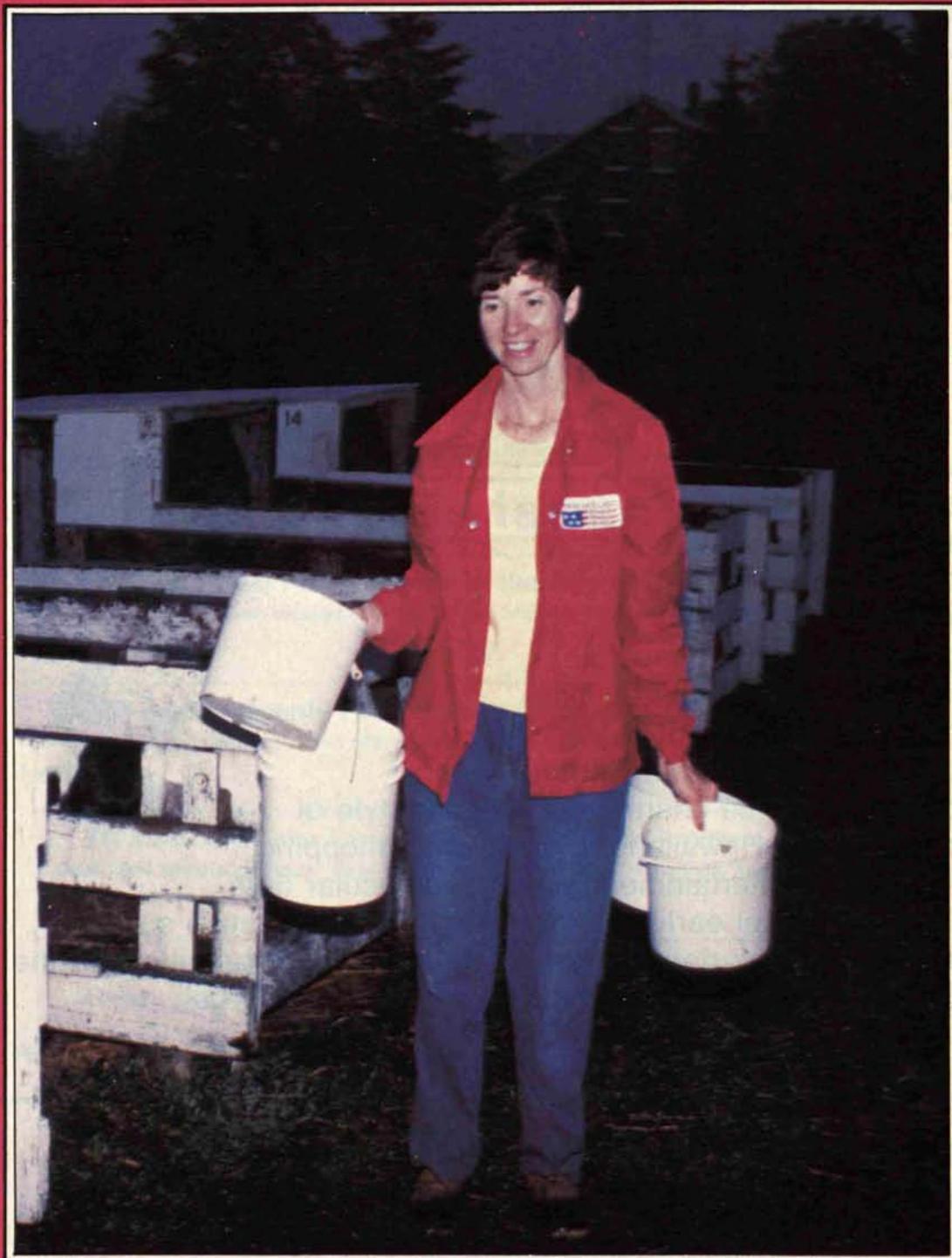


# RURAL LIVING



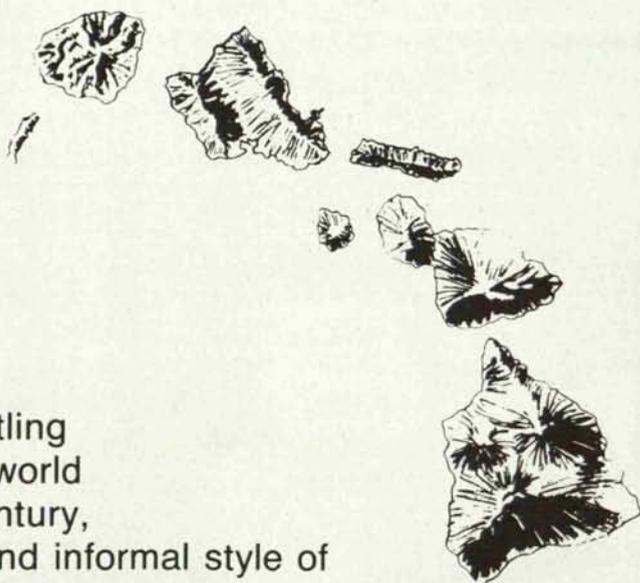
## Real Farm Women in the Age of Options

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# RURAL LIVING

## FARM NEWS

A publication  
of the  
Michigan  
Farm Bureau

Michigan Farm News  
**RURAL LIVING**



Real Farm Women  
in the Age of Options

SEPTEMBER 1984  
VOL. 63 NO. 9

### THE COVER

Carolynne Wegmeyer of  
Alpena County divides her  
time among family, farm and  
her professional counseling  
career.

Cover photo by Marcia Ditchie

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## Positive Problem Solving Gets Results



New membership year is a good time to review Farm Bureau successes.

This column, over the years, has been what you might call "crisis-oriented." It's most often used for a call for member action on issues that are likely to have a negative impact on our industry without the intervention of farmer members in the legislative and public opinion arenas.

It just seems to me that this is a good time, as we enter our new membership year, to talk about some of the positive things that have happened recently, or will happen soon, because farmers have used their Farm Bureau as a problem-solving tool.

**Problem:** How to increase net farm income.

**Solution:** Become a subscriber of AgriCom, MFB's computerized marketing information and education program. AgriCom subscribers who also receive the Illinois FB AgriVisor service get the best advice in the nation, according to an analysis by *Farm Journal*. Over a three-year period, AgriVisor averaged 20 cents over the national average price for corn and more than 50 cents for soybeans. Tough to beat in the "good news" column!

**Problem:** How to have an impact on legislative decisions that affect your farm business.

**Solution:** Vote for "Friends of Agriculture" in the upcoming general election. The good news is that farmers do more than pass out titles — they follow through on their commitment by voting, as demonstrated in the recent primary election. Because of that commitment, AgriPac members believe the

outlook for electing "Friends of Agriculture" in 1984 is very good.

**Problem:** How to protect yourself in the case of elevator bankruptcy.

**Solution:** Work through Farm Bureau to get current law changed. Your organization lobbied for, and got, a bill passed by Congress that contains a provision protecting farmers who have grain stored in bankrupt elevators. When assets of an elevator are divided, the first \$2,000 of individual farmers' claims will be awarded before any other claim.

**Problem:** How to save your land grant university's veterinary college when it's in danger of losing its accreditation because of outdated facilities.

**Solution:** Work through your Farm Bureau to convince the Legislature to increase the funding necessary to meet the accreditation standards. The Michigan Legislature has approved plans for a new veterinary science building and renovation of the present outdated facilities — plus increased funding for MSU's Animal Health Diagnostic Center.

**Problem:** How to have knowledgeable, effective input into the drafting of a new federal farm program that will direct the course of agriculture in the next decade.

**Solution:** Work through our grassroots policy development process to build a Farm Bureau policy on Farm Bill '85 that ensures agriculture a healthy future.

While this latest solution hasn't moved into the "good news" column yet, I'm confi-

dent it will. I've talked with a lot of farmers who are looking forward to this opportunity for input — and not just those who are involved in farm programs, but also fruit, vegetable and livestock producers who realize that all of agriculture will be impacted by Farm Bill '85.

I'm certain that given solid economic facts upon which to base their decisions, Farm Bureau members will come up with a policy they'll proudly and confidently support as the best solution to agriculture's problems.

If we had space, we could have a much longer "good news" list — the U.S. Supreme Court's ruling on P.A. 344 that did not strike down the entire Michigan Agricultural Marketing and Bargaining Act and still allows MACMA to represent its members in negotiations with processors; approval of a 15% setaside for the national red tart cherry crop with no intervention by the Office of Management and Budget to override the USDA approved marketing order — just to mention a few.

All these "good news" items happened because farmers used their Farm Bureau as a problem-solving tool. And the best news yet is that this organization is a tool that never wears out; in fact, the more it's used, the better it gets!

*Elton R. Smith*

Elton R. Smith, President  
Michigan Farm Bureau

## Common Sense Attitude Needed to Balance Multiple Roles

By Connie Turbin

As copy started to come in on the September cover feature, "Real Farm Women in the Age of Options," I read the articles by Wendy Elsey, Marcia Ditchie, Cathy Kirvan and Mike Rogers with great interest. I was delighted by the humor and down-to-earth attitudes portrayed in the feature profiles of three farm women — Carolynne Wegmeyer of Alpena County, Stella Otto of Antrim County and Martha Thuemmel of Huron County.

The introduction by Wendy Elsey, Cass County farm wife and "optional superwoman" herself, offered a much needed, "laugh 'til it hurts" antidote for the tendency to set unrealistic goals. And Rural Living's regular "Farmette" cartoonist Andrea Hofmeister of Tuscola County pitched in with her own graphic commentary on the image struggles of the "Super Farmette."

The wonder of it is that while women — and men — may find exaggerated superwoman caricatures amusing, too many of us keep right on trying to "do it all." What the women featured in these articles tell us very candidly is that career and relationship trade-offs and good communication skills are keys to balancing the multiple roles of today's farm woman.

Carolynne Wegmeyer's part-time career as family counselor has equipped her to be especially aware of the critical need for communication in the most im-

portant partnerships of all — marriage and family. Working together all day long, she reminds farming families, doesn't assure good communication or necessarily offer the chance to talk about feelings or expectations.

More common sense advice from Carolynne, echoed by Stella Otto, emphasizes the need for personal time, couple time and a balanced attitude toward the amount of physical and psychological energy that will be devoted to the farming operation. Full-time devotion to the farming enterprise is more drudgery than dream, and too often spells disaster for the farm couple, these farm women agree.

Taking time for personal development opportunities, social activities, and program involvement in Farm Bureau is a common denominator for these farm women. County and statewide programs for young farmers, women and in public relations have opened the doors to new experiences.

Both Wendy Elsey and Stella Otto have been involved in their county young farmer and information committees.

Thanks to encouragement from the MFB Outstanding Young Farm Woman judges in last year's finals competition, Wendy embarked upon a sideline career as journalist. . . successfully, too. Since volunteering to serve as her county's information chairperson, Wendy has become a regular contributor for the *Dowagiac Daily News*, *Marcellus News*, *Cass*

*County Vigilant*, *Southern Michigan Farm News* and *South Bend Tribune*. Beginning this month, she will be hosting a weekly 30-minute interview program with emphasis on farm and rural topics for radio station WDW, Dowagiac.

