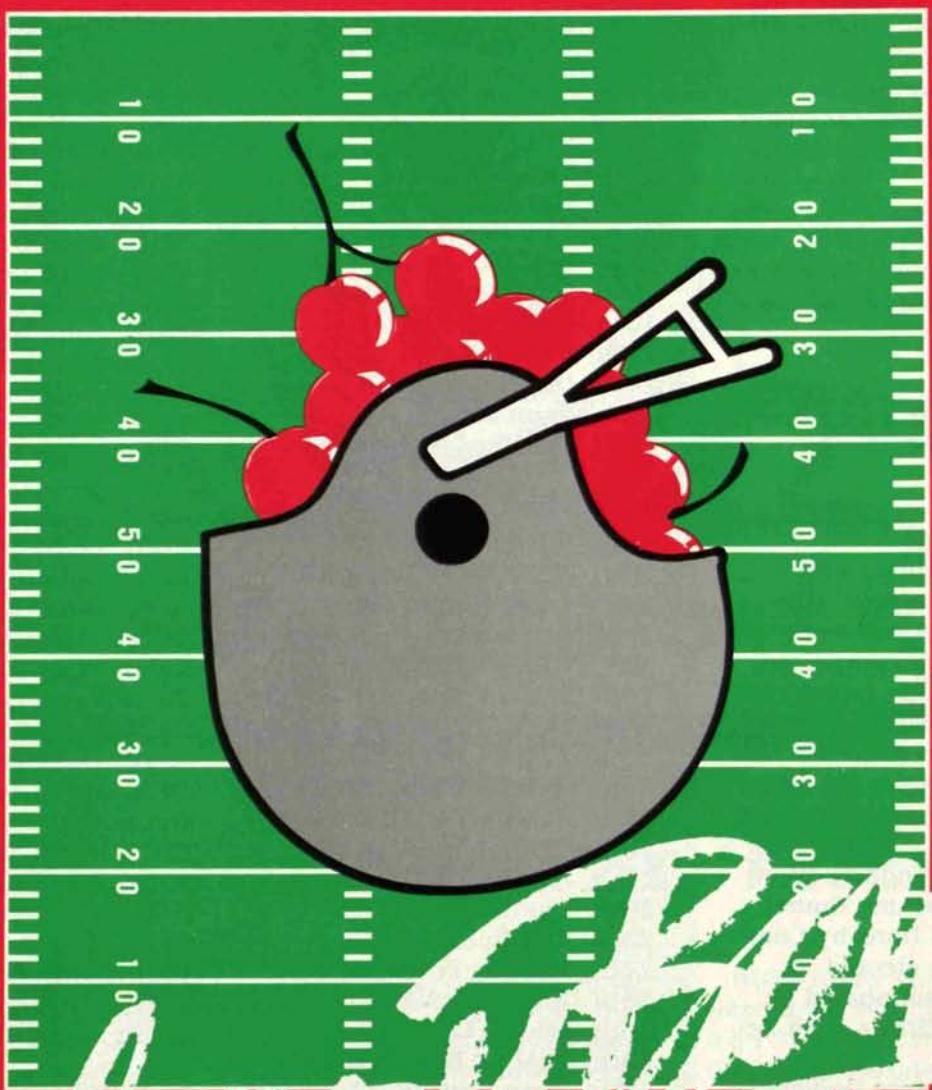
Jim Brickley
Dorothy Comstock Riley

MSU Board of Trustees

Dean Pridgeon (R)

MFB, along with many other organizations, strongly opposed Proposal C, the "Voter's Choice" amendment. Jack Laurie, chairperson of the board's legislative committee, said, "Proposal C was a critical issue and we were very happy that it was defeated.

The organization took no position on Proposal B, the Natural Resources Trust Fund amendment, which passed.



Cherry Bowl

**Say "Yes!" to
the State's First
Collegiate Bowl
Game, December 22**

By Connie Turbin

"It's a star destined event. . ."

— Tom Martin, President
Cherry Bowl, Inc.

By Connie Turbin

Some people wonder what we do for fun up here in the land of ice and snow, but those who venture into the Michigan circle to attend the state's premier Cherry Bowl will have the enviable opportunity to literally eat their words.

On Dec. 21 the pre-game event will be a brunch for 8,000 at the Pontiac Silverdome featuring (what else?) Michigan cherries! And so much more! According to Tom Martin, founder and president of Cherry Bowl Inc., and Randy Harmson, marketing director for the Michigan Department of Agriculture, the brunch will showcase Michigan products from appetizers and desserts to the cream in your coffee. "About the only thing to be served that is not grown or produced in Michigan will be coffee and tea," Martin says.

Martin promises that those attending the Cherry Bowl in Pontiac on Dec. 22 will also be treated to a delicious variety of Michigan cherry products, including a new Cherry Bowl sundae. "We developed the 'Cherry Bowl sundae' for the Autumnfest brunch at MSU and it was declared 100% delicious." The sundae is prepared in a crisply fried tortilla shell "bowl," sprinkled with sugar and cinnamon, then filled with ice cream and cherry topping.

Cherry Bowl organizers and the Michigan Department of Commerce are putting a holiday shine on the "Yes! Michigan!" campaign to lure visitors to the state for the game with "Cherries Jubilee" parties in the participating team cities. The hospitality receptions are sched-

uled to take place on Friday, Dec. 7 and Monday, Dec. 10. Here, too, Michigan food products, travel, entertainment and attractions will be showcased.

"Planning these events without a key piece of information like where they will be held has been a pretty tricky challenge for the staff organizing 'Cherries Jubilee,'" says Jim Karshner, the Commerce Department's association services liaison. But, he says, just as soon as the participating teams are announced on Nov. 24, the site locations will be confirmed, and invitations will be printed and mailed to members of the colleges' alumni and faculty, news media, city and state officials and travel agents.

But there is more to promoting the Cherry Bowl than good food and good will. Perhaps no one understands that better than Tom Martin, who introduced the idea to members of the Michigan Cherry Committee two-and-a-half years ago. "It's been a real labor of love and persistence in trying to pull together the necessary interest and sponsors so that we had enough collective strength to make the Cherry Bowl opportunity for Michigan real and viable," Martin says.

Now, apparently, opportunity is knocking at Martin's door, but he's not surprised... only delighted. "It's a star-destined event," he says. "It's not controversial and it's non-political. Everyone senses the potential and wants to become involved in a very positive, supportive way."

Elias Brothers Restaurants, which has been a major sponsor of the Cherry Bowl, will promote the game and Michigan cherries with specialty menu items throughout the month of December. The firm, based in Warren, Mich., said "Yes! Michigan Cherry Bowl!" in a big way with their sponsorship contribution of \$250,000.



TOM MARTIN

General Motors, also an organizing sponsor, has backed the bowl game with an estimated contribution of \$750,000. Many Michigan corporations and associations have joined the effort with financial contributions and/or have purchased ticket blocks of 500 seats in the Silverdome. The Michigan Farm Bureau, Farm Bureau Insurance Group and the Michigan Agricultural Cooperative Marketing Association are among those to join in the sponsorship activities.



The response from the state's business community, government and commitments from commercial sponsors and the Mizlou Syndicated Sports Network, which will televise the game on 108 channels nationwide, have combined to provide the Cherry Bowl with a solid financial foundation and excellent media exposure in its first year.

Martin estimates that each of the participating teams in the first Cherry Bowl game stand to receive between \$750,000 and \$1.2 million, the fifth largest purse among bowl games. And, he says, if Midwest fans respond

enthusiastically year after year, the Silverdome's over 80,000 person seating capacity gives the game the potential of being the second largest in fan attendance.

He says that the organizers are looking for the kind of team match up that would interest fans and fill those 80,000 seats. "I think they would like to see one of the Big Ten teams they are familiar with matched against a team they don't often see in this area such as Penn State, Florida State or Alabama.

"Our primary criterion is to select two very representative teams, based on the schools'

athletic programs, the kind of schedule and opponents they played, that are eligible to participate because of their record. That would suggest an eleven game schedule with something like a 9-2 or 8-3 record."

With the announcement of the Cherry Bowl teams on Nov. 24, Martin expects that travel packages, group tour arrangements and electronic and mail order ticket sales will get into full swing.

Michigan Farm Bureau has 250 tickets immediately available for members, which may be ordered by completing the ticket application below. If prepaid ticket requests through MFB exceed the organization's supply, arrangements will be made with the Pontiac Silverdome ticket office to secure tickets for members.

Cherry Bowl excitement will be part of this year's County Presidents' and Campaign Managers' Banquet, Nov. 27 during the MFB annual meeting. Those attending the banquet will be entered in a drawing for two pairs of Cherry Bowl tickets.

"It's a great match-up," says John VanderMolen, MFB membership campaign coordinator, "our campaign football theme and the state's premier collegiate bowl game!"

CHERRY BOWL TICKET ORDER FORM

• YES! Michigan Cherry Bowl •

Make check or money order payable to: MFB Cherry Bowl Ticket Offer. Mail your order to Michigan Farm Bureau, Cherry Bowl Ticket Offer, P.O. Box 30960, Lansing, Mich. 48909. Please enclose a self-addressed, stamped envelope.

Name _____

Phone _____

Address _____

City _____ State _____ Zip _____

Please send me _____ tickets at \$20.00 each. AMOUNT ENCLOSED: \$ _____

Merry Christmas, Mr. President

By Cathy J. Kirvan

To icicle or not to icicle may be the only question to be decided when your family brings home this year's Christmas tree. Chances are it will bear an uncanny resemblance to last year's tree. Why? Tradition!

Most families have a tradition when it comes time to select and decorate their Christmas tree. But for the Steve & Debra VanderWeide family, Missaukee County farmers who raise Christmas trees on 1,700 owned and leased acres, this year will be different.

"My birthday is Dec. 4 and we've always taken that day off, cut our own tree, put it up and decorated it that night with strings of popcorn and cranberries," Steve said. "But that won't work this year because we're leaving for Washington, D.C., the next morning to present the White House Christmas tree to President and Mrs. Reagan."

The VanderWeides earned the privilege of supplying the White House's tree by winning the National Association of Christmas Tree Growers bi-annual competition in August. They competed against growers from 25 other states who had won state association contests.

"We just started competing in Michigan's contest six years ago," Steve said. "We had a dream of winning the national contest someday but we didn't think it would be this soon. It's a neat honor and we're excited about it."

The VanderWeides have won the bi-annual Michigan Christmas Tree Growers Association competition twice — in 1981 and 1983. As state winner they earned the right to present the governor with a tree those years and to compete in the national contest the next year.