For Martha Thuemmel, involvement with the county Farm Bureau Women's Committee and Information Committee programs has led to a co-host spot on a weekly television program for Saginaw Valley residents, called, "Farm and Garden." Martha shares her own "would you rather. . ." decision making process as she talks about how she decided to take on the challenge of a weekly TV broadcast.

I hope that both men and women will spend time in the pages of *Rural Living* magazine with these insightful farm women as they talk about their real, modern day roles and expectations as wife, mother, career person and farm partner.

## WASHINGTON

**Export Commission** — Citing the four-year decline in U.S. farm exports, FB endorsed a proposal for a national agricultural trade and export commission. In testimony before the Senate Government Affairs Committee, an FB spokesperson said that new ideas are needed to cope with complex international trade problems.

FB supports creation of a commission made up of members of Congress and representatives of the private sector to explore ways to boost agricultural exports. If established, the commission would make a preliminary report to Congress next March, as work on the 1985 farm bill begins, and a final report in July 1986. In addition to assessing current farm policy, the commission would consider how the government's economic and foreign policy and international economic conditions affect exports.

**Farm Bill '85** — Agricultural credit legislation should be considered after the 1985 farm bill is in place, said Farm Credit Administration Economist George Irwin. Credit should have only a limited role in the new longer-term farm policy, despite current pressures to focus on short-term emergency credit measures. Irwin said credit programs were not the cause of economic changes in the agricultural sector and should not be used to prevent them.

**Failing Farms** — A creative financing scheme being advanced by a Chicago-based firm called Consolidated Family Farms came under fire at a congressional hearing in Washing-

ton held to investigate the firm's plan to take over failing farms. The plan exchanges shares in a limited partnership which would then allow the farmer to continue to farm the land as long as he could keep up rental payments on it.

Officials in Iowa and Kansas have vetoed that kind of financing in their states and are studying the financing plan to see if it violates any state laws.

**Balanced Budget Amendment** — Senate Majority Leader Howard Baker has said he would allow the balanced budget amendment to be considered on the Senate floor if it could get through the Senate Judiciary Committee, but added that he did not think the measure would pass that committee. He said the measure, if considered on the floor, would take up a great deal of the limited time left to the Senate during this session. Since the Democratic Party platform specifically opposes a constitutional amendment to balance the budget, the measure is expected to get short shrift from Speaker O'Neill and company in the House.

**Tariff Legislation Update** — Sixty-two miscellaneous tariff bills have been reported out by the House Ways and Means Committee. FB was especially interested in several of those measures:

- H.R. 5206 authorizes additional duties on Canadian swine and pork products to offset alleged subsidies to Canadian producers. FB opposes this bill because it is inconsistent with trading obligations under GATT terms. This bill is on the committee agenda.

- H.R. 5449 provides fast track treatment for domestic producers who claim loss due to imported perishable agricultural products. FB strongly supports this bill. This bill was

dropped in subcommittee markup.

- H.R. 5454 extends duty-free treatment for certain tractor parts. FB supports this bill. This bill was dropped in subcommittee markup.

- H.R. 2711 imposes a minor duty on apple imports. The purpose is to place Argentine apple imports in a category that will permit the Department of Commerce to investigate the export subsidies with regard to apple juice. If the alleged subsidies are fact, then a countervailing duty action could be initiated. FB strongly supports this bill. It was reported out by the full committee.

- H.R. 4255 provides for a reduction in duties on certain fresh asparagus. FB opposes this bill because it unilaterally reduces duty rates on products entering the U.S. without obtaining a counter concession from our trading partners. This bill was reported out.

- H.R. 4296 establishes a clearer definition of intended duties on "concentrated" and "nonconcentrated" orange juice. FB supports this bill which was reported out of committee.

## LANSING

**Solid Waste** — H.B. 5365 unanimously passed the House. It would allow local governments to negotiate with current landfill or incinerator operators over such conditions as hours of operation, but would prohibit attempts to force the landfill or incinerator to a different location, or to make the facility smaller than permitted.

The restrictions are aimed at preventing communities from

blocking creation of new solid waste facilities. If the local government and the operator are unable to reach an agreement, they may undertake binding arbitration to reach a settlement. This will be a Senate issue during the fall session.

**MDA Reorganization** — Dr. Paul Kindinger, director of the Michigan Department of Agriculture, has announced that the present four bureaus in the department will be replaced by two areas which will each be headed by a deputy director.

The program area will include: the Office of Toxic Substances and Emergencies; Family Farm Development Authority; Agricultural Marketing and Bargaining Board; and the divisions of plant industry, food and laboratory. Also included are a new Animal Industry Division which combines the existing animal health and dairy divisions; an Environmental Division, comprised of the current water resources and soil conservation divisions; and an expanded Marketing Division, including the climatology, fairs and racing and the Upper Peninsula State Fair divisions.

The second area, administration and public affairs, will include the legislative coordinator, policy coordinator, Office of Planning and Evaluation, Personnel Division, an upgraded Communications Division, Finance Division (including the functions of budgeting, accounting, auditing and purchasing), and an Automated Services Division.

**Drain Code** — Updating the present drain code continues to be an important legislative issue. FB was represented on a statewide Drain Code Task Force three years ago. The task force made an in-depth study of

## Food for Peace Program Marks 30th Anniversary



MFB President Elton R. Smith (pictured far left) was among the dignitaries invited to join President Reagan for the signing of a commemorative proclamation to celebrate 30 years of the U.S. Food for Peace program.

Michigan Farm Bureau President Elton R. Smith was a guest of President Reagan at the White House recently to celebrate the 30th anniversary of P.L. 480, the nation's Food for Peace program.

The idea for P.L. 480, an ongoing effort that has supplied over \$33 billion in food aid to more than 100 countries since its inception, originated from a Community Action Group in Michigan.

"Farm Bureau members can be proud that this humanitarian law was conceived over 30

years ago in the mind of a Farm Bureau member," President Smith said. "Through our organization's policy development process, that idea made its way to the voting delegates at the American Farm Bureau annual meeting. They approved the idea, lobbied for it in Congress, and were successful in its passage.

"Now, 30 years later, P.L. 480 is still recognized by both political parties as a great humanitarian law, as well as one that moves American farm products to the marketplace," he said.

the drain code, identified problems in obtaining adequate drainage, and recommended amendments to the drain code to solve these problems. However, the changes were vigorously opposed by county drain commissioners.

Recently a group of county drain commissioners has begun looking at possible modifications to the drain code. They will be meeting in August and have invited FB to participate in

the discussion. Current FB policy places high priority on revising the drain code to effectively solve the drainage needs of production agriculture.

**Field Gleaning Tax Credit** — S.B. 819 will be considered in the fall legislative session. It would extend the Gleaner's Tax Credit Act, scheduled to expire on Dec. 31, 1984.

# The more you expect from your milk feed money, the more you're our kind of dairyman.

Whatever your plans are today – to produce more, less or about the same amount of milk as last year – one thing's for sure. You want the most possible income from the dollars you spend for feed.

And the key is choosing a milking ration that best balances any roughages and grain you may have; that fits your kind of cows – and that will produce the amount of milk you expect. A

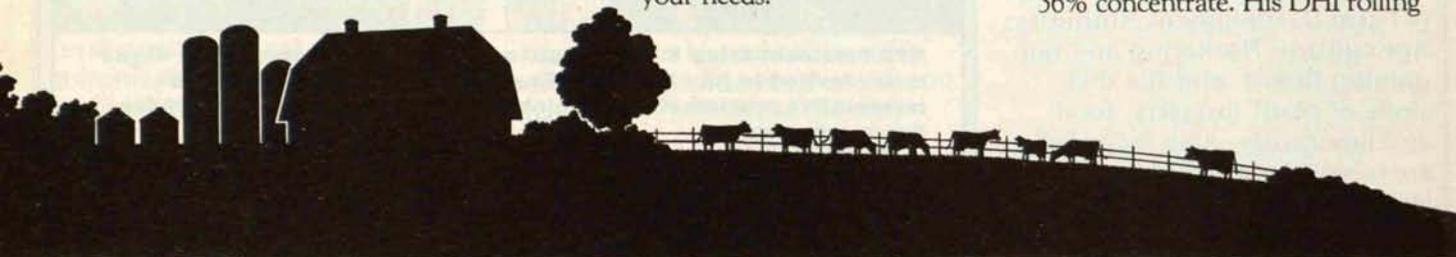
feed that will do all this most efficiently.

More and more dairymen, including some of the best in the business (like those featured here), find the answer at their Purina Dealer. Purina offers over 200 different milking rations to make sure there's one that will fit your herd. And 63 separate mill locations assure the feeds needed for your area are available.

Ask your Purina Dealer to help you select the best ration for your needs.

## DHI rolling herd averages in the top 5% earned them Distinguished Dairyman of America Awards.\*

A third generation dairyman, David Roth of Loysville, Pennsylvania, uses the total Purina dairy ration program – from nursing, starting and growing feeds through High Octane® Cow Chow® brand 36% concentrate. His DHI rolling



FB supported this law (P.A. 208) when it passed in 1982. The purpose is to encourage farmers to allow charitable, non-profit groups to "glean" or pick fruits and vegetables or other crops left after harvest, or those that are not harvested. Usually the produce is used by the 10 food banks throughout the state.

The gleaning bill allows a farmer a 10% state income tax credit on the wholesale market value of the crops donated to the non-profit groups. In order to receive the credit, a simple form, called the Gleaning Credit Claim (MI-1040CR-8), is filed with the farmer's state income tax return.

According to the Treasury Department, only a few fruit and vegetable producers have taken

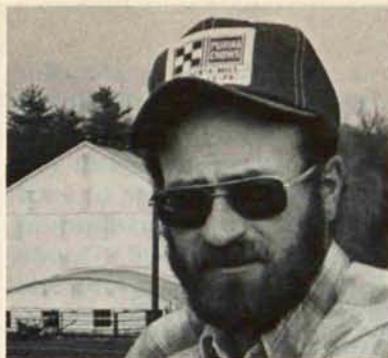
advantage of the tax credit, however, it is believed that the law has encouraged more "gleaning."

**Welfare Job Training** – Under a new law (H.B. 5434, P.A. 201) that took effect July 1, about 87,000 ADC welfare clients have been sent notices ordering them to register for job training programs or be cut off from benefits for three months. This represents about one-third of the 238,000 families receiving ADC benefits. The new law requires parents with children older than six months to register for training. This is more strict than federal requirements which apply to parents of children over six years old. The state has been granted a waiver to enforce the new, stricter law.

Welfare roles are declining. ADC roles are the lowest since January 1983 and general assistance the lowest since December 1983.

About 17,500 welfare recipients applied for 7,000 minimum wage jobs available through Michigan's Project Self-Reliance Program. These are three to six month jobs in public or non-profit agencies. The money that would have gone to welfare payments is being transferred to pay for the salaries.