"We grow about 1.3 million so to find the perfect tree takes a lot of time," Steve said. The "perfect" tree they found for this year's competition was an 8' blue spruce. But since most trees are harvested when they're between 5½ and 10 feet,



The White House Christmas Tree Will be the Biggest & Best: A 20-Foot Blue Spruce From Michigan's Missaukee County

the VanderWeides didn't have a "perfect" 20-foot spruce for the White House.

"We don't grow trees as tall as the size we're suppose to give the president," Steve said. "This one was donated by another Missaukee County resident. We're not revealing who the individual is or where the tree is located until Dec. 3 because of the possibility of vandalism."

That's when the tree will be cut, loaded in a refrigerated truck and shipped to Washington, D.C. Steve and Deb will take part in dedication ceremonies on Dec. 6 and on Dec. 9 it will be decorated and put on public display.

Good Employees, Marketing Strategy Keys to Success

Taking a few days off at that time of year is not easy for Christmas tree growers. Although the cutting will be done, they'll still be shipping trees. At their peak, the VanderWeides load 20 semi trucks a day — one every 30 minutes. Sticking to that kind of schedule takes a lot of organization and dedicated employees.

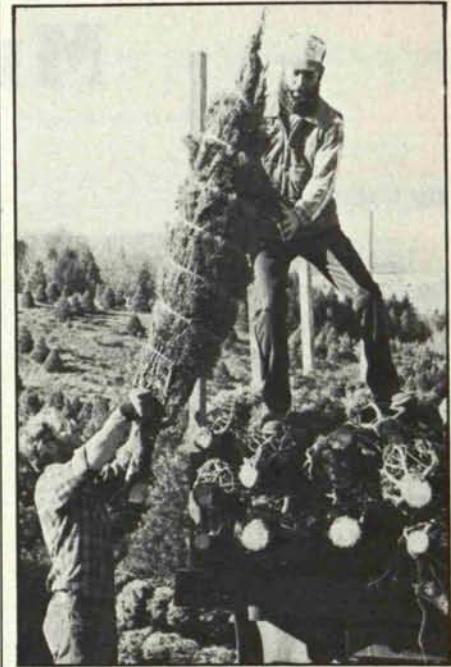
"This year, especially, we've had to depend on our employees a lot," Steve said. "With all the reporters wanting interviews, plus our trip to Washington, they will still get the work done on schedule."

Since Steve and Deb started Dutchman Tree Farms 12 years ago with a few acres, an old pick-up, a used baler and a lot of faith, the business has expanded rapidly. They now harvest 120,000 trees annually and

buy an additional 20,000 to 30,000 trees from neighbors. Over 90% of their trees are shipped out of state with most going to customers in Florida and Texas.

"Our secret is vigorous marketing," Steve said. "We size and sort everything so that we have a really good package to sell. We can provide a buyer with many different varieties in several different sizes."

Steve used to travel during the month of December looking for new customers but now their excellent reputation brings the customers to them. "We'll start in one area of the country with one service club and another Lions or Kiwanis club will say 'Hey, you've got



Over one million Christmas trees are harvested each year in Missaukee County, the third largest Christmas tree producing county in the nation. At Dutchman Tree Farms, trees are baled (below) then loaded on trucks (above) to be hauled to a central storage field. Workers are paid by the tree so careful records are kept of the harvest.



better quality trees than we do, where'd you get yours?" Then they'll call us the next year. After a while we'll pick up most of the service clubs in one area. Basically, that's how our business has spread."

It Just Keeps Growing

When Steve and Deb started the Christmas tree farm as a sideline to the family dairy operation, they never planned



Three or four cutters usually work during the six-week harvest season, cutting an average of 1,500 trees each per day.

to get so large. "We didn't even dream of doing what we're doing today, and sometimes, when it gets really hectic, we wonder why we did. But now the trees are our main concern," Steve said.

They recently sold the dairy herd to a former partner and have purchased 100 heifers to

build a new milking herd. They also own a tree nursery, in partnership with one of Steve's nephews. Between the three operations, they average 20 employees in the spring, 60 in summer and about 30 in the fall.

In the spring they fertilize the trees and plant two-year-old seedlings. The summer months are spent shearing, shaping and tagging the trees that will be harvested that year. During August and September most tagged trees are color tinted with green latex paint. "A lot of people wonder why that is done," Steve said. "Color tinting preserves the freshness of the tree, seals pores and doesn't allow moisture to evaporate as quickly after it's cut. However, we also sell 'natural' trees."

The harvest begins in mid-October and continues through early December. In addition to the cutters, who cut up to 1,500 trees per day, there are draggers, sizers, balers, and haulers. Usually the cutters start at a new field early each morning. Other workers then drag the trees to roadways where they are marked for size, run through a baler that ties the boughs close to the trunk, and then hauled to a central field where they are stacked in long rows by size, field and variety.

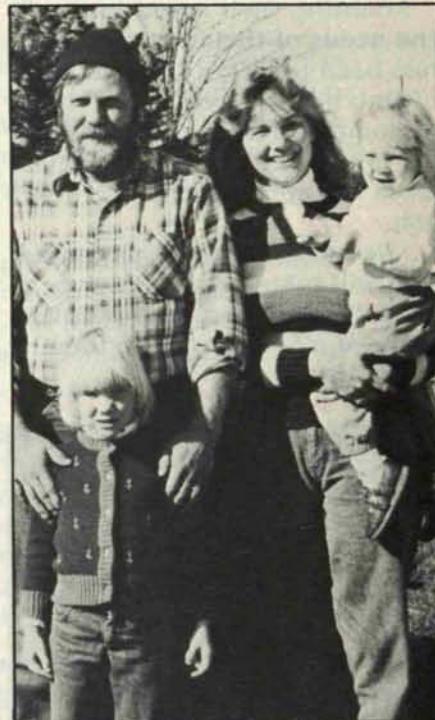
When trucks begin to arrive to ship the trees south, they can easily be loaded with several varieties and sizes in just one or two passes through the field.

In the busy shipping season Deb VanderWeide works full-time in the office handling all of the paperwork related to shipping.

During the rest of the year she works one day a week in the farm office. The rest of the time she's busy with their four children: Sarah, 8; Laura, 5; Julia, 2; and Krista, 5 months.

Filling the Customers' Needs

Four years ago Deb and a neighbor, Marge Link, started a new business venture that utilized the "waste" products



The VanderWeide's children are still a little young to work on the farm but they're looking forward to it. Pictured are Steve and Deb and two of their four children: Laura, 5, and Julia, 2. Not pictured are Sarah, 8, and Krista, 5 months.

from Christmas tree production. They began making wreaths and garlands out of unsaleable trees and the boughs trimmed from harvested trees.

"Many of our tree customers also sold wreaths and garlands and asked if we could supply them," Steve said. "So we started the business and it has gone really well."

After the first year, Marge and her husband, Tom, bought Deb's share of Wreath Works and now employ three people in the fall. Last year they made over 400 wreaths and 4,000 feet of garland.

"Most of their customers are our customers," Steve said. "After we've loaded trees in our yard the truckers pull in next door to get the wreaths and garlands."

Adapting their operation to fit the needs of their customers has been the key to the success of Dutchman Tree Farms. They no longer advertise for customers and very seldom have any trees left at the end of the season.

"We have a couple customers that will take anything we've got left," Steve said. "But if we do have a few, we'll give them to charity."



At Wreath Works, located next to Dutchman Tree Farms, workers make 12, 14 and 18 inch wreaths and 50-foot garlands. The enterprise was started four years ago to utilize Christmas tree "waste products."

O'Tannenbaum!

By Marcia Ditchie

Adults spend countless hours painstakingly decorating them, small children stare in wonderment at them and even kittens have a mischievous twinkle in their eyes each time they look at them. What commands all that attention each year at this time? It is the centuries-old tradition of trimming and lighting Christmas trees.

Though each nationality and family may have their own traditions, it is believed that the custom of trimming and lighting a Christmas tree originated in Medieval German mystery plays when the "paradise tree" was used to symbolize the Garden of Eden.

After the suppression of these plays, the tree was used to decorate homes. Although the church discouraged this practice, the custom was deeply ingrained in the German culture and eventually became a symbol of this Christian holiday.

However, the Christmas tree is considered by some authorities as a survivor of pagan tree worship and has been traced to ancient Rome and Egypt.

Whatever its origin, the Christmas tree was introduced into America by German immigrants where it was enthusiastically adopted throughout the country. The first written record of Christmas trees in America was in 1747 in the Moravian settlement at Bethlehem, Pa. These trees were wooden pyramids covered with evergreen and decorated with apples and candles. By written accounts, it was sometime between 1820 and the 1840s that actual evergreen trees began to appear in homes of German immigrants.

Most families did not have their own tree at this time,



Small American flags and candles in tin holders decorate a tabletop tree in a replica of 1860 Henry Ford's birthplace at Greenfield Village. Following the Civil War, the nation's patriotic fervor was apparent in the use of flags to decorate Christmas trees.

although the decorated trees were becoming more popular in churches and schools. It wasn't until the second half of the 19th century that table-top trees began to appear more frequently in homes. Decorations on these trees included gingerbread cookies, fruits, nuts and candies. Some trees were decorated with handcrafted strings of cranberries, popcorn and American flags.

As Christmas trees gained acceptance among the general public, many people who had practiced the more ancient custom of decorating their homes with evergreens easily adapted to the addition of decorating a tree.

At the turn of the century only one family in five had an indoor Christmas tree, however, the indoor trees became extremely popular in the first decade of the 20th century.

The economic outlook for agriculture will be the topic of two December meetings featuring Jim Gill, director of market analysis for Illinois FB's AgriVisor. Gill will also discuss market strategies for 1985 and beyond. The meetings will be held Tuesday, Dec. 11 at the Square Inn, Jackson, and Wednesday, Dec. 12 at Aldrich's Restaurant, Frankenmuth. Starting time at each location is 1:30 p.m.

County Executive Committee members and selected committee chairpersons can expect to get helpful "what to" and "how to" information to improve their leadership performance at the County Leaders' Conference, Dec. 18-19 at the Lansing Hilton Inn. The two-day program includes personal development and committee workshops. State and national affairs, local affairs, group purchasing and Community Action Group chairpersons and Executive Committee members are encouraged to attend.

The 1984 Executive Club Conference for county FB Young Farmer and Women's Committee officers will be held Dec. 13-14 in Lansing. The conference, designed to help these officers to better understand their roles and responsibilities, will feature workshops on building an effective organization, stimulating member involvement, specific duties as an officer and conducting effective meetings.

Dr. Burton D. Cardwell has been appointed deputy director of programs for the Michigan Department of Agriculture. Cardwell's responsibilities will include supervision of MDA's animal industry, environmental, food, plant industry, laboratory and agricultural development divisions. In addition, he is responsible for overseeing the Office of Toxic Substances and Emergency Services, and staffs of the Family Farm Development Authority and the Agricultural Marketing and Bargaining Board. Prior to his appointment by MDA Director Paul Kindinger, Cardwell was director of the department's Toxic Substances and Emergency Services Office.