**"Voter's Choice" Amendment** – It is likely that the "Voter's Choice" amendment to the Michigan Constitution will be on the Nov. 6 ballot. The proposal has far reaching implications, both immediate and long range. It will affect all forms of government (state, townships,



David Roth, Loysville, Pennsylvania

herd average is 19,476 lbs. "I tried to increase milk production with another feed," he says, "but it didn't work - so I went back to Purina. It's a lot better feed."

Richard Muller, Washington, Illinois, who also feeds Purina High Octane brand 36% concentrate, reports a DHI rolling herd average of 19,962 lbs. "My father started feeding Purina Cow Chow about 1925 and the herd

has been fed Purina since," Muller says. "We have always been satisfied with the results and felt that Purina has done more research than other companies."



Richard Muller, Washington, Illinois

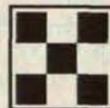
Another third generation dairyman is Arnold Oechsner, Jr. of Brounsville, Wisconsin. He feeds his 115 head herd both Purina High Octane brand 36% concentrate and Purina Milk Generator® brand 1056 complete ration. Oechsner, who has a DHI rolling



Arnold Oechsner, Jr., Brounsville, Wisconsin

herd average of 20,309 lbs., says he has fed Purina milking ration for more than five years because it "has given me the most milk production per cow per year."

\*Recognition of dairymen who have fed Purina milking rations for over 12 months and whose DHI rolling herd averages are in the top 5% in their state for their breed.



© Ralston Purina Co., 1984

school districts, counties, cities, etc.).

The amendment would:

- Require voter approval of any new tax, or any legislative change, in the base or rate of a state or local tax that would increase revenues.

- Repeal any tax increase passed since Dec. 31, 1981, unless such increases are approved by the voters within 90 days following adoption of the amendment.

- Require popular vote or a 4/5 vote (80%) by a legislative body to adopt any new fee, license user fee or permit; or for any change that would increase the revenue from such sources in state or local government. This would also be retroactive to Dec. 31, 1981. As with taxes, there would be a 90-day period for voter or legislative body approval. The state and some 2,600 local governments, commissions, etc., impose various

fees along with changes numbering in the thousands statewide. A 4/5 vote in the state Legislature is 88 out of 110 in the House and 31 out of 38 in the Senate.

- Prohibit a local, non-resident income tax of more than one-half percent. This presently applies only to Detroit and Highland Park. Hamtramck and Pontiac have been authorized to go to 1%.

The probable effect of these provisions include:

- Voters would be going to the polls quite often to determine the taxes and other revenues to support state and local government.

- State tax revenues would be cut by \$1 billion to \$1.6 billion unless reinstated by statewide vote.

- Some local property tax revenues would have to have voter approval, such as where

there had been millage increases within authorized limits, and where millage had been rolled back under the 1982 "Truth in Taxation" law.

- Borrowing and interest costs for all governmental units could be expected to rise because of a greater repayment risk.

- Taxes on businesses are more likely to be approved because they can't vote. This would further harm Michigan's image and discourage new businesses from locating in the state.

- Twenty or more state tax laws passed since January 1982 would be subject to rollback and require voter approval within the 90 day period. These include the income tax increase (which is already phasing out), cigarette and liquor taxes,

(continued on page 28)

# Real Farm Women in the Age of Options

By Wendy Elsey

My favorite farm women's magazine runs a regular feature entitled, "Why Farm Wives Age Fast." I can tell you what ages farm wives fast — it's the stories about us in the farming publications. Give us a break! In recent years we've become heroines of superhuman strength, and it's getting hard to live up to the legends.

According to the farm editors of America, the Super Farm Woman has a typical day which goes like this: rising at 4 a.m. (before the alarm goes off) she grabs a quick cup of coffee, and heads immediately for the milking parlor where she single-handedly milks 150 cows. Back in the kitchen by 6 a.m., she whips up a terrific breakfast, tidies the kitchen, and is at work in the farrowing house by 7:30 a.m. She has complete charge of the 40-sow unit, but is in the kitchen at noon, ladling out a tantalizing stew

from the slow cooker that calls the men out of the field.

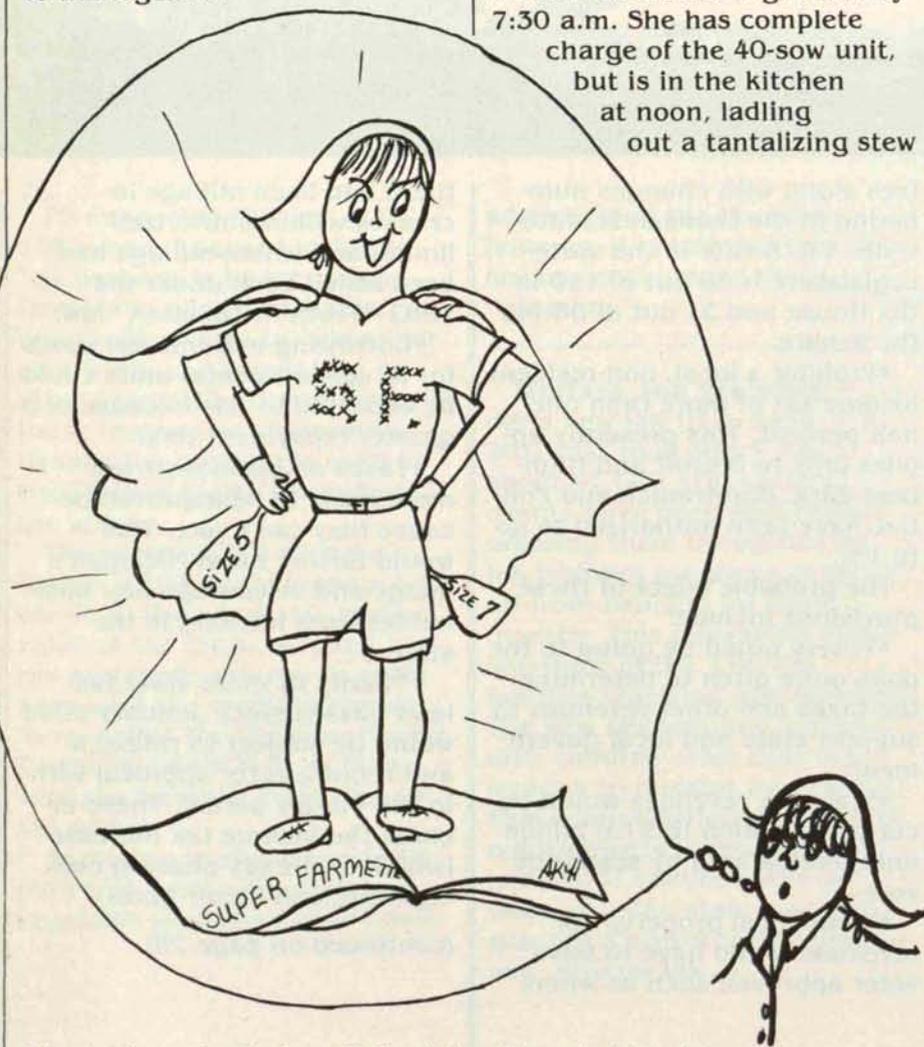
Aside from her farming capabilities, the SFW never gets mixed up at a parts counter, and is a regular quiz kid on commodities. Her congressman has remarked several times that he can't believe how knowledgeable she is about the legislative process. Her church would probably fold without her.

She makes her husband's shirts because the manufactured ones don't fit as well. To repay the favor (although he would much rather eat her cooking) he takes her to a lovely restaurant and *never* once says, "Why do I have to pay for atmosphere? We can't eat it!"

On a hot, muggy day, she gets stray livestock in on the first try, and trots back out with the fence-mending gear. "I'll get it, honey," she says. "I know you've got other things to do."

Is it fair that this woman also slips into size seven blue jeans? What the farm magazines don't tell you is that although farm women have their "super" days, a lot of days are real losers.

On those days, two cups of coffee don't deliver the usual "jump start," and the kids are abnormally healthy. The weather is gorgeous, and it's not really a busy time of year. This day offers a perfect opportunity to work in the garden, clean the kitchen cabinets, and wash the car. But the ambition factor is low today, so she reaches instead for one of her craft projects.



Illustrations by Andrea Hofmeister, Tuscola County

By the end of the day, she has the feeling that she hasn't accomplished anything. On a "lazy" day like this, she has had ample time to skim through a couple of magazines. After an article about a Super Farm Woman, she gets a guilt complex.

And yet, even a day like this has been productive. Lots of diaper changes, several phone calls made or received, three meals prepared, and the finished craft project is ready for Christmas gift giving. The kids were thrilled to have a mommy, who, for one day, never once said, "Not now, I'm busy."

Farm publications aside, there is a certain excitement for today's farm woman. It is the age of options.

The farm woman of a century ago married into the situation. She handmilked a few cows, kept a flock of chickens, and raised all the children her body could manufacture.

Today's farm woman can usually decide how active she wants to be in the operation, and often has an interest off the farm, too. On or off the farm, she may be a 4-H leader, farm news editor, heavy equipment operator, radio broadcaster, or veterinary assistant.

She is emerging as a leader in farm organizations, and agribusinesses are asking for her opinion when they design new products.

Some farm women are in farming only by marriage and have little to do with the day to day chores. Some are vital partners with a husband, father or brother. And a few even dare to stand alone.

Yes, it is exciting to be a farm woman in the age of options.

---

*Wendy Elsey and her husband, David, farm 700 acres in a family partnership in Cass County. She began writing for publication a year ago.*

## Juggling Roles Requires Balance and Family Understanding

*By Marcia Ditchie*

Wife, mother, farm partner, community leader, professional marriage/divorce counselor. . . for many women any one of these roles would be a full-time responsibility, but for an Alpena County woman juggling the demands of all these roles is a daily occurrence.

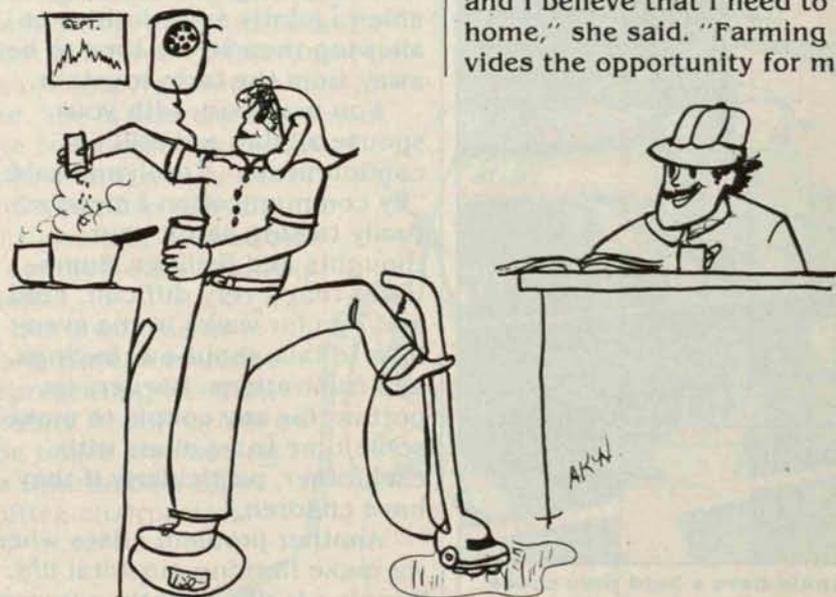
For about the past 15 years, Carolynne Wegmeyer has been dividing her time between these responsibilities. She has been able to keep the demands of each of those roles in balance through commitment to her priorities.

"I have a deep love for agriculture. That's our business and it's my life," said Carolynne, who is a partner on the family's 600 acre dairy farm near Heron. She is also a counselor for Community Family and Children Services in Alpena.

When she's not seeing people in therapy in her Alpena office or the agency's satellite office in Tawas City, she is actively involved in the farm operation with her husband, Fred, and two children, Timeen, 12, and Tyler, 9.

"I take care of the calves all the time and help with breeding and field work in addition to milking when I'm needed to fill in. I like working on the farm with my family and I love agriculture; that's the essence of it," Carolynne said. "I would have a very hard time choosing between the professional career that I prepared for and my love for farming because that's a way of life. It's just incorporated in me.

"I only work part-time for the agency because of that love for agriculture and my family. I have a real sense of value for my husband and two children and I believe that I need to be home," she said. "Farming provides the opportunity for me to



*"New perm, canning tomatoes, polishing floors and consulting with our stock broker. I take it the Farm Woman Monthly arrived today."*

experience life with my family and that is a precious thing that is not measurable."

### **Good Communications Important**

Being able to delicately balance the demands of working on the farm and off are not as easy, though, for some farm couples, especially with the sociological changes which have occurred in agriculture during the last 20 years. One of the major factors affecting the complexion of rural society is the expanding roles that farm women are assuming in management responsibilities on family farms.

"I don't believe that women have to be the work horse on the farm in order to have a functional, well managed farm that is productive and a happy place to live," Carolynne said. "Farm women are needed now in personnel management, which is vitally important on the farm. It's great that farm women are now so versatile. I think they could have been years ago, but there was that traditional model that we had to follow."



**"I would have a hard time choosing between the professional career that I prepared for and my love for farming because that's a way of life," Carolynne said.**



**Fred and Carolynne Wegmeyer take time to talk on evening walks around the farm. According to Carolynne, good communication is the key to a good relationship.**

With these changing roles on the farm, problems do arise for some families, resulting in the need for professional counseling which brings many farm families into Carolynne's office.

"The primary areas that get a farm marriage in trouble are the lack of communications, the long hours involved in farm work and couples not being able to jointly set priorities or allowing themselves time to be away from the farm together.

"You may work with your spouse all day and still not communicate," Carolynne said. "By communication I mean actually talking about your thoughts and feelings. Sometimes that's very difficult. Fred and I go for walks in the evenings to talk about our feelings and frustrations. It's very important for any couple to make some time to be alone with each other, particularly if they have children.

"Another problem arises when we make farming our total life. Farming is different than it was 20 years ago when the farm was all encompassing, providing

both work and pleasure. Now we have a lot of diversions for ourselves and our children. When we make farming our total life with no involvement in Farm Bureau, our community or church activities, we start to encounter some problems. We need to associate with people engaged in other professions."

### **The Superwoman Myth**

Many farm women are now assuming positions in the work force off the farm. This creates problems for some families, Carolynne said, especially when the woman feels she needs to assume the role of "superwoman" in order to fulfill her responsibilities both on the farm and off.

"When a farm wife feels that she has to be a 'superwoman,' it's probably because she thinks her husband expects her to be. That situation needs to be clarified as soon as she makes the decision to work off the farm. She needs to know her husband's expectations. There has to be understanding and

allowance; allowing each other to grow and develop and be who they are and working toward that goal.

"One of the real causes of trouble is if the husband doesn't accept his wife working and what the job entails, such as travel," she said. "If they have children, they have to agree on child care and who will assume her farm responsibilities while she is away. A lot of times you're caught up in the guilt of not being home. There needs to be a mutual respect for the contributions that each is making toward the success of the farm business and their own personal growth."

### Make Time for Each Other

What can farm couples do to avoid these problems which increasingly result in the need for professional counseling? "They

need to set some priorities together; have some common goals together relating to the business and their personal life," Carolynne said. "They need to take time for each other to communicate their thoughts and feelings.

"They also need to learn how to handle stress because agriculture is a very stressful business. If you're going to worry about things you have no control over, such as the weather, it's going to cause problems not only for you, but for the members of your family.

"One of the things that's really needed and I'd like to work on is to develop a seminar for young farm couples. Even if a 'farm girl' is marrying a 'farm boy,' there are pitfalls. I feel very strongly that we only deal with issues when it's too late. I think we should do some preventive work, especially today

when so many young farm women work off the farm."

Has working off the farm created any problems for Carolynne and her family?

"Definitely not," she said, "but that's because of our mutual respect. I respect Fred when we're in our peak season and he respects me. He knows I'm counted on for appointments that have been arranged four to five weeks in advance. He sees my work as equally important.

"However, during that peak season, because I know he's working so hard, I'll come home, change my clothes and go immediately out to help him. He doesn't ask me to do that. In fact, he'll say, 'You look tired — you've already put in your time. And I'll say, 'No, this is where I want to be,' and it really is."

## Age of Options Allows More Role Flexibility for Farm Couples

By Cathy J. Kirvan

If she believed in the "Super Farm Wife" image, Stella Otto could easily fit into that role. But she doesn't.

"The superwoman myth bothers me," said Stella, who manages Sunnyview Orchards in northeast Antrim County. "I don't like the image that some farm magazines have developed — that it takes such a super person to be a farm wife. It does take being a little organized. What they don't tell you is that when I sit around doing craft projects, I don't vacuum my floor.

"You trade off having a house that goes in *Better Homes and Gardens* for sticking your craft projects up on the wall."

Stella not only manages the 115-acre orchard and does craft projects, she is active in her

community, serving on the township board of review, Community Education Advisory Committee, and Northwest Region Resource Conservation Development Agriculture Committee. She is also chairperson of the Soil Conservation District board, a member of the American Association of University Women and a candidate for township clerk.

Her involvement in Farm Bureau includes representing her Community Action Group on the board and serving as Information Committee chairperson.

She is former newsletter editor and has been active in the Young Farmer group and FB Women.



"I've got the combine put together with only 3 nuts, 2 bolts and this chain left over."

"Because I manage our farm, yet am involved in the kinds of things most other women are, some figure there are a lot of things I can do that they can't," she said. "The biggest limitation is that person thinking they can't. It drives me nuts when I hear people say, 'I can't do that.'"

That positive "can do" attitude helped Stella and her husband, Francis, purchase their own farm a few years after graduating with degrees in horticulture from Michigan State University. Since neither had a strong agricultural background, that was difficult but not impossible.

Stella was raised in a suburb of Boston, Mass. Originally she wanted to be a veterinarian but was also interested in horticulture. MSU was one of the schools that was strong in both areas. Francis grew up near Niles, Mich. His father sold ag chemicals and he sometimes helped out with field plots and testing chemicals. They had a few fruit trees and rented most of the 40 acres for cash crops.

### A Dream Come True

"Neither of us had a farm to inherit or to move back to so we knew if we wanted one we were going to have to buy it," Stella said. "The only way we could do that was to work for a while at other orchards and then buy a place that had some trees in production but which was basically undeveloped so that we could put in the plan the way we wanted."

After gaining experience at Hilltop Orchards & Nursery in Hartford, the couple moved to Cherry-Ke orchards in Kewadin and started looking for a farm of their own. When they found it, Francis continued to work as an orchard manager at Cherry-Ke and Stella took charge of their farm.

"We bought the farm in mid-August 1980 and had about two weeks to get ready for the pear harvest," Stella said. "The orchard was deteriorating from lack of care. The trees were being sprayed occasionally and a few apples were being picked, but the trees hadn't been pruned in over 10 years.

"We didn't even look at alternatives that year — the crop

"After that first year, when Francis was still working through apple harvest, we decided that there is no way one person can handle the farm. You've got to have somebody to run the market and somebody to supervise the pickers."

Francis is now cherry orchard manager for an East Jordan canning firm and works a cer-



Checking the fly traps in the apple orchard is a daily chore for Stella Otto, who manages the home farm while her husband works as a cherry orchard manager for a local canning firm.

was big and the fruit was small. Francis had done an internship at Gerber's one summer. They agreed to take our pears so that's where they went in a real big hurry.

"The apples that year were really scabby and we sent almost all of them off for juice. We sorted out a few and sold them at the farm because the previous owner had always done that so people were looking for it. Since we wanted to go into the retail end of marketing we continued the practice even though the fruit wasn't the quality we would have liked.

tain number of hours per year for his salary. He works full-time through cherry harvest and is off from the middle of August through their apple harvest. In the winter, he helps with pruning their trees before it's time to prune the cherry trees.

Stella continues as manager of their farm, responsible for the spraying and planting programs, hiring pickers, marketing fruit, and running the farm market which is expanding every year.

*(continued on page 28)*

**The Aug. 7 primary election brought successful campaigns for 75 of the 77 "Friends of Agriculture."** The number includes 68 of the 69 incumbent legislators endorsed by MFB's AgriPac. The political action committee members are scheduled to meet Sept. 11 in Lansing to review AgriPac's November election endorsements. AgriPac members will also review candidates for statewide positions on the Michigan Supreme Court, and university boards of trustees and regents.

**An AgriPac endorsement was announced Aug. 3 for Branch County farmer and former MDA Director Dean Pridgeon,** who is a candidate for the MSU Board of Trustees. Tom Reed of Clinton County is currently the only person with an agricultural background on the MSU board. Reed was elected to the post in 1980.

**Following an announcement by MSU Trustee Bobby Crim that he will resign** his post, MFB sent a message to the governor urging him to consider an appointee for the remainder of Crim's term who has an agricultural background and an understanding of the state's agricultural industry.

**The public policy debate over the 1985 farm bill is increasing.** Here in Michigan, policy alternative meetings, sponsored by MFB and county FBs, were held in three locations during August. USDA Secretary John Block was also in Michigan during August to discuss this key agricultural topic. Block was the featured speaker at a breakfast meeting of farm and agribusiness people in Lansing Aug. 30.

**The Michigan State Police's Operation HEMP is off to a fast start.** Results of the effort to Help Eliminate Marijuana Planting were seen in the first week of the program which began July 24. Operating on tips from the public, State Police and other law enforcement agencies pulled up 14,922 plants in 21 separate plots, seized one weapon, and arrested seven people. Plots were found in remote wooded areas, a backyard and a cleared poplar stand. State Police ask the public to report their suspicions of marijuana plants growing in their area by calling the toll free hotline 1-800-235-HEMP.