Several FB members have been appointed to state agricultural committees by Gov. Blanchard. Sam Carini of Ottawa County was named to the Michigan Agricultural Labor Commission for a term expiring Nov. 16, 1985. Sharon Steffens, Kent County fruit grower, was re-appointed to the committee for a term expiring Nov. 16, 1986. Appointed to terms on the Michigan Potato Industry Commission for terms expiring June 30, 1987 were Frederick W. Hubert of Bay County, Wayne J. Lennard of Monroe County and Paul VanDamme of Hiawatha-land. William F. Teichman, Berrien County fruit grower, was appointed to the Michigan Plum Committee for a term expiring May 3, 1987, subject to Senate confirmation.

Gov. Blanchard has requested that 27 Michigan counties be declared disaster areas because of the extensive crop damage caused by the cold, wet spring and hot, dry summer. The governor's request goes to USDA Secretary John Block for approval. If approved, about 26,400 farmers who have suffered financial losses totalling \$210 million may be eligible for financial assistance in the form of low interest loans.

Counties included in the disaster area declaration request are: Allegan, Barry, Bay, Berrien, Branch, Calhoun, Cass, Clare, Eaton, Gladwin, Hillsdale, Ingham, Ionia, Isabella, Jackson, Kalamazoo, Kent, Livingston, Macomb, Mecosta, Midland, Oakland, Ottawa, St. Joseph, Van Buren, Washtenaw and Wayne.

Save up to 50% on the purchase of fasteners and hardware through a new service to member discount program introduced this year! A member discount program has been arranged with Hi-Grade Nut and Bolt Company of Wyoming, Mich., for direct, mail order sales of hex head bolts, nuts, flat washers, lock washers and other fasteners used by farmers for equipment repair and maintenance.

"Farm Pack" quantities are stocked in diameters of up to $\frac{1}{4}$ " through $\frac{3}{4}$ " in 6" lengths, and long bolts of $\frac{1}{2}$ " through 1" diameter up to 12" long. Plow bolts, carriage bolts and special fasteners are also available. Farm repair kits of cotter pins, stove bolts, roll pins, solderless terminals, sheet metal screws, hitch pin clips, lock nuts, etc., are packed in clear, break resistant, see through plastic boxes. Hi-Grade also offers top hitch pins, shatterproof steel hacksaw blades and frames, nylon cable tie wraps, high speed drill bit index sets and individual drills. Product and price sheets and a mail order form are available from county FB secretaries. Freight is prepaid on all orders of \$50 or more, and delivered directly to the farm.



DEMOLITION DERBY — If MFB Regional Rep. T. R. Cagney manages his Southwest Football Conference membership campaign with the same spirit he used to overcome obstacles in the Kalamazoo County Fair demolition derby with the "thrasher masher," the county FBs in his region will be tough teams to beat.

Enough Regulations!

For several years the Michigan Department of Agriculture has been requiring all food handlers to have a \$15 per year license and inspection, including producers of maple syrup and honey.

Now we will be required to have another license just for retailing our product at another location. In addition, we will be expected to list on the back of the license application all locations and the dates where we will be selling our product during the year.

In the view of the MDA, any place that you retail your product away from home is another "food establishment." This is not just the idea of an individual inspector. I have letters from both E. C. Heffron and Paul Kindinger stating that they are sorry, but that's the way the law reads.

I contend that MDA should not require duplicate licensing of a sealed, safe, food product just because the producer has moved the containers to another location.

Furthermore, I contend that the state has no need to know exactly where and when we will be selling our product in the future.

These two requirements tend to take away our freedom to do business, and for a small producer, it may just be too much trouble to bother with.

If you have any questions concerning this situation, feel free to contact me. I do not really have the time or resources to fight this, but I intend to do so.

*Don Dodd, Niles
Cass County*

MFB Senior Legislative Counsel Robert E. Smith has set up a meeting with the writer and the MDA. FB staff will be working with the department on any changes that might be needed in the present law.

Don't Sell Farm Women Short

I find it frustrating that an organization such as Farm Bureau, a supposedly grassroots, farmer-oriented group, fails to recognize the many women farmers. We are not simply married to farmers, we ARE farmers.

Yes, there are many farmers' wives who are not actively involved in the business, but don't assume it is that way in all cases.

I find the Farm Bureau term "farmette" offensive. Using such a diminutive suffix implies that women are somehow smaller or less than their male counterparts. Another phrase, "farmers and their wives," assumes that wives are not farmers.

Shame on you for encouraging this image of farmers. Too many people in our society already have the wrong idea of how farms operate today. We are no longer one-horse operations; we are big business, with women who do more than sit around churning butter and making muffins!

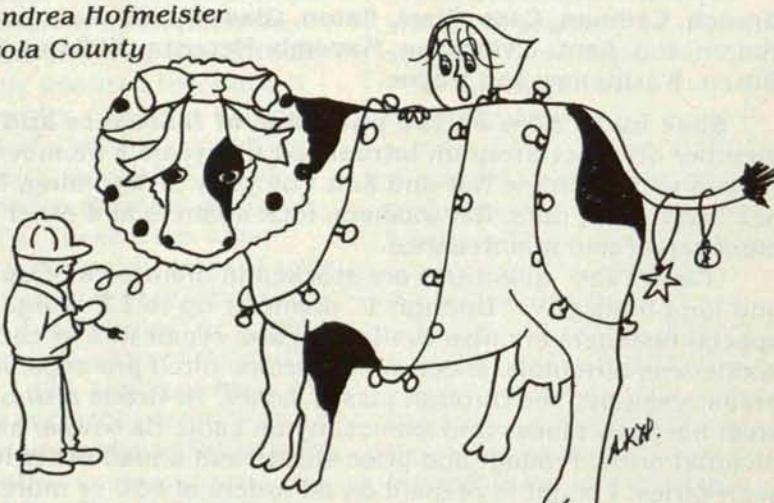
*Mary Schalk, Rogers City
Presque Isle County*

Farm Bureau has long recognized the important role of women on the farm — as homemakers, partners and decision makers. Several leadership programs have been designed to help women increase their personal, business and marketing skills. More women than ever serve as county FB presidents, on county FB boards and on county and state FB committees.

Michigan Farm News Rural Living has reported the changing role of farm women in several articles over the last few

FARMETTE

*By Andrea Hofmelster
Tuscola County*



"I asked you to be creative with the decorations, but would you care to reconsider your choice of location?"

years, including a feature on four women in September. As journalists who follow the rules for "nondiscriminatory communications," the editors do not use phrases such as "farmers and their wives."

With farmers' stress levels so high, the "Farmette" cartoon takes a look at the lighter side of farm life as seen by the woman who draws it.

It's a Great Feeling

With the double impact of Election Day and Thanksgiving, did you have a feeling of gratitude for living in a free country? I always do, and I also experienced a similar feeling recently while attending a farm meeting.

The group was not Farm Bureau, but they are market-oriented. This particular evening they were meeting at the state level with a livestock market. As the meeting progressed, it was evident that the market managers were against a certain policy. When one of the group objected, he was told that it was a directive handed

down from the national board of directors.

Handed down? Here at Farm Bureau we *hand up!* National policy begins at the Community Action Group potluck supper table. AgriPac based its endorsements largely on county-level Candidate Evaluation Committee recommendations.

And that really is the attitude of the staff working at Michigan Farm Bureau. Our county has been developing radio programming lately, and the MFB staff person we've been working with has been a great help. I have found his attitude to be typical of his co-workers. He has said more than once, "What can I do to help you? I work for you — you pay my wages."

Sometimes it gets to be a hassle attending so many Farm Bureau meetings, but doesn't that tell you something? Just as many countries hold no elections, many farm organizations hold few local meetings. Except perhaps to tell you what they are doing with your dues money.

*Wendy Elsey, Decatur
Cass County*

RURAL RASCALS



Two Elseys were nestled all snug in their chair, while aromas of holiday time filled the air.

With mom in the kitchen making some treats, daddy Dave and young Emily were getting some sleep.

When out in the barn they heard such a clatter — it was their Cass County pigs wanting a taste of the batter.

Rural Living editors welcome contributions to these pages. Send comments or photos to Rural Living, P.O. Box 30960, Lansing, MI 48909.

FARMERS OF THE WEEK

The Farmer of the Week program, co-sponsored by Farm Bureau Insurance Group and the Michigan Farm Radio Network, has honored farmers for their contributions to the community and the ag industry for nearly 10 years. The program ended in October. Here are the final five farmers to receive the award.

Oct. 1 — Paul Wicks, 42, operates a 400-acre fruit and vegetable farm near Dowagiac where he grows cherries, asparagus, apples and plums. His activities include Michigan Apple Commission chairperson; membership on many MACMA committees; Michigan Asparagus Advisory Board member; 12 years as a Cass County Soil Conservation District delegate; Cass County FB member; and church treasurer.

Oct. 8 — David McQuarrie, 33, of Marquette, farms 1,200 acres and milks 170 cows in partnership with two brothers. His activities include: Sanilac County FB board member; secretary of

the local Michigan Animal Breeders Cooperative; Michigan Milk Producers Association member; past president of the Cass Valley Co-op, a milk hauling cooperative; and member of the Presbyterian Church.

Oct. 15 — G. Richard Traver, 58, a dairy and beef farmer from Williamston, farms 262 acres in partnership with two sons. His activities include: Ingham County FB member, past officer and committee member; Ingham County Animal Control Board member; Lansing Farmers Club officer; Masonic Lodge member and past master; and National Rifle Association member. He received the Soil Conservation Service's Farmer of the Year award in 1983 and is a member of the Methodist Church.

Oct. 22 — J. Dean Smith, 25, of Bay Port, operates a 1,300 acre cash crop, dairy and beef farm in partnership with his father and brother. His activities and honors include: Huron

County FB executive board; winner of several FB discussion meet awards; council member, lay reader, usher and past youth group leader in his church; FFA Alumni Association; FFA state gold award for soil management; FFA farm forum team chairperson; outstanding senior in FFA; county FB Policy Development Committee; and assistant legislative leader for the Washington Legislative Seminar.

Oct. 29 — Ted Ashley, 29, is a beef cattle and sheep farmer from St. Johns who farms 750 acres in partnership with his father. Ashley, who also does custom sheep shearing, is head of the Clinton County Fair sheep committee; a Clinton County Fair Association member; a Clinton County FB executive board member; active on various committees in the FB Young Farmer program; past pastor-parish committee chairperson in his church; active in 4-H; and serves on the 4-H livestock sales committee.



Doubts. That's what you get without the right estate plan.