**The Michigan Society of Planning Officials' annual conference** is scheduled for Oct. 11-13 at Lake Superior State College in Sault Ste. Marie, Mich., and the Ramada Inn in Sault Ste. Marie, Ontario. The conference theme is "The H<sub>2</sub>O Edge: The Wise Use of Our Freshwater Resources." Sessions will also focus on comparative planning/zoning in Ontario and Michigan. For a free conference program and registration information, write MSPO, P.O. Box 18187, Lansing, Mich. 48901, or call 517-484-3333.

**Members of the 1984 MFB Policy Development Committee held their first session in Lansing on Aug. 10.** The 20-member committee includes (by district): William White, Jones; Steve Videto, Spring Arbor; Mike Hartman, Webberville; Earl Benedict, Saranac; Robert Harms, Vermontville; Robert Young, North Branch; Herman DeRuiter, Hart; Richard Leach Jr., Saginaw; James Maitland, Williamsburg; Norman Veliquette, Kewadin; and Robert Wahmoff, Baraga. Representing the FB Young Farmers on the committee are Jim Licht, Pigeon; Doug Darling, Maybee; and Gary Skinner, Ithaca. Representing FB Women are Catherine Knoerr, Sandusky; Eleanor Krafft, Frankenmuth; and Charleen Thompson, Freeport. At large members from the MFB board are Jack Laurie, Cass City; Michael Pridgeon, Montgomery; and David Conklin, Corunna.

**Eric Bailey of Breckenridge is the new chairperson of the Michigan Bean Commission.** Bailey, an active Gratiot County FB member, replaces LeRoy Schluckebier of Frankenmuth who completed his second term as chairperson. Schluckebier remains on the commission as a representative of Tuscola County growers. John Tanton of Deckerville succeeds Bailey as vice chairperson of the commission. Shipper representative James Ostrowski, vice president of Valley Marketing Cooperative, Inc., succeeds Larry Sprague of Northern States Bean Co., as commission treasurer. Other members of the commission are Carl DeGeus of St. Charles, Bill Renn of Pigeon and Calvin Marsh of Edenville, all grower representatives, and Bob Turner of Bush Brothers and Co., canner representative.



**RURAL RASCALS** — Theresa, 2, was one of the youngest members attending the Bay County Farm Bureau annual meeting . . . and no doubt the charmer of the bunch. She's being held by Jean Jenkins, her grandmother.

## Out of Sight Interest Rates

Has Farm Bureau lost its voice? We might all wonder what it is doing to pressure President Reagan to convince his appointee, Federal Reserve chief Paul Volcker, to lower interest

rates and stabilize them. Can farmers sustain 22% interest rates twice in five years or even twice in a lifetime? We are very concerned about this issue and you should be too.

We have farmed 23 years and have been loyal and active Farm Bureau members that long. We are aware of the many things Farm Bureau has accomplished for farmers. We feel our organization must use all of its influence on the president.

The Federal Reserve should not be able to control U.S. and world economies. There is too much power in Volcker's hands.

Farmers can and always have coped with the weather, livestock and grain markets, embargoes and boycotts. Must we now have to cope with extremely high interest rates?

Please help before we are even less than 3% of the population.

*John & Linda Oswalt, Vicksburg Kalamazoo County*

*The high cost of interest is a crucial question today in most every farmer's mind. It is doubtful that President Reagan can do much except to urge Congress*

*to cut the size of government, which he has done. Congress has increased taxes 30% over the last four years. The latest effort called "tax reforms" or "down payments on the deficit" is nothing more than a tax increase in disguise.*

*Because the financial community expects taxes to go higher and inflation to rise, interest rates are and will remain high. They will decline only when people have full confidence that Congress means business in cutting government spending.*

*In this November's election, taxpayers will have the opportunity to elect people who support reduction in the size and spending of government, and therefore lower interest rates. All FB members should find out where each political candidate stands in three key policy areas: taxes and spending, the farm program and environmental issues, and then vote accordingly.*

*Share your thoughts! Send to: Rural Living, P.O. Box 30960, Lansing, Mich. 48909.*

## FARMERS OF THE WEEK

The Farmer of the Week program, co-sponsored by Farm Bureau Insurance Group and the Michigan Farm Radio Network, honors farmers for their contributions to the community and the ag industry. Five farmers were honored in July 1984:

**July 2 — David Cotton**, 39, of Lansing operates a 1,500-acre cash crop farm. He is a Clinton County FB board member, an MFB Field Crops Advisory Committee member, served on his church board, is a past president of the Wacousta Jaycees and past master of the local Masonic Lodge, a Michigan Corn Growers Association member and earned third place in the state in the Michigan no-till crop competition.

**July 9 — Richard Cheney**, 49, a cattle and hog farmer from Mason, farms 840 acres. He is secretary of the Ingham County Soil Conservation board, a

township officer, past vice president of the Ingham County FB board, past church trustee, a board member of the Leslie Co-op, served seven years as an officer on the Ingham Fair board, and serves on school committees.

**July 16 — Ted Johnson**, 41, is a maple syrup producer from Toivola and also raises a herd of buffalo. Johnson, who taps 10,000 maple trees, is on the Michigan Maple Syrup Association board, is a member of the American and national buffalo associations, is a member of the Copper Country FB and serves on the FB Policy Development Committee, is active in the Knights of Columbus, is a volunteer fire fighter, and earned the Outstanding Forestry Award from the Soil Conservation District in 1984.

**July 23 — Catherine Knoerr**, 42, of Sandusky runs a 1,100-acre cash crop farm with her husband. She is president of the Sanilac County FB and serves on

the MFB Policy Development Committee; is treasurer of the county Growth Commission; is a member of Peace Lutheran Church, the church choir, and the Missionary League; is a past president and treasurer of the Jaycee Auxiliary; has been a 4-H leader for 15 years; is a past Girl Scout leader; is a member of the Sanilac Bean Growers and the Sugar Beet Growers; and she and her husband were named the Outstanding Sugar Beet Growers couple in 1984.

**July 30 — Fred Williams**, 40, of Onaway, raises cash crops and sheep on 600 acres. He serves as a 4-H leader in three counties: Cheboygan, Presque Isle, and Montmorency; is on the 4-H livestock developmental committee; is a member of the Cheboygan County FB, the Michigan Crop Improvement Association, and St. Paul Catholic Church. He has been recognized by the *Michigan Farmer* for his fertilizing experiments with his bean crop.

# Bay County FB Celebrates 50 Years

By John Sorstokke

Over 250 Farm Bureau members and guests gathered in Bay County Aug. 5 to commemorate the past and plan for the future.

"The meeting was a celebration of the 50 years Bay County Farm Bureau has been in the Michigan Farm Bureau," said County President Bruce Shurlow.

"Past presidents and secretaries were recognized for their contributions," he said, "and the county FB was presented with plaques and commemorative awards from several state and local groups."

MFB President Elton R. Smith congratulated the county FB members and reminded them that FB was founded to help farmers solve their problems.

"People saw a need. The people who founded this organization were people with vision, who got other people to see their needs and to recognize that organization was part of solving their problems," he said.

"Sociologists tell us that organizations have life cycles just as people do. They say the average age at which most organizations cease is under 30."

Smith emphasized that people are the key to Farm Bureau's success. "This organization has existed because its members wanted it to. . . Farm Bureau

people have remained vital, growing and dedicated people.

"I've seen members loan their Farm Bureau money to build an office because they felt members would be better served. This is true dedication to an ideal," Smith said.

But, he said, an organization can't rest on past successes. "It's nice to say thank you. Contributors deserve that. However, it's even better, more crucial, to rededicate ourselves to a strong organization that will meet the needs of farmers."

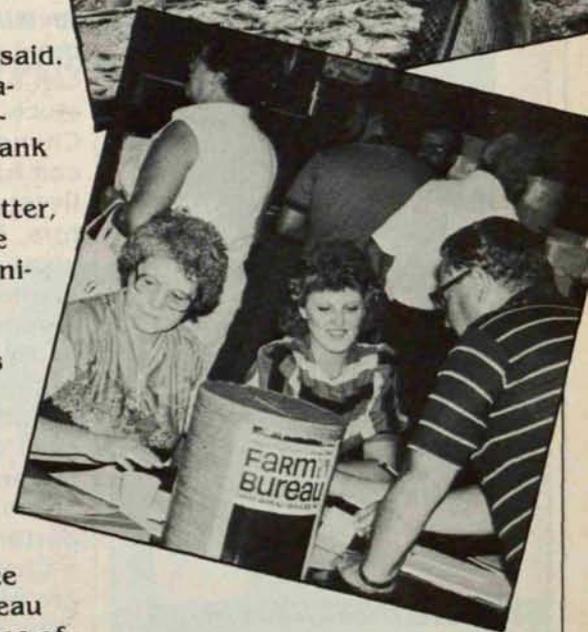
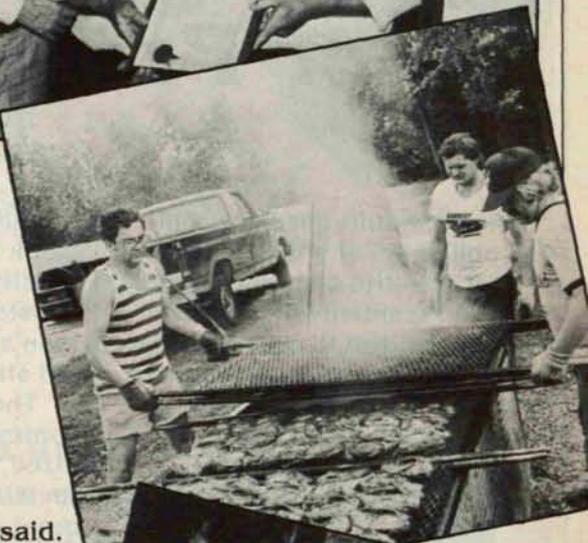
Influencing legislation is one way to meet farmers' needs. State Sen. James Barcia praised the Bay County group for its strong activism.

"The annual legislative luncheon gives us a chance to sit down with Farm Bureau members and discuss issues of importance in a very casual and relaxed way," Barcia said.

"I'm proud that each year Bay County has sent a strong delegation. Without that kind of input and communication, we would not be able to make intelligent decisions on your behalf."

State Rep. Thomas Hickner echoed Barcia's praise.

(continued on page 29)



**TOP:** MFB District Director Lyle LeCronier and Bay County FB President Bruce Shurlow accept a plaque honoring the organization from Sen. James Barcia (far left) and Rep. Thomas Hickner (far right).

**CENTER:** Barbecuing 360 chicken halves is no easy task. Volunteers from the St. John's Lutheran Church Athletic Association take turns at the task.

**BOTTOM:** County Secretary Shirley Wegener (left) and Julie Shindler were two of the people registering members as they arrived.

# FB Members Take Long-term View of Farm Program Policies

"What should our Farm Bill '85 policy be? It's up to you!"

That was the challenge issued by MFB President/AFBF Vice President Elton R. Smith to over 1,000 farmers who participated in three "Farm Bill '85 Policy Alternatives" meetings Aug. 15,



**Elton R. Smith**  
MFB President

16 & 17. Smith said that because the new farm bill Congress will enact next year is so important to the future of agriculture, meetings in Grayling, Grand Rapids and Frankenthum were scheduled to replace the statewide policy development conference held each year in Lansing.