Howard Pakola, estate planning consultant. If you haven't seen a Farm Credit estate planner, then you're missing out on a financial security tool of crucial importance. As an agricultural estate planner, I see the value of my work every day. I sit down with the farmer, and sometimes with entire farm families, to give them an in-depth look at the financial structure of their business. And with that kind of information on the table, we move ahead to build the strongest, most future-driven operation possible—to reduce the tax bite and to lay the groundwork for keeping the farm in the family for generations to come.

When you come to the Land Bank and Production Credit for estate planning, you can put your mind at ease. That's because we understand your operation and the laws that affect it. Every Farm Credit estate planner is a professional who does farm estate planning and only farm estate planning. In an ever more complicated field, we have the answers. We can take care of a very special set of financial needs for your family and your operation.

So, if you've ever wanted to talk about your estate, there's no better time than right now. And there's no better person to talk to than the Farm Credit estate planning consultant.

Call or stop in soon.

The Federal Land Bank and Production Credit Associations. Both are part of Farm Credit Services. Helping you harvest the success you deserve.



News People Earn FB's 'Ag Communicator' Titles

By Donna Wilber

Since 1975, the Michigan Farm Bureau, in cooperation with county Farm Bureaus, has carried out an annual news media recognition program called "Agricultural Communicator of the Year."

County FBs are encouraged to honor local news media people they feel have done an outstanding job of covering agriculture and Farm Bureau activities. Recognition of the news people usually takes place at county annuals where they receive a certificate naming them "Agricultural Communicator of the Year" and expressing appreciation for their service to the farming community.

Only those news people who are recognized at the grassroots level and then nominated by county FBs are eligible for the state title. Judging is based mainly on what the communicators' efforts mean to the farmers in their audiences and how closely they work with the county FB as a primary information source. Size of the communicator's audience is not a factor.

Two winners are chosen for the state title — one print journalist and one broadcast journalist. They are recognized during a special reception held in conjunction with the MFB annual meeting.

According to President Elton R. Smith, the news media recognition program provides an opportunity for the organization to express appreciation to those who help farmers gain understanding and support of their industry by the general public.

"There is no single industry which is more greatly impacted by the decisions of others than agriculture," Smith said. "Those decisions are made daily by those who have little or no understanding of the unique problems farmers face in producing food and fiber."

"Gaining the understanding and support of these decision-makers, and of the general public that influences those decisions, is vitally important to farmers. As less than 3% of the population, we need all the help we can get. And the most effective help we do get is from dedicated journalists who deliver the story of agriculture to their audiences."

"In Farm Bureau, we don't take that support for granted," he said.

Robert Armstrong WMIC/WTGV-FM, Sandusky

"Surprised, delighted, flattered!" was how Robert Armstrong, general manager of WMIC/WTGV-FM, Sandusky, summed up his reaction to winning the title of Michigan Farm Bureau's "Agricultural Communicator of the Year."

The station is the prime information source for farmers in Sanilac County, furnishing them with local weather reports, markets and agricultural news.

"Anything I can do for farmers, I'm glad to do," said Armstrong. "That's our job."

But Sanilac County FB leaders said the services Armstrong provides go beyond just doing a job. They think he's special.



Robert Armstrong, general manager of WMIC/WTGV-FM, Sandusky, nominated by the Sanilac County Farm Bureau, is Michigan Farm Bureau's 1984 Agricultural Communicator of the Year in the electronic category. Sanilac FB leaders call him "a true friend of agriculture."

special enough to honor him as their county "Communicator of the Year" and nominate him for the state title.



Cathy Knoerr, president of the Sanilac County FB, is one of Armstrong's key resources, helping him to serve the area's farm community with news of agricultural issues and events.

"He's a true friend of agriculture and serves our rural community very well," said Cathy Knoerr, Sanilac County FB president. "Bob has worked closely with us in promoting all of our special activities, legislative issues, agricultural announcements, mall promotions, educational programs and information meetings.

"He has always been helpful in developing advertising for projects we're working on. We can provide him with bits of information and he will put together a spot that is interesting and gets the point across.

"We're very proud to recognize Bob for a job well done," she said.

Armstrong lists three important resources that help him serve farmers in the station's audience, with the Sanilac County FB at the top. "The farmers in this area are well-represented by the Sanilac County Farm Bureau. They're very active and effective," he said. "We also think the investment we make to provide our farm listeners with John McMurray's weather service is well worthwhile.

"We're also on the Michigan Farm Radio Network and Bob Driscoll does a great job for us," Armstrong said. He was impressed to learn that both Driscoll and the late Howard Heath, founder of the network, were past "Communicators of the Year."

"That puts me in some pretty good company," he said.

Being honored by the Sanilac County FB tells Armstrong he's on track in his desire to serve the farm community. So does the advertising support the station receives to make it all possible.

Armstrong started his radio career when he worked at the Bad Axe station while still in high school. After attending St. Clair Community College and graduating from Ferris State College with a degree in business, there was still a spot open for him at the Bad Axe station. Instead, he accepted a position at WMIC.

That was 13 years ago and today, Bob and his wife, Marilyn, a business teacher at the local high school, their four-year-old daughter and one-year-old son have their roots firmly planted in the Sandusky community.

"I'm glad I made that decision 13 years ago," he said.

"So are we!" said Knoerr.

James Weicker Jackson Citizen Patriot

Sharing top honors with Armstrong as MFB's "Agricultural Communicator of the Year" for 1984 is James Weicker, staff writer for the *Jackson Citizen Patriot*, nominated by the Jackson County Farm Bureau.

Weicker got the news of his honor almost as an anniversary present for his first year at the paper. He had come to the Jackson daily from Marquette University in Milwaukee where he was working on his master's in journalism. It was, in fact, a project he undertook to complete his master's that turned Jackson County FB leaders, disillusioned by the lack of agricultural coverage in their daily newspaper, into Jim Weicker fans.

"The agricultural beat is not really mine," Weicker explained. "I cover township and, of course, there's a lot of agricultural news on that beat, so I first got involved from that angle. I wanted to do a series on something to complete my master's and thought agriculture might be an ideal situation for me. There were tons of opportunities, it was an area that had been neglected, and it would give me a chance to get out and talk to people who work for a living — real people."

Weicker's Sunday series covered the contributions Jackson's agricultural industry makes to the county's economy, the history of farming, women in agriculture, young farmers, migrant workers and rural lifestyles.

It was this series, which the Jackson County FB leaders felt reached the non-farm audience to create a better understanding of, and appreciation for, their industry, plus his regular coverage of their activities, that earned Jim Weicker the county "Agricultural Communicator" title and nomination for the state award.

"Jim has taken a step we thought was impossible. We've complained for a long time because the paper didn't recognize agriculture as being worthy of coverage. But since Jim's been there, we work together, helping each other," said Tom Betz, Jackson County FB president. "He's doing a super job!"

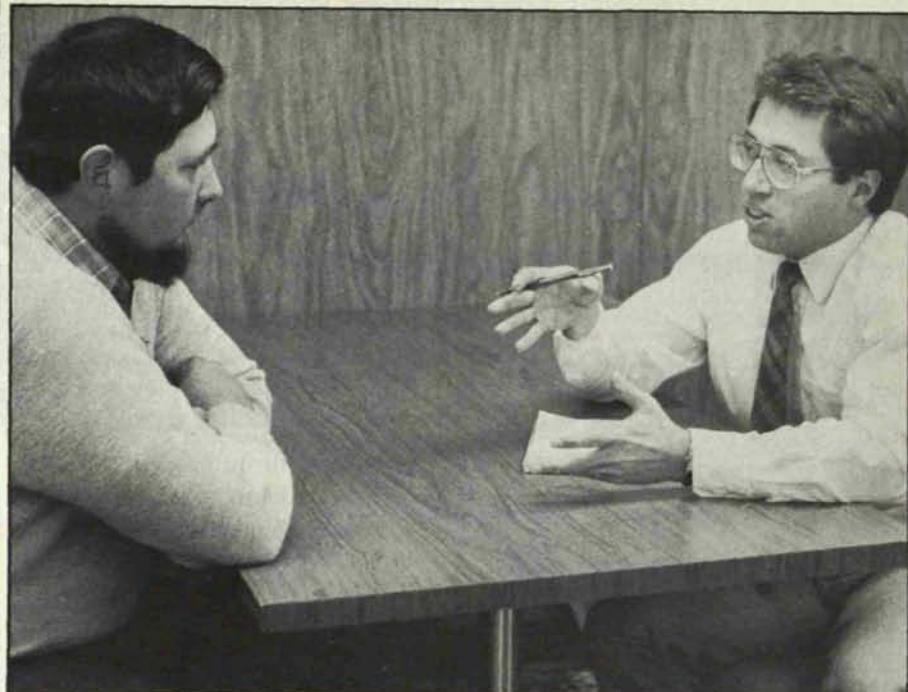
Weicker credits the Jackson County FB leadership for being helpful, cooperative agricultural resource persons and making his job easier.

"The Farm Bureau folks have been wonderfully helpful to me, everyone on the board, the county secretary, and especially Tom. Every time I call — and I know how busy farmers are — they take time to sit down and help me out. It makes it so much easier when they're that cooperative," he said.

Weicker didn't start out to be a journalist. When his family's business, the Weicker Grain Company in Ohio, was sold, he went to Miami University for two years, then transferred to Albion College, graduating in 1980.

"I wasn't sure what I wanted to do when I graduated, so I spent a year in Virginia building houses. I seriously considered going to law school. I've always had an interest in politics — not as a politician but as a layman — and I've always enjoyed writing, so I thought journalism would be a good way to combine those two interests," he said. That's when he decided to take the money he'd saved from building houses to go to Marquette for his master's in journalism.

The Jackson County FB leaders are proud that the young journalist, after only a year in his chosen vocation, has earned the state's largest farm organization's recognition as a top agricultural communicator.



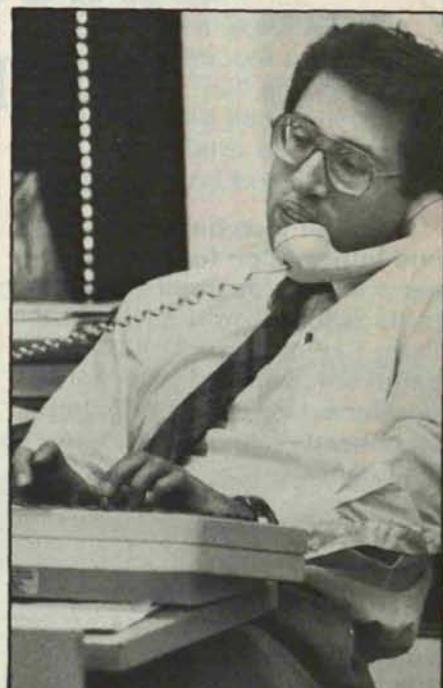
James Weicker, Jackson Citizen Patriot, nominated by the Jackson County Farm Bureau, is MFB's 1984 Agricultural Communicator of the Year in the print category. He credits Tom Betz (left), Jackson FB president, and the county board with helping him cover the agricultural scene.