Smith urged the farmers to "look beyond their own commodity doorsteps" during their consideration of what Farm Bureau's policy on the new farm bill should be.

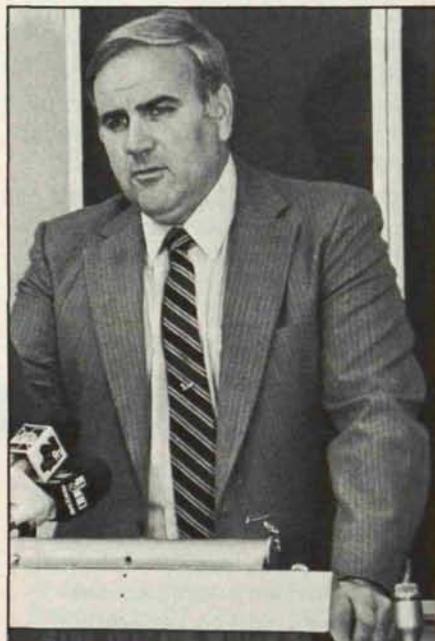
"The interrelationship among commodities must be recognized," he said. "A change in the support price or land retirement program for feed grains can have an impact on the livestock and dairy sectors. Changes in the dairy program can have an impact on the livestock and feed grain sectors. A long-term land retirement program can result in an increase in the production of perennial crops, such as fruit.

"How well we, as farmers, are willing to look beyond our own commodity doorstep and to what degree Congress is willing to consider the interrelationship of our commodities will be important."

Changes in the farm program are very likely, Smith predicted. "The \$18 billion cost of the 1983 farm program will probably be unacceptable again in view of the large federal deficit. There is growing concern about our declining exports. The issue of soil erosion is drawing increased attention. There is talk about including national marketing and bargaining provisions in Farm Bill '85.

"How these issues are viewed by farmers and Congress can result in a new farm program much different than we have today," he said.

Participants spent the morning considering the economics of key Farm Bill '85 issues with



**John Hosemann**  
AFBF Senior Economist

the help of AFBF Senior Economist John Hosemann. During the afternoon session, workshop group discussions focused on price supports and target prices, farm program alternatives ranging from a totally free market to a totally controlled

market and how farmers would fare under each, and the politics of writing and enacting Farm Bill '85. Reports from the three workshops were presented during a general session.

### **Grassroots Input Will Shape National Policy**

President Smith summed up the "Farm Bill '85 Policy Alternatives" meetings as "only the beginning" and challenged all participants to use the knowledge they gained to develop policy recommendations.

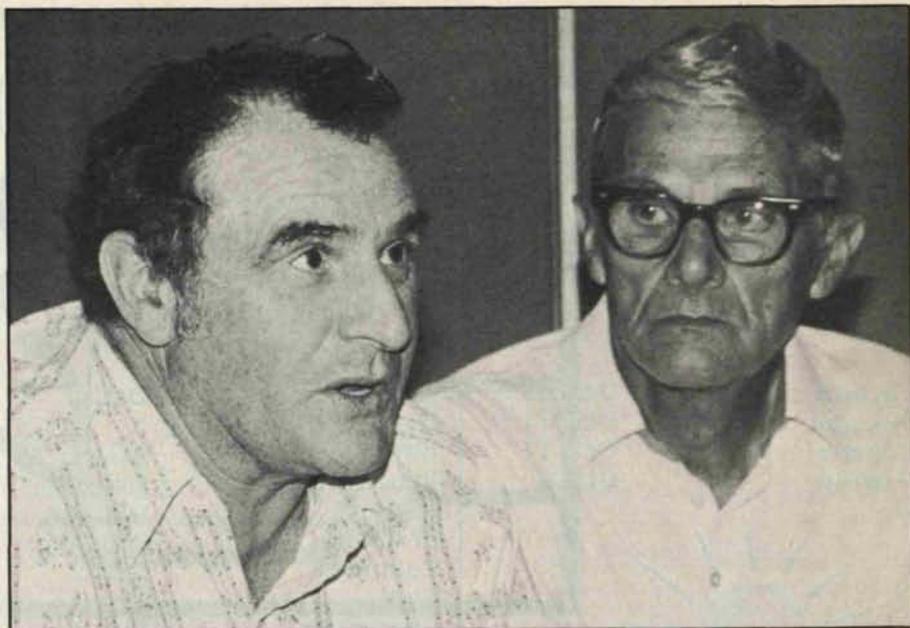
"I challenge you to develop the type of Farm Bill '85 policy recommendation that will best serve agriculture for the rest of this century," he told the farmers. "Develop the type of policy recommendation that is based on sound economics and that a majority of Farm Bureau members in your county will support."

Smith said that at least 10 minutes of discussion by members at each county FB annual meeting should be devoted to the Farm Bill '85 policy recommendation.

"The policy recommendations that come from county Farm Bureaus all over this nation will be the basis for the official national policy on Farm Bill '85. The official policy will not be decided by an executive committee or a board of directors sitting in a room somewhere by themselves. The policy will be based on input from members like yourselves throughout America.

"Once it is adopted by delegates at the AFBF convention in January 1985, your Farm Bureau organization will aggressively work to have it reflected in the new Farm Bill '85 to be enacted by Congress," he said.

"What should our policy be? It's up to you!"



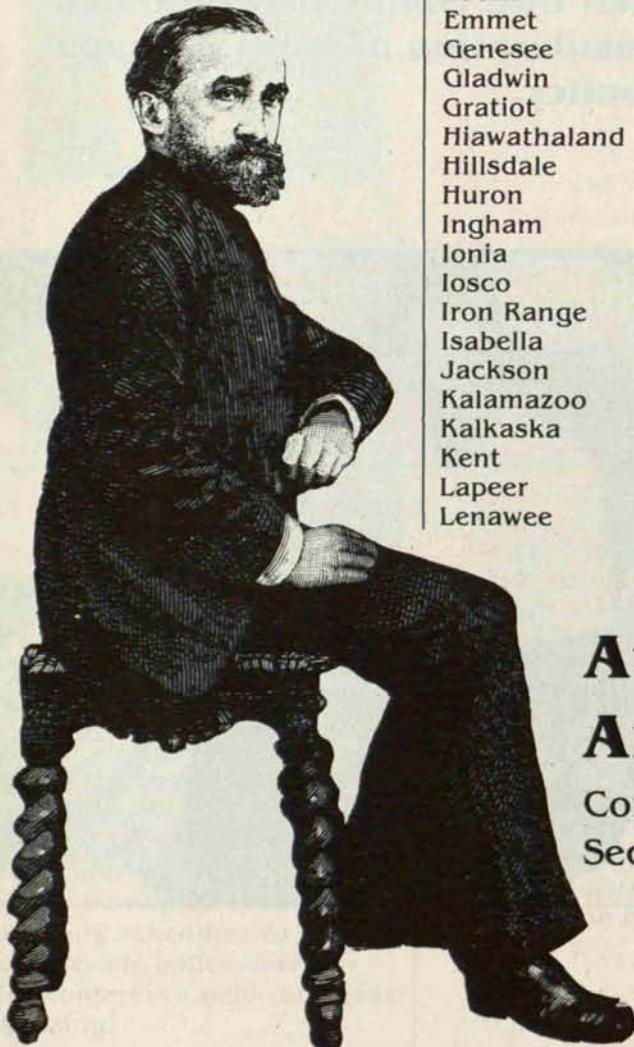
**President Smith urged farmers to "look beyond their own commodity doorsteps" during consideration of Farm Bureau's farm bill policy.**



# Good Ideas Get Better When They're Shared

— 1984 County Annual Meeting Dates —

Alcona Oct. 22  
Allegan Oct. 11  
Alpena Oct. 11  
Antrim Oct. 8

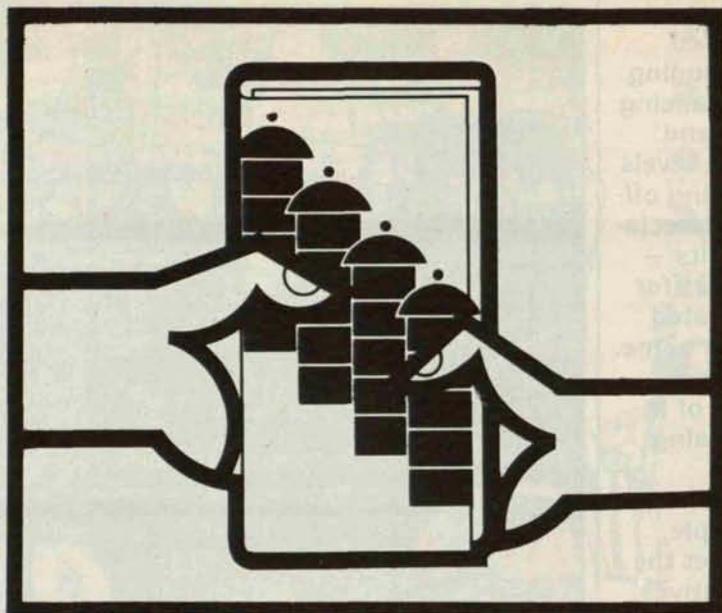


Arenac	Oct. 8	Livingston	Oct. 23
Barry	*	Mac-Luce	Oct. 2
Bay	Aug. 5	Macomb	Oct. 4
Benzie	Oct. 15	Manistee	Oct. 22
Berrien	Oct. 24	Mason	Oct. 2
Branch	Sept. 17	Mecosta	Oct. 1
Calhoun	Oct. 2	Menominee	Oct. 11
Cass	Nov. 6	Midland	Sept. 11
Charlevoix	Oct. 3	Missaukee	*
Cheboygan	Oct. 16	Monroe	Sept. 11
Chippewa	Oct. 1	Montcalm	Oct. 24
Clare	Oct. 18	Montmorency	*
Clinton	Sept. 18	Muskegon	Oct. 20
Copper Country	Oct. 10	Newaygo	Oct. 11
Eaton	Oct. 13	NW Michigan	Oct. 10
Emmet	Sept. 28	Oakland	Oct. 11
Genesee	Oct. 26	Oceana	Oct. 22
Gladwin	Oct. 2	Ogemaw	Oct. 25
Gratiot	Aug. 24	Osceola	Oct. 16
Hiawathaland	Oct. 12	Otsego	*
Hillsdale	Oct. 15	Ottawa	Oct. 9
Huron	Sept. 27	Presque Isle	Oct. 2
Ingham	Oct. 17	Saginaw	Oct. 4
Ionia	Oct. 1	St. Clair	Sept. 25
Iosco	Oct. 18	St. Joseph	Oct. 27
Iron Range	*	Sanilac	Oct. 3
Isabella	Oct. 17	Shiawassee	Oct. 6
Jackson	Sept. 27	Tuscola	Sept. 22
Kalamazoo	Oct. 23	Van Buren	Oct. 25
Kalkaska	Oct. 9	Washtenaw	Sept. 27
Kent	Sept. 25	Wayne	Oct. 9
Lapeer	Oct. 4	Wexford	Oct. 9
Lenawee	Sept. 17		

\*Date not set at press time.

## Attend Your County Annual Meeting

Contact the County FB  
Secretary for Details



## Leasing Beats Buying for Michigan Dairy Farmer

Wayne Bancroft, a dairy farmer in northwest Michigan, is leasing two silos because, quite simply, it is cheaper than borrowing funds to purchase the structures.

The Bancrofts milk 136 registered and grade Holsteins and own 500 acres near Buckley. They lease another 400 acres. The land consists of two farms about a mile apart: one Wayne's dad bought in 1936, the other he bought himself in 1980.

There were already four Harvestore silos on the home farm, for storing hay and shelled corn, when Wayne expanded to the second farm and added 64 milkers. He decided he needed two more of those big, blue Harvestore silos. The original four silos had been financed through his local PCA, but he wasn't sure how he wanted to pay for the two new ones, which cost \$135,000.

He talked to his PCA about another loan and, through his Harvestore dealer, also got in touch with Agristor Leasing Corporation, the captive leasing subsidiary of A.O. Smith Corporation, manufacturer of Harvestore silos. He took two sets of numbers to his accountant.

"I had my accountant run the numbers both ways," Wayne said. "It turned out it was cheaper to lease than to borrow — about four points cheaper." With all the capital investing he had done in recent years, he already had all the tax credits and depreciation deductions he needed. "The leasing company took the tax breaks and gave me a low rate," he said.

Wayne Bancroft is only one of many American farmers who have turned to leasing farm machinery and equipment as an attractive alternative to ownership.

"The shifting character of U.S. agricultural operations has created conditions more favorable for leasing," said Michael Fleming, president of the American Association of Equipment Lessors. "Increasing competition and rising costs of production make leasing an attractive way to finance the growing need for newer and more productive equipment."

Figures are hard to come by, but according to a study by Brimmer and Company, Inc., a Washington-based economic consulting firm, farm outlays for leasing and renting equipment rose from \$125.2 million in 1975 to \$409.4 million in 1981, an annual gain of 22%. There are many reasons for this increase.

For one thing, farms are getting fewer and bigger. In today's capital intensive agriculture, the owner-operator

must be more sophisticated about a lot of things, including finance, and use every financing tool he or she can command.

Also, depressed income levels in recent years — and rising offsets for interest costs, depreciation and investment credits — have reduced income taxes for many farmers and eliminated tax liability altogether for some. Thus the tax incentives that come with ownership are of little or no use to an increasing number of farmers.

Meanwhile, Congress has made it easier for business people, particularly farmers, to get the benefit of those tax incentives, indirectly, through leasing.

### What Is a Lease?

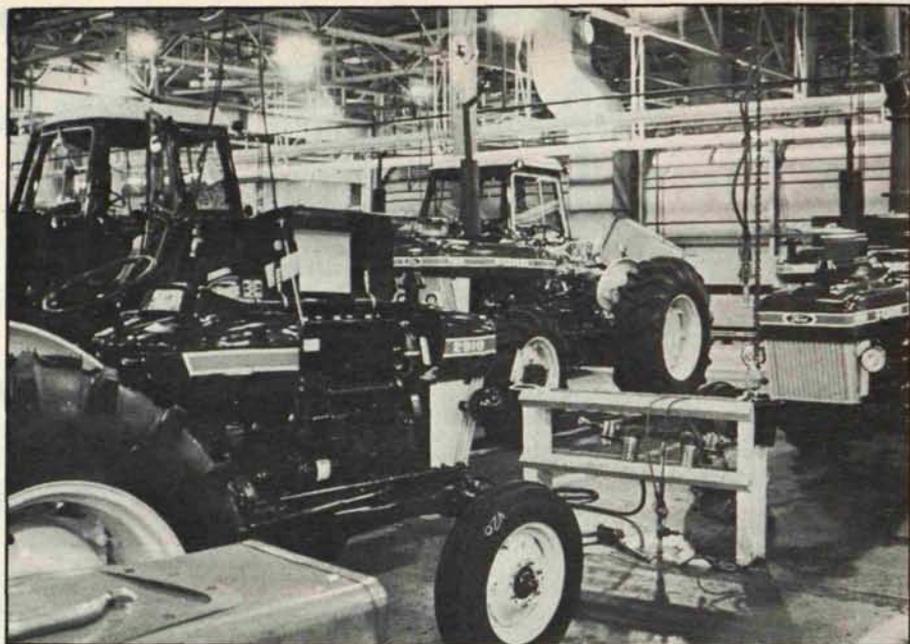
Some farmers confuse leasing with renting. A lease is a contract through which the owner of a piece of equipment or other asset makes it available for someone else to use, for a set length of time at a set rate. In the end, the user usually has the choice of renewing the lease, buying the equipment or returning it to the leasing company.

Renting is usually for a much shorter period of time — a few days or a few weeks — while farm equipment leases are typically written for five years or more. Rental contracts contain no purchase option.

Most leases require the equipment user to handle insurance and maintenance, while rental agreements usually provide that the rental company will look after these details.

These additional services, along with its shorter time period, usually make renting more expensive per day than leasing.

Modern leasing began after World War II, when equipment makers set up their own "cap-



Many farm equipment manufacturers, such as Ford Tractor Co. in Troy, Mich., offer leasing programs through their dealers.

itive" leasing companies to help finance sales of their products. During the 1960s, to encourage business to modernize and expand, Congress created the investment tax credit and accelerated depreciation. This gave rise to tax-oriented leasing.

Many would-be equipment users aren't profitable enough to make use of the tax incentives Congress has provided for equipment ownership, so captives, i.e., dealers, banks and other leasing companies, buy the equipment themselves and lease it to users. As owners, leasing companies take the tax incentives for themselves and pass most of the benefits along to equipment users in the form of lower lease payments.

Prior to 1981, if an equipment user wanted the benefits of a lease and also wanted to buy the equipment at the end of the lease, he had to pay fair market value. That might have been high, it might have been low — no one could tell in advance.

Farmers live with uncertainty — uncertain markets and uncer-

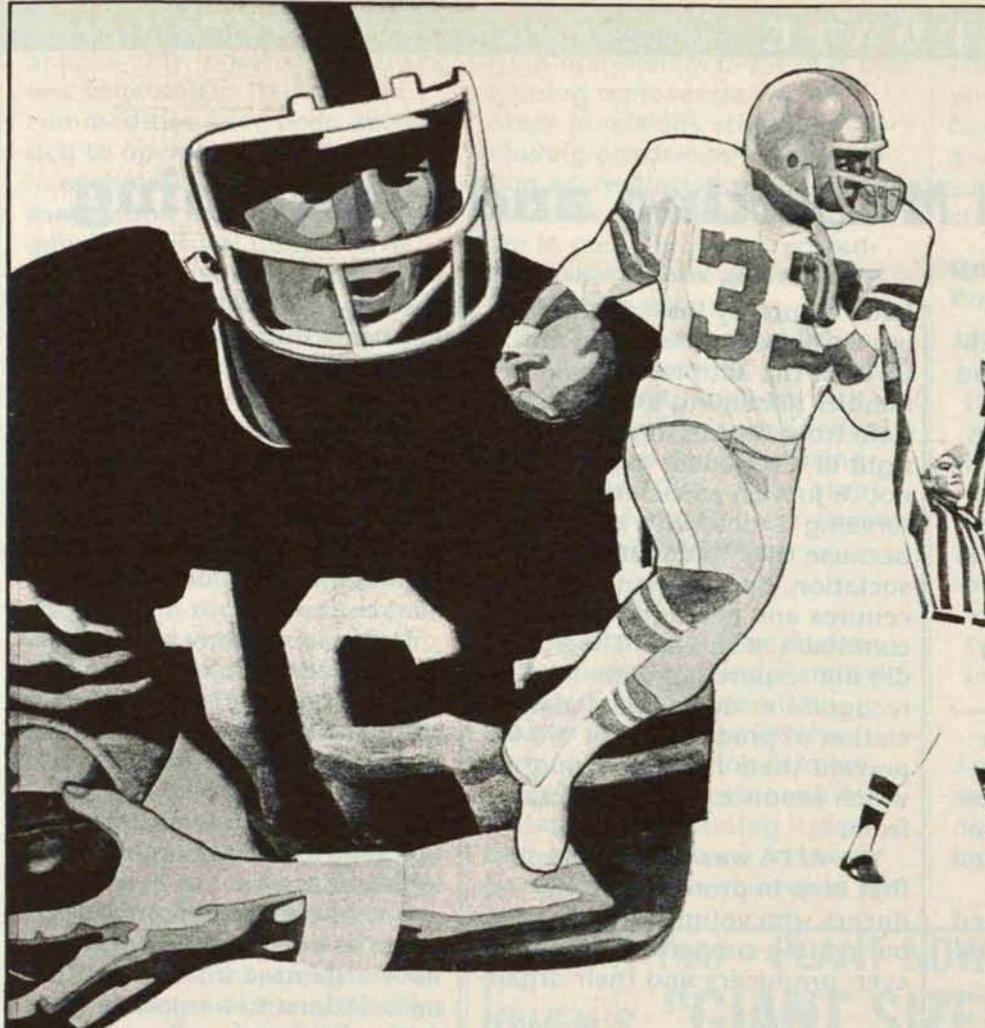
tain weather — all their lives. But to farmers, the uncertainty about what it would eventually cost them to own their equipment was one uncertainty too many. It made them shy about leasing, even when the lease payments were lower than the loan payments.

In 1981, Congress attempted to remove the uncertainty by permitting farmers and leasing companies to agree, at the start, how much the farmer would pay for the equipment at the end of the lease. Currently, a farmer is allowed to lease equipment, up to \$150,000 a year, with an option to purchase the equipment at any fixed-in-advance price, so long as it's at least 10% of the original cost. The fixed-price purchase option has provided a real shot in the arm to the leasing of farm equipment.

### Decision: Lease or Buy?

How do you decide whether to lease or buy your next tractor?

*(continued on page 30)*



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# Agricultural Marketing and Bargaining

The U.S. Supreme Court has ruled that a portion of the Michigan Agricultural Marketing and Bargaining Act (P.A. 344 as amended) is pre-empted by the federal Agricultural Fair Practices Act (AFPA) of 1967. In its decision, the court found that the exclusive agency concept of P.A. 344 was in direct conflict with the AFPA, and for this reason, accredited bargaining associations operating under P.A. 344 in Michigan will not represent non-members in the future.

During the early to mid-1960s, farmers and ranchers began to see the need to strengthen their bargaining position with handlers of commodities. This need was created by the wider use of marketing contracts and the concentration of power in the hands of fewer and larger handlers of commodities.

To enhance their bargaining strength, farmers formed marketing cooperatives. These early attempts to organize and bargain often met with failure because buyers were unwilling to deal with such organizations and actually discriminated against members of the bargaining cooperatives.