Runners-up

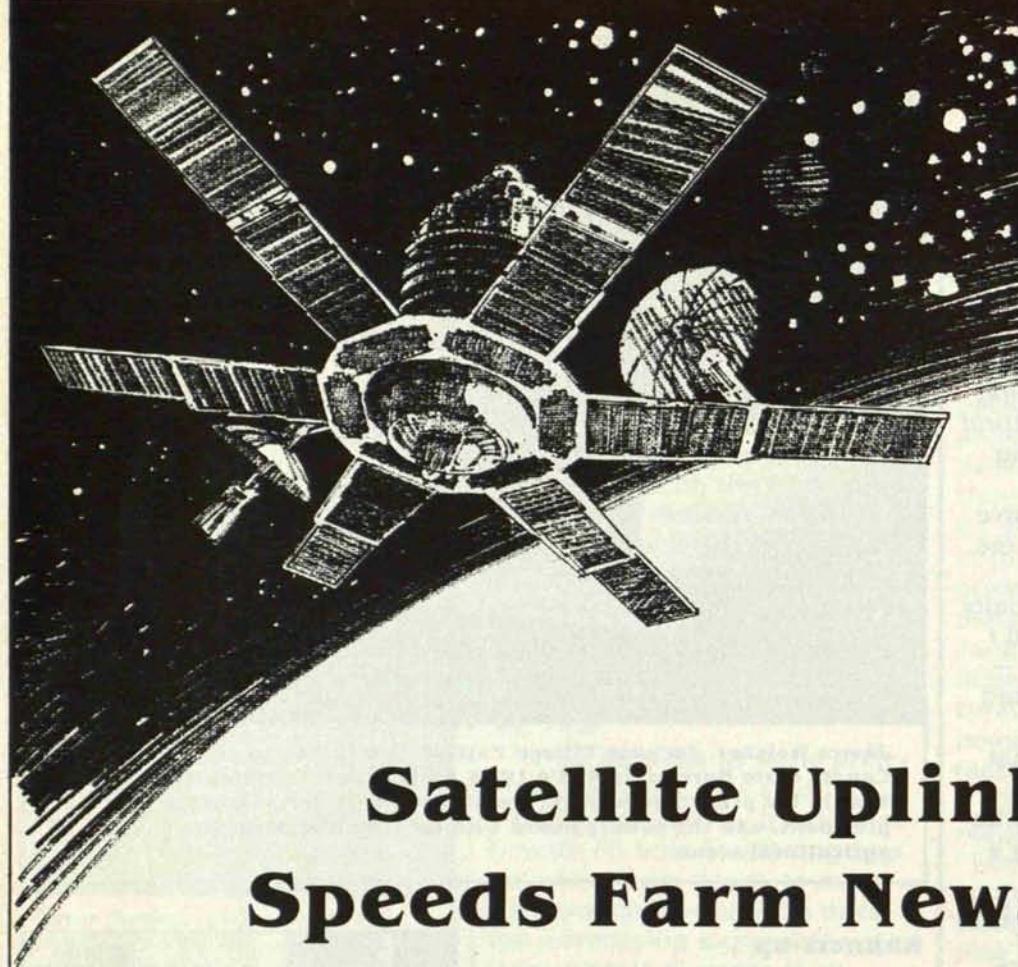
Because of the high quality of nominations made by county FBs in the 1984 agricultural communicator program, judges recommended that four runners-up be recognized.

They are Kasey Lowe, WWUP-TV, Sault Ste. Marie, nominated by the Chippewa County FB; Jerry Van, WMAM, Marinette, Wis., nominated by Menominee County FB; Kathleen Longcore, *Grand Rapids Press*, nominated by the Kent and Ottawa County FBs; and Brett McLaughlin, *Tuscola County Advertiser*, nominated by the Tuscola County FB.

The news people, hosted by their nominating county FB leaders, were to be honored during an "Agricultural Communicator of the Year" reception at the Grand Center in Grand Rapids on Nov. 28.



Weicker was honored by the Jackson FB for his Sunday series covering the county's agricultural industry and its people, as well as his coverage of their activities. The Jackson County leaders felt the Sunday series helped promote a better understanding of their industry by the non-farm public.



Radio Stations Featuring FB Programs

WABJ - ADRIAN - 1490
WATZ - ALPENA - 1450
WPAG - ANN ARBOR - 1050
WLEW - BAD AXE - 1340
WHFB - BENTON HARBOR - 1060
WKYQ - CARO - 1360
WGKY - CHARLOTTE - 1390

Satellite Uplink Speeds Farm News to Michigan Stations

The high-tech harvest of news and information for farmers will get a boost this month when radio stations on the Michigan Farm Radio Network (MFRN) begin receiving satellite transmissions. "Satellite uplinking" also means faster delivery of Michigan Farm Bureau radio programs.

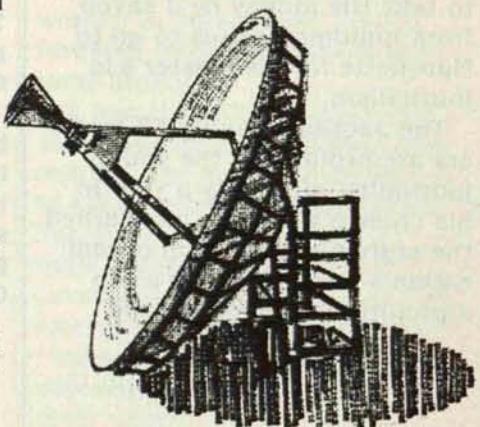
Farm Bureau is the first customer to take advantage of the network's satellite communications by leasing time for daily and weekly programs. Thirty-six stations on the network will have access to Farm Bureau radio shows through twice-daily transmissions.

"That means farmers who listen to those stations will hear Farm Bureau news and viewpoints with much less time delay," said Bob Driscoll, MFRN executive director.

For Mike Rogers, manager of MFB's broadcast services department, the new satellite transmissions mean savings in time and money, and increased programming opportunities.

"In the past, our radio shows were produced at the Farm Bureau Center broadcast studios in Lansing, then duplicated and mailed to radio stations. It was sometimes a week before stations got the tape and aired it for farmers to hear. Now, by sending programs via satellite, stations will be able to use our information almost as fast as we can get it recorded," Rogers said. "In addition, sending programs via satellite is actually less expensive than duplicating and mailing out a large volume of radio tapes."

Farm Bureau programs to be distributed over the satellite include "Accent Agriculture," a weekly program of interviews with agricultural newsmakers, features about Michigan's farm industry, and reports on legislative and regulatory issues. The 20-year-old program is currently



WTWB - COLDWATER - 1590
 WDOW - DOWAGIAC - 1440
 WJEB - GLADWIN - 1350
 WPLB - GREENVILLE - 1380
 WPLB-FM - GREENVILLE - 107.3
 WBCH - HASTINGS - 1220
 WCSR - HILLSDALE - 1340
 WHTC - HOLLAND - 1450
 WDEY - LAPEER - 1530
 WKLA - LUDINGTON - 1450

WCEN - MT. PLEASANT - 1150
 WKBZ - MUSKEGON - 850
 WSMA - MARINE CITY - 1590
 WNBY - NEWBERRY - 1450
 WOAM - OTSEGO - 980
 WOAP - OWOSSO - 1080
 WJPW - ROCKFORD - 810
 WHAK - ROGERS CITY - 960
 WSGW - SAGINAW - 790
 WMKC-FM - ST. IGNACE - 102.9

WVGO - ST. JOHNS - 1580
 WMLM - ST. LOUIS - 1520
 WMIC - SANDUSKY - 1560
 WCSY - SOUTH HAVEN - 940
 WSTR - STURGIS - 1230
 WKJC-FM - TAWAS CITY - 103.9
 WLKM - THREE RIVERS - 1510
 WTCM - TRAVERSE CITY - 580
 WTCM-FM - TRAVERSE CITY - 103.5

produced by Cary Blake, coordinator of broadcast services. Other programs include "Farm News in Depth," a weekly series of short commentaries; "More Bucks for Your Bushels," a weekly program about the news and events that affect farm income; and special events reporting. These programs are in addition to the daily Farm Bureau news program aired by the network, Rogers said.

"We're also exploring the use of the satellite system to distribute radio public service announcements, and we would like to try some live broadcasting, such as making a news conference available to stations as it's happening."

The system can also be used to provide a direct newslink from such events as the MFB annual meeting, Washington Legislative Seminar, and the AFBF annual meeting.

Uplinking Allows for Future Growth

The high-tech move for MFRN and MFB is the latest in nearly 15 years of news and information programming.

"Farm Bureau has provided news and reports to the Farm Radio Network since it was organized almost 15 years ago," Driscoll said. "Farmers in Michigan want to know what's going on in Farm Bureau and how the state's largest farm organization stands on state and national issues. Farm Bureau's participation in this high-tech project will continue to bring this information to their members statewide."

What does the future hold? Driscoll's plans include expanding the satellite network to 100 or more stations.

"That's an important plus as we look toward future programming," Rogers said. "Many of the new stations will be in urban areas and that will open new opportunities for communicating with a non-farm audience."

Since satellite transmissions will give more stations daily access to Farm Bureau programs, Rogers expects that more Farm Bureau information will be inserted into their regular newscasts.

"That will give us a chance to reach another consumer market and tell them about Farm Bureau and Michigan agriculture."

he said. "We may also develop new consumer-oriented programming directed at this urban audience, such as a food news show to help non-farmers understand the impact that laws and regulations have on the price and availability of food products."

The above list shows the call letters and frequencies of the radio stations that will have access to MFB radio shows over the satellite system. To find out what times the shows are aired call your local station.

"If your local station is not airing Farm Bureau programs," Rogers said, "call and tell them that you would like to hear more about Farm Bureau and the agricultural industry."



Comrex transmission equipment actually improves voice quality, says Mike Rogers, MFB Broadcast Services Department manager.

Promotion and Advertising of Agricultural Products

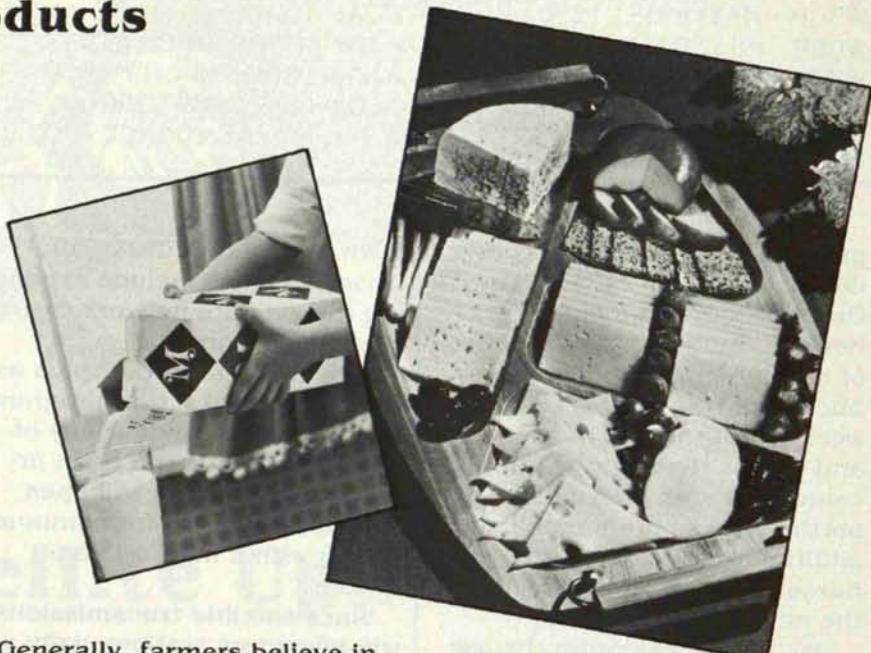
Each year farmers give financial support to promotion and research programs for their products. National records from 1982 indicate that some 43 associations, financed by funds deducted from the sale of farm products, directed the expenditure of \$84.2 million on generic advertising for food products, wool and cotton. This figure does not include money used for research in support of the commodities involved.

Generic advertising, unlike brand advertising, does not urge the consumer to purchase or use a specific brand. Instead generic advertising seeks to promote a particular commodity without regard for brand identification. Examples are ads which say, "Drink milk," "Eat apples," "Wool is best." Brand advertising bears a company name. Examples are "Use Shady Lane maple syrup," "Buy Sandy Farms potatoes."

Whether it is brand advertising or generic advertising, the purpose of promotion is to increase demand for a product and, therefore, the price for the product. That's the economic theory: An increase in demand causes increased price which increases the income of the producer.

The theory, however, is open to argument even among economists. Some support the theory entirely. There are some who raise questions and some who say the theory simply doesn't hold water. Whether or not you are in favor of generic commodity promotion, a better understanding of the theory may be useful to you in evaluating the effectiveness of advertising promotions.

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



Generally, farmers believe in product promotion, but one of the major problems of this generic advertising has been the issue of the "free rider," i.e., the producer who does not participate in the program.

In an effort to mitigate this problem, many promotion and research programs are developed through legislation at either the state or federal level. Usually the legislative approach is to authorize a referendum through which producers approve the program and the level of funding. In the past, about one-third of the eligible producers vote in a referendum. Because of this low level of participation, it has been said that the minority rules these programs. Others justify producer referendums by pointing out that all producers had the opportunity to vote.

Food products are categorized as "experience goods" by marketing people. This means that the cost is low, the duration of use is short, and purchases are made frequently. Therefore, people are willing to try a product even on a whim. There is

not a lot of risk. "Search goods" are products relatively high in cost and last for an extended period. A washing machine or a car are examples of search goods. Experience goods lend themselves very well to generic promotion. Consumers shop around for search goods, therefore, brand advertising is most effective for these products.

The usual argument for commodity promotion programs is that food and fiber products are in competition for the consumers' dollar. These proponents argue that other products are advertised, therefore, agricultural goods must be advertised, too. For example, soft drink companies spend enormous sums promoting their products. These compete with milk and fruit drinks. In response, organizations such as the American Dairy Association have made a considerable investment in attractive, generic advertising to promote milk and dairy products to the consumer.

It has been suggested that agriculture faces a unique problem since people will only consume so much food. Therefore, the successful promotion of one product may increase consumption, but decrease the demand for another. For example, while potato consumption may increase as a result of increased advertising, rice consumption may decrease. A higher consumption of beef may lower the consumption of pork.

There is an exception. Sometimes agricultural products compete with non-agricultural goods. Cotton and wool, while somewhat competitive, find their real competition in man-made fibers. Any promotion which increases cotton and wool use comes at the expense of non-agricultural products, therefore, it is a gain for agricultural producers.

There have been suggestions that promotion funds should be available to companies to advertise their products by brand name. Most economists believe such action may well increase sales for the company involved, but not total sales of the product.

Some economists question the worth of promotion programs largely because there is no reliable measurement of results. They point out that an individual company will spend money in advertising only so long as it brings in more revenue than is spent. These economists believe promotion agencies may spend money in advertising beyond the point of being profitable to producers.

This raises two questions: "Is enough research done to measure the effectiveness of promotion expenditures?" and "Is a large enough portion of funds spent on research projects?"

Farmers often participate in a program on faith that a good job is being done. Yet many times there is no market research to verify that the target

audience has been reached, or to measure the effect on sales of the commodity being promoted.

Because of health and nutritional concerns, whether real or perceived, many people avoid certain foods. Notable effects are a decrease in red meat consumption in recent years, higher consumption of poultry, and a per capita decrease in sugar consumption. Can promotion programs change these trends? What would the trends be without promotion?

Whether it's brand advertising or generic advertising, the purpose of promotion is to increase demand and, therefore, the price for the product.

Promotional efforts must also address other lifestyle trends in our society. For example, Americans eat over one-third of their meals outside the home. Fast food chains, which serve a significant share of this market, have developed tremendous markets for agricultural products. But, it has been argued that people eating outside the home choose from menu specials and are not swayed by promotion programs. Others say that promotion provides a message which, consciously or subconsciously, influences a person's eating habits.

Research projects, also important to increasing consumption and demand for products, include developing new product uses, improving production and

marketing techniques, identifying nutritional benefits and determining changing consumer attitudes.

Food advertising expenditures have increased dramatically. One economic research publication states, "media advertising by food manufacturers alone averages well above 3% of sales; food retailers spend an additional 1% of their sales on advertising." Other forms of sales promotion such as coupons, incentives, samples and some direct sales force activity would probably raise the intensity of advertising to 8% of sales.

All economists tend to agree that promotion and market development in foreign countries are valuable to American agricultural producers. These efforts are aimed toward market expansion and therefore beneficial.

Promotion of agricultural products has long been supported by farmers. The practice is necessary, but it is not a one-sided issue. Farmers should discuss promotion programs and demand that they be effectively developed and administered. Farmers cannot afford to accept these programs on faith alone.

Questions for Discussion

- In the opinion of your group, should producer money be used for brand advertising?
- Should more of the money collected from producers be used in research projects and less in advertising?
- How many of your group members feel they can eat more food?
- How effective do you consider the following promotion tools for a food product: distribution of recipes at the store, radio advertising, discount coupons, TV ads, in-store sampling?

New Seat Belt Coverage Adds \$10,000 Benefit at No Extra Cost!

Farm Bureau Mutual has introduced a new \$10,000 benefit — added to its auto policies at no extra cost — to encourage Michigan Farm Bureau members to use their seat belts.

The \$10,000 benefit covers each occupant wearing a seat

belt in any vehicle insured by Farm Bureau Mutual Insurance Company of Michigan.

The coverage, which became effective Nov. 15, 1984, will pay \$10,000 to the estate of any occupant who is fatally injured in an auto accident while properly wearing a seat belt.

This new benefit for Farm Bureau members is designed to help save lives.

"We know that seat belts can save lives and reduce injuries," said Elton Smith, MFB president, "but only a small percentage of drivers and passengers use them. We believe our \$10,000 per-person benefit will encourage all the occupants of a Farm Bureau Mutual insured auto to buckle up, and that will mean more lives saved."

The coverage applies to all auto policies issued by Farm Bureau Mutual. Occupants properly wearing seat belts or lap and shoulder restraints — including children in approved child restraint devices — are protected by the coverage.

Another benefit for FB Mutual insureds with comprehensive automobile coverage is emergency road service at no additional charge.

Farm Bureau Mutual's auto insurance policy is available only to FB members. Premium savings and the extra benefits of seat belt coverage and road service at no additional charge are just another way FB member-only insurance programs are "making your future a little more predictable."

Your local Farm Bureau Insurance agent call tell you more about the benefits of an FB Mutual auto policy.

FIGHT LUNG DISEASE WITH CHRISTMAS SEALS.



AMERICAN LUNG ASSOCIATION
The Christmas Seal People ®

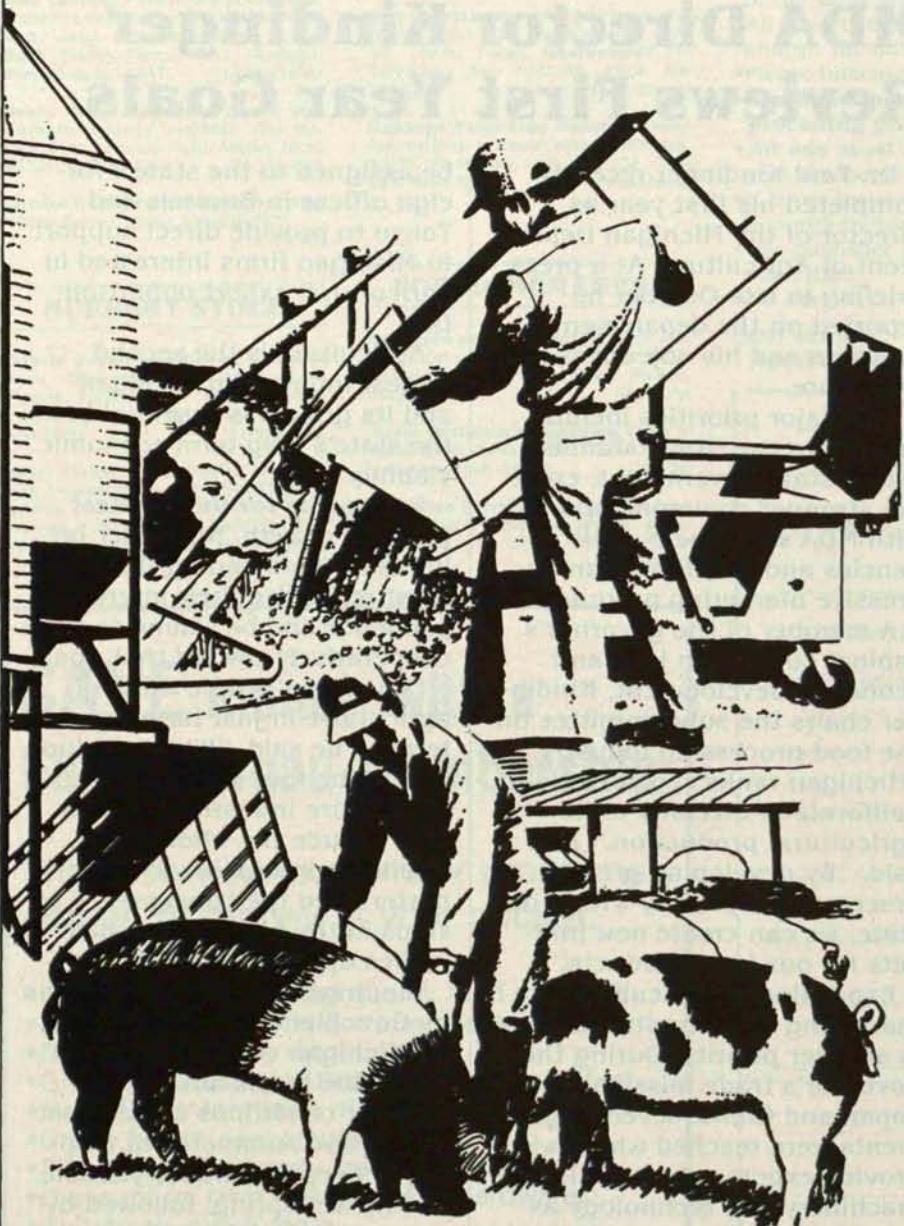
GREAT SAUSAGE RECIPES

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

The SAUSAGEMAKER
177-56 Military Road
Buffalo, N.Y. 14207

Animal Welfare Issues

Animal rights groups are sharpening their "political" skills and the target is production agriculture



The care of farm animals and the impact of modern production systems on livestock and poultry reared in such environments are major concerns for farmers. The number of groups organized to promote animal rights is growing. The "political" skill of these organizations and individuals is improving rapidly as they learn how to influence decision-makers on the local, state and national levels.

The use of animals in research has been singled out in the last several months by many of these organizations. The impact proposed restrictions would have on agriculture research is difficult to measure. However, they most certainly would increase the cost of such research and possibly increase the amount of time necessary to complete the research. Also, any precedent set by legislation related to the use of animals in research could ultimately lead to a mandate for the treatment of farm animals as well.

As a result of the research that was started in Great Britain during the 1960s, several European countries have adopted various "codes for the welfare of livestock and poultry" which specify in moderate detail the requirements for adequate housing, ventilation, temperature, lighting, mechanical equipment and services, livestock and poultry densities, food and water, and management.

These laws have restricted the use of cages for poultry and limited the production of milk-fed veal. Other proposals, such as the size of farrowing crates and the amount of time sows may spend in them, also are under consideration.

In the fall of 1982, legislation was introduced in the Michigan House of Representatives which would have seriously impacted agriculture's ability to produce. Fortunately, Farm Bureau and other groups responded immediately and the bill was withdrawn. However, we must continue to monitor this area in our state Legislature as well as our local communities and at the national level.

Over a dozen county boards of commissioners have been contacted by representatives of these various animal welfare groups urging them not to endorse pound seizure. Pound seizure is the practice of releasing county animal control animals to research facilities for laboratory and research purposes. In particular, several counties in southeastern Michigan have already adopted local county ordinances prohibiting pound seizure. In Jackson County a major battle took place this past year by the Jackson County Farm Bureau and others to fend off attacks on the county's policy of authorizing pound seizure as well as offering pet owners a choice.

On the national level, H.R. 3170, the Modern Farm Animal Practices Bill, has been introduced by Congressman Jim Howard (D-N.J.). If passed, the bill would establish a special 12-member commission to investigate the effects of modern farm animal production. The commission would also study the use of antibiotics such as penicillin and tetracycline.

Rep. George E. Brown (D-Calif.) recently introduced a companion bill, H.R. 5725, to one introduced last year by Sen. Robert Dole (R-Kan.) on animal welfare (S.B. 657). Although details are not known about H.R. 5725, Dole's bill clearly intends to establish the concept of pain and suffering in animals

and eliminate lab animal research.

Farm Bureau testified in opposition to the Dole bill when a hearing was held on it last year. A mark-up on the bill by the Senate Agriculture Committee was scheduled for early May 1984, but postponed at the last minute. No new date has been set.

Michigan Farm Bureau has provided information and education not only to farmers, but

to the general public as well. In addition to promoting agricultural lessons in the schools, members can coordinate mall and fair displays and other promotional activities which provide accurate information to consumers and decision makers.

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

MDA Director Kindinger Reviews First Year Goals

Dr. Paul Kindinger recently completed his first year as director of the Michigan Department of Agriculture. At a press briefing in late October he reported on the department's progress and his objectives for the future.

His major priorities include improving the MDA's standing within state government, creating stronger communications with MDA's diverse constituencies and developing an aggressive marketing program.

A member of the governor's cabinet council on jobs and economic development, Kindinger chairs the subcommittee on the food processing industry. "Michigan ranks second only to California in diversity of its agricultural production," he said. "By developing greater processing capability within our state, we can create new markets for our farm products."

Expansion of agricultural marketing opportunities abroad is another priority. During the governor's trade mission to Japan and China, several agreements were reached which will provide export opportunities for machinery and technology as well as agricultural products. Kindinger is also proposing that trade representatives from MDA

be assigned to the state's foreign offices in Brussels and Tokyo to provide direct support to Michigan firms interested in agricultural export opportunities.

Agriculture is the second largest industry in Michigan and its growth is essential to the state's long-term economic viability.

To provide for the greatest possible growth, Kindinger believes farmers and agribusiness must recognize their interdependence and be willing to work cooperatively toward that goal.

"Too often people think of agriculture in just farming terms," he said. "While production is the foundation of the agriculture industry, we must also include the wholesalers, retailers, processors, transporters and the consumer — all steps in the food chain which makes up agriculture."

Kindinger credits quick action by Gov. Blanchard in declaring 27 Michigan counties disaster areas due to the adverse weather conditions of this past spring and summer with helping to keep the industry stable.

"The wet spring, followed by summer drought conditions, caused production losses of 20% to 30%," he said.

FARM BUREAU MARKET PLACE

FARM EQUIPMENT

Hog Equipment — Del-Air Heat Exchangers, Osborne Feeders, K.G. Johnson Farrowing Crates, Chore-Time Feeding, Mix-Mill Systems, Hamilton Distributing Company, 616-751-5161. (6-12t-23p-ts)

Grain Dryers — Stormor Ezee-Dry, Farm Fans Automatic, Used Dryers, PTO and Automatic, Hamilton Distributing Company, 616-751-5161. (6-12t-17p-ts)

LIVESTOCK

Free Catalog — Wholesale prices, reds, cornish cross, barred rocks, sexlinks, white rocks, leghorns, turkeys, ducks, Reich Poultry Farms, R.D.I., Marietta, Pennsylvania, 17547. (12-5t-22p-ts)

Duroc Boars and Gilts sound and durable. Delivery available. Jim Previch, 8147 Forristell Road, Adrian, Mich. 49221, 517-265-4112. (6-12t-18p)

Corriedale Sheep breeding stock. Blue ribbon fleeces. Phone 313-429-7874. (3-12t-8p)

NURSERY STOCK

Hybrid poplar starting at 13 cents each. Other trees and shrubs. Cold Stream Farm, 2030T Freesoll Road, Freesoll, Mich. 49411. Phone 616-464-5809. (11-3t-A-20p)

Berry Plants — Raspberries, strawberries, blueberries, currants, gooseberries, others. Free catalog. Makielski Berry Nursery, 7130 Platt Road, Dept. RL, Ypsilanti, Mich. 48197. Phone 313-434-3673. (11-12t-22b)

MISCELLANEOUS

Satellite antenna brokers needed — no experience required. Buy direct from distributor. Bypass middleman. Wholesale \$581. Retail \$1,195. Call day or night: 303-636-0663 or write: Antenna, P.O. Box 15236, Colorado Springs, Colorado 80935. (9-5t-33p-ts-b)

\$1,000 or more! That's what you'll spend over the mortgage life of your house to get rid of unwanted insects. Roaches, ants, silverfish, and other pests will be eliminated. Money back guarantee. Under \$10 — free details. Shadowfax, Inc., P.O. Box 152N, Foristell, MO 63348. (10-3t-44p-ts)

Why die without a will? Two legal "Will Forms" and easy instructions. Only \$4... Order Today! **Guaranteed!** TY-Company, Box 1022-MF, Prior, OK 74362. (11-6t-22p-ts)

Cabbage Patch-Like Dolls! Complete instructions, patterns, birth certificates. \$2.75. Hamiltons, Box 652-131, New Ulm, Minn. 56073. (12-22p-ts)

FOR HOMEMAKERS

Delicious potato casserole made with hash browns. Recipe \$1.00. SASE. Resden's, 1887 Blazer Road, Monroe, Mich. 48161. (9-5t-17p)

Great Grandma's Lightning Cake — \$1.00 SASE. Garrod, 43437 52nd Street, Lawrence, Mich. 49064. (12-13p)

Guardian Service Glass Covers! Also, other discontinued cookware parts. Guardian, Box 3392A, Orange, Calif. 92665. (12-3t-14p-ts)

DOGS

For sale: Registered Australian Shepherds from working parents. These dogs work and love families. Port Austin, phone 517-738-8667. (12-14p)

REAL ESTATE

For Sale: 74 acre farm. Nice corner location. Paved roads. For more information, call 517-321-5774. (12-17p)

CLASSIFIED AD POLICY

- Farm Bureau members pay 25 cents per word for all classified advertisements.
- All other advertisers pay 50 cents per word for one insertion and 45 cents per word for two or more consecutive insertions of the same ad.
- All advertisements are subject to a 15-word minimum charge, including member ads.
- Please indicate if you are a Farm Bureau member.
- **The deadline for ads is the first Monday of the month preceding publication.**
- **All ads must be pre-paid** and may be pre-paid up to one year in advance.
- It is the responsibility of the advertiser to re-insert the ad on a month-by-month or year-by-year basis.
- The publisher has the right to reject any advertising copy submitted.
- No ads will be taken over the phone.

Send ads to:

Rural Living, P.O. Box 30960, Lansing, Mich. 48909

Name _____

Address _____

Farm Bureau member Non-member

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

Words _____ Insertions _____ Total Due _____

\$AVE money with a Farm Bureau membership

These service to member programs add up to money in your pocket:

- Direct marketing of top quality food products
- Buyer's Service for major purchases
- New car and truck discounts
- Group purchasing of tires, batteries and steel
- Marketing information via a computer network
- Group health care insurance
- Personal and property insurance
- Discount on farm fasteners and hardware
- And much, much more...

BUY YOUR NEXT CAR AT 1% OVER FACTORY INVOICE

Save hundreds of dollars on a new American car or truck!

Sav-On Cars is furnishing Farm Bureau members important car-cost information which will save you substantial time and money when shopping for your next car.

Save-on Cars with Your Farm Bureau — HERE'S HOW:

- Select as many cars or trucks as you are seriously considering. Fill in the appropriate information on the coupon below.
- Within one business day of receiving your request we will return to you a computer printout personalized for the specific model(s) you have selected. This Car-Option Printout will show you the wholesale and retail cost for the base model and for each and every option available on that particular model.
- You pick the options YOU want, at home, without being pressured. Then, at the bottom of your Car-Option Printout you will find a simple form to fill out which will help you calculate the final dealer invoice cost, including any mandatory charges.
- Use this price to negotiate your best deal with your local dealer, OR, if we list a participating factory-authorized dealer in your general area, you can buy the car from him at an average of just 1% over dealer invoice.

Please send me a price and options printout for each model listed below.

Model Year	Make	Model	Style IMPORTANT
Example			
1984	BUICK	LESABRE LIMITED	4-DOOR SEDAN
1 st car			
2 nd car			
3 rd car			

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

Please Print

Name _____

Address _____

City _____ State _____ Zip _____

Here is my: Check Mastercard or Visa Card # _____ Expiration Date _____

Farm Bureau Membership # _____

Mail with payment to: Sav-On Cars
26711 Northwestern Hwy., Suite 336
Southfield, Michigan 48034

Call your county coordinator or county Farm Bureau office.

Allegan County Gus Kneibeline — (616) 561-2113

Alpena County Donald Neumann — (517) 727-2008

Antrim County Dan Wieland — (616) 588-6074

Barry County Tom Guthrie — (616) 623-2261

Bay County Harlan Eisenmann — (517) 684-0424

Benzine County Carl Sparks — (616) 445-3195

Cheboygan County Cheboygan Co-op — (616) 627-4605

Chippewa County Rike Equipment — (906) 636-1241

Clare County Donald Armentrout — (517) 386-7448

Copper Country Leonard Ollila — (906) 482-4487

Eaton County Hamilton Tire & Battery — (517) 543-3682

Emmet County John Sterly — (616) 526-5157

Genesee County Florence Jenkins — (517) 271-8611

Gratiot County Ken Davis — (517) 847-3861

Hillsdale County Doyce Merillat — (517) 448-8628

Huron County Robert Duncanson — (517) 479-6428

Ingham County Mel Stofer — (517) 589-8416

Ionia County Craig Harder — (616) 527-2677

Iosco County Terry Bellville — (517) 756-3432

Jackson County Gary Spicer — (517) 563-8483

Kalamazoo County Larry Leach — (616) 746-4648

Kalkaska County Foster McCool — (616) 258-4834

Kent County John Finkbeiner — (616) 891-8257

Lapeer County Charles Cichoracki — (313) 688-2792

Lenawee County Robert Bush — (517) 423-2049

Livingston County George Elsele — (517) 223-9949

Mac-Luce County Engadine Feed — (906) 477-6273

Macomb County Joe Malburg — (313) 752-9714

Mecosta County Paul Jeffs — (616) 796-3758

Menominee County Hanson Farm Equipment — (906) 753-6674

Midland County David Clarke — (517) 465-1567

Missaukee County Harold Quist — (616) 825-2711

Monroe County Gerald Heck — (313) 242-5581

Montcalm County Carlton Puffaff — (517) 831-4038

Montmorency County James Yoder — (517) 848-2223

Newaygo County Robert Hollinger — (616) 834-5580

Oceana County George Lindgren — (616) 873-2318

Ogemaw County Michelle Kartes — (517) 345-5159

Osceola County L.D. Hesselink — (616) 825-2057

Otsego County Edwin Estelle — (517) 732-7424

Ottawa County Andy Van Dyke — (616) 896-8306

Presque Isle County Charles Merchant — (517) 733-8340

Saginaw County Reinbold Sales & Service — (517) 755-0612

St. Clair County Mike Lauwers — (313) 395-4988

St. Joseph County William Kelley — (616) 651-7326

Sanilac County Gerald Keinath — (313) 376-4836

Shiawassee County Les Warren — (313) 638-5211

Tuscola County LeRoy Schlickebier — (517) 652-6715

Washtenaw County James Bolz — (313) 439-7420

Farm Bureau's SERVICE TO MEMBER PROGRAMS

*It all adds up to
money in your pocket!*

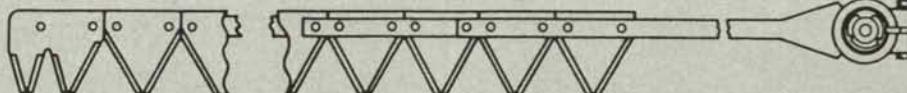
**FARM
BUREAU**



WHEN PERFORMANCE COUNTS

Winter Steel Sale

Sale Ends 1st Week in January



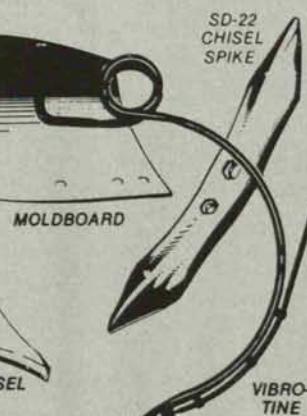
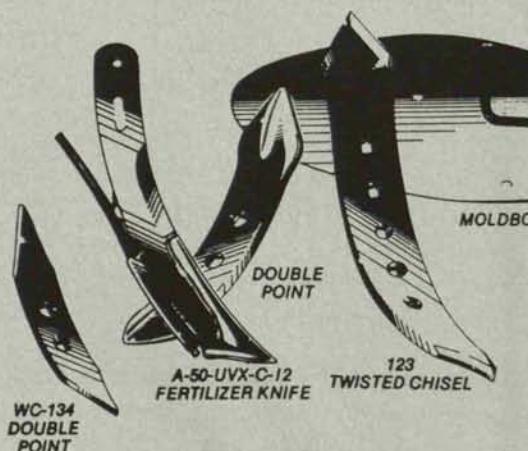
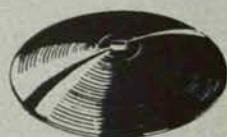
Haybines #472, 477, 478, (7')
Haybines #479, 488, (9'), #490

Order Number	Replacement For	Sickle Length	Farm Bureau Member Price
800-040	648832 577875 239883	7 ft.	\$ 63.45
800-042	648840 577869 239884	9 ft.	70.20
800-271	648003 577874 246229	12 ft.	96.53

Part	Make	Farm Bureau Member Price
LWD 16.4	John Deere Share with bolts included	\$ 8.61/each
20071814	20" 7 Gage Disk Blade	15.17
OK4	4" Vibra Tine Shovel	1.75
BU215A	New Holland Guard	6.31
WD-3	John Deere Shin	6.34/each
058UV	I.H.C. Landside	4.61/each
NU1036SC	John Deere Moldboard (soft center)	62.28
TBUV	A.C., Ford, Oliver/White Trashboard	8.94/each
CC124	Slash Point	9.55
DP2238	Double Point Cultivator	2.37
F20177JDM	John Deere Metric Coulter	16.80
QC6A	Quick Change 6" Sweep	3.21

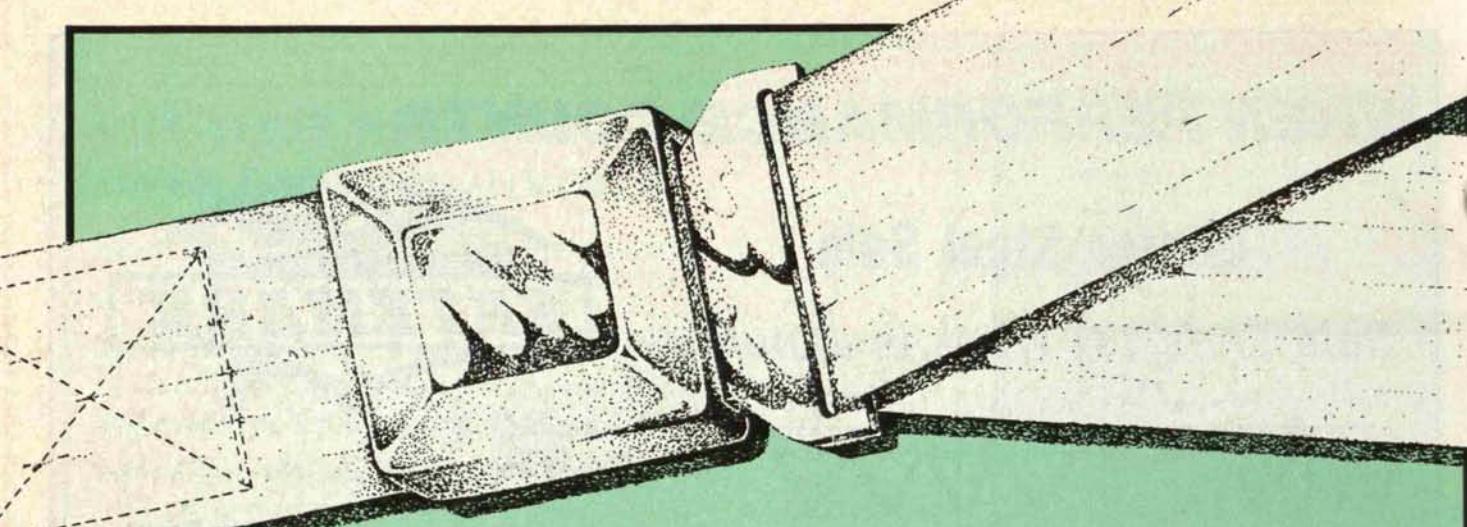


Safemark #40 Chain 1.16/ft.
Safemark #50 Chain 1.51/ft.
Safemark #60 Chain 2.10/ft.



Ask your local county Safemark coordinator or call your county Farm Bureau secretary.
Dealer phone numbers on adjacent page.

Send dealer inquiries to: Michigan Farm Bureau Group Purchasing, Inc.; 5646 Commerce, Lansing, Mich. 48910



Farm Bureau Members... **BUCKLE UP**

For \$10,000 of Extra Coverage at No Extra Cost

Now there's another good reason to buckle up your seat belt.

Farm Bureau Mutual Insurance Company of Michigan has added a new coverage to its auto policies — a \$10,000 death benefit covering each occupant wearing a seat belt in any vehicle insured by Farm Bureau Mutual.

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Occupants properly wearing seat belts or lap and shoulder restraints — including children in approved child restraint devices — are protected by the coverage.

We believe our \$10,000 per-person benefit will encourage drivers and passengers alike to buckle up...and that will mean even more lives saved.

Protecting Michigan Farm Bureau members is our number one priority. Call your Farm Bureau Insurance agent today for details on the new seat belt coverage and the other benefits of a Farm Bureau Mutual auto policy.

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