It became obvious that farmers needed some type of legislation to assist and protect them as they formed bargaining cooperatives. After considerable debate and controversy, the Agricultural Fair Practices Act of 1967 was enacted. This legislation was strongly supported by the American Farm Bureau.

The act identified unfair trade practices covering handlers and associations in their dealings with producers who

had voluntarily joined a marketing association. The main features of the act prohibited a handler (including an association) from interfering in the right of a producer to join or not to join an association or refusing to deal with a producer because they had joined an association. Enforcement procedures and penalties were also contained in the act. The act did not require handlers to recognize or deal with an association of producers, nor did it prevent them from choosing which producers they purchase from.

The AFPA was an important first step in protecting producers who voluntarily joined a bargaining cooperative. However, producers and their organ-

izations realized that legislation was needed to establish bargaining procedures with handlers. Since the late 1960s, several attempts have been made to pass some type of national farm bargaining legislation. Each of these efforts has been unsuccessful because of adamant opposition by handlers.

At the same time, many states considered the enactment of farm bargaining laws at the state level. With strong support from Michigan Farm Bureau, P.A. 344 was enacted in 1972. P.A. 344 is considered the landmark agricultural bargaining legislation.

P.A. 344 established procedures to allow producers who have organized into accredited associations to bargain in good faith with first handlers. The act



**Marketing and bargaining legislation at the national level is among the multi-commodity issues that will be reviewed by members of MFB's Policy Development Committee, which held its first meeting Aug. 10.**

applies only to perishable fruits and vegetables. To date, five commodities have been accredited to operate under P.A. 344. In each case, the accredited association has been the Michigan Agricultural Cooperative Marketing Association (MACMA), a Farm Bureau affiliate company.

The exclusive agency concept, collective bargaining, and binding arbitration procedures are the most important features of the act. The exclusive agency concept in P.A. 344 is quite important. Any producer who is in the defined bargaining unit must sell their designated product through the accredited association and pay a marketing fee to the association. Therefore, association members and non-members are bound by the contract negotiated by the association.

Almost immediately upon its use, opponents of P.A. 344 challenged the act in the court system. The case proceeded to the U.S. Supreme Court where a portion of the act was found to be in violation of the AFPA. This decision was based on the argument that the Michigan act may coerce a producer to enter into or maintain a marketing contract with an association, binds them to a marketing contract and forces the producer to pay a fee to the association. This was found to be in direct conflict with the AFPA in regard to the producer's free choice.

This does not mean, however, that the state's fruit and vegetable growers have lost their right to bargain for a fair market price for their commodities. The Supreme Court decision did not strike down P.A. 344 entirely — only a limited portion of it — and MFB's marketing affiliate, MACMA, will continue representing its members in negotiations with processors.

The only portion of the law affected by the court's decision is that accredited associations will no longer represent non-members in negotiations with processors and will not receive a fee

from non-members for that bargaining representation. All other provisions still stand, including provisions for association accreditation, the requirement for processors to negotiate in good faith with accredited associations and the arbitration provision.

MACMA is accredited for asparagus, processing apples and kraut cabbage. Growers with 70% of the state's production in asparagus and processing apples and 100% of the kraut cabbage production are already members of MACMA.

### Current FB Policy

Long-standing Farm Bureau policy has supported a market oriented agriculture with limited government involvement. Strengthening farmers' bargaining power through marketing and bargaining legislation can be a means to lessen government involvement in ag-

riculture. Policy strongly supports the enactment of bargaining legislation at the federal and state level. Current policy supports the majority rule-exclusive agency concept.

### Questions for Policy Consideration

- Should the AFPA be amended to strike out the areas in conflict with P.A. 344 or should the AFPA be repealed entirely?
- How can we help gain the passage of farm bargaining legislation in other states or at the federal level?
- Should procedures to strengthen the legal basis for agricultural bargaining be included in Farm Bill '85?

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

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



## Protectionism and World Trade

History is filled with protectionist acts. Kings surrounded their castles with moats to keep out enemies. The Chinese built "The Great Wall" to keep out intruders. Governments print money on special paper with great precautions to protect its value. But castles were conquered, China was opened to foreigners, and counterfeiters have succeeded for a long time.

The desire to protect what we have seems to be a basic human characteristic. This includes life, our material possessions, and our livelihood.

Equally strong is the desire for more satisfaction, whether it be in the form of more money, a higher standard of living, or greater influence. Unfortunately, conflict often arises as we try to satisfy the desire for more and the desire to protect.

Broadening this concept to world trade is an easy step. Trade takes place because one area produces a product that someone else wants. When trade takes place, satisfaction results for both parties. Inevitably a third party decides that it can produce the product and compete with the original producer. At this point, calls for protectionist acts start to rise.

The United States has been a trading country since colonial days. We have helped satisfy the needs of the world and have prospered in doing so.

We have always had a trade surplus, i.e., sold more than we bought until the 1970s, when the oil embargo placed us in a deficit position. Last year our trade deficit reached \$75 billion and is expected to reach \$100 billion in 1984.

This position has been caused by two factors. First, purchases of foreign products by U.S. consumers has been increasing. Second, sales of U.S. products as a percent of world trade have been decreasing. Today voices are being raised to stop imports of both industrial and agricultural goods into this country.

One of the widespread beliefs is that our industries can no longer compete against more efficient Japanese firms. There is worry that domestic producers are being victimized by unfair competition from low wage producers in developing countries and subsidized products of European and other foreign enterprises. There is an element of truth in this matter, but other factors greatly influence our trade position.

First, the strength of the dollar in foreign exchanges in the past few years has increased dramatically. In comparison to the currencies of the 10 major industrial countries,

the dollar has appreciated on the average of 50% from 1980 to 1984. This means that the products from the United States are now 50% more costly in terms of foreign currency than in 1980.

Another factor affecting the purchase of American products is the fact that developing countries are heavily in debt. During the 1970s, foreign countries bought on credit because they believed that inflation would continue and they would be paying off their debt with cheaper money. This has not been the case and with inflation slowing, many countries now find it is all they can do to pay the interest on their debt without purchasing more products.

Closely tied to that factor are the effects of a worldwide recession which has depressed the money supply. There has not been money available to purchase goods. As the American economy has been strengthening, other economies in other countries have been strengthening also, but at a much slower rate.

Trade will expand as all economies strengthen, however, trade expansion may not be equitable. Historical suppliers may be replaced by new producers. In the process, current producers will ask for protection.

The usual forms of trade protection are import quotas,

duties, consumer taxes, and outright embargoes. Some are more subtle. These include export subsidies, transportation subsidies, credit subsidies, and direct subsidies to producers.

The United States uses most of these tactics for both agricultural and non-agricultural products. Other countries use them to a much greater extent.

Too often these acts are taken for political rather than economic reasons. The assumption is that domestic producers can be protected.

The EEC is a good example. It uses protectionist measures by subsidizing exports and farm production. Several countries have now taken steps to curb production as the entire system is getting too costly. It is a paradox because programs designed to increase production have worked too well.

At the same time, developing countries are increasing production. This increases the supply which depresses prices, making products from foreign countries very attractive.

American farmers stand to lose if this nation increases its

protectionist activities. If the United States prevents foreign products from entering this country, then those trading countries will retaliate by looking elsewhere for their needs. Because agricultural commodities represent the largest portion of our export trade, farmers will be hurt most severely by trade war tactics.

World trade is complicated. We cannot force other nations to buy from us. We must compete with other countries that produce food and fiber. However, American farmers can produce it more efficiently than anyone else in the world, and that is our competitive edge.

Protectionism is in direct conflict with efficiency. The great expansion of U.S. agriculture came because we were the most efficient. Today the question is, "Can we still be the most efficient, or must we turn to protectionism to save our agricultural industry?"

There is a cost either way. What is the cost, and who will pay?

## MFB Affiliate Names New Vice President, CEO

Richard Krueger has been named executive vice president and chief executive officer of Farmers Petroleum Cooperative, Inc. and Subsidiary, Farmers Crude Production Co., succeeding Newton Allen. FPC and FCPC are affiliates of Michigan Farm Bureau.

Krueger was named to the top management position on June 29 by Elton R. Smith, president of the FPC board.

"I am extremely pleased that Richard Krueger has been chosen to assume the executive

vice president role," Smith said. "I am convinced he will provide superior leadership for the many members in our cooperative."

Krueger began his career with FCPC in 1981 as vice president and general manager. In 1982, he became vice president and general manager of FPC and Subsidiary.

Active in agricultural and trade associations, he was elected a member of Universal Cooperatives, Inc. board in 1984.

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## Lansing Review

(continued from page 9)

horse betting, gas and weight taxes (which are earmarked for roads), registration fees for certain farm vehicles, etc.

•Several pieces of legislation have passed since 1982 increasing or enacting fees, licenses and permits. Local governments have thousands of such fees (e.g., animal licenses, golf fees, occupational licenses, garbage, water and sewer charges, parking, library, tuition, building, etc.). One large local unit of government has 618 building fees in a 35 page schedule.

•Some of the lost state revenue could be made up by eliminating the present property tax credit system including the homestead credit ("circuit breaker") and P.A. 116 credits along with several others. The value of these tax credits is between \$650 million and \$700 million.

•Another way the state could handle the revenue loss would be by cutting the general fund state aid to schools. The schools have the property tax as another source of revenue which presently requires a vote of the people. This has been done many times through the years to meet budgeting problems.

This constitutional issue is one that every voter should take time to understand before voting on Nov. 6.

## Real Farm Women

(continued from page 14)

### A Working Partnership

The Ottos' non-traditional farm partnership isn't always met with understanding in the community.

"One of the things that we really lacked up here was support for what we were doing," Stella said. "The attitude that the man will work out and the woman will stay home and have

kids is really prevalent. The undertones that I got when he worked out and I ran the farm were kind of strange. Like, 'Hey, what's wrong with you guys?' You feel those undertones.

"There were times when I felt like, what in the heck are we doing this for? All we're getting is resistance from everywhere. The only place that I get any support and ideas is from Francis and the only place he gets it is from me. How long can you keep leaning on each other for all that support?

"Recently we've gotten to know another couple through an Extension Service course that likes the same things we do and can give us some support."

Stella sees her role as farm manager as important, but not all encompassing. "I need some personal time. I refuse to become a slave to the business. If I have to be a seven-day-a-week, 24-hour-a-day slave I'd rather not have the farm — I'll sell it first."

Since Francis works closer to home now and gets home earlier in the evenings, they can spend more time together. "It's just a question of making some time once in a while. Farm work will never go away so sometimes we just let it sit for a day."

They try to spend one day, or at least one afternoon, doing something together. . . working in their flower and herb garden, going to the beach. "I'm real careful about not getting a 'farmer's tan' — rolling my shirt sleeves up when I'm out in the fields — so I don't look funny at the beach," she said.

What about the future? Stella and Francis have set a goal for them both to work on the farm. Achieving that goal will also allow time for raising a family.

"We're talking about eventually having kids," she said, "but we don't want to do it until both of us are working here. The way we see it, when Francis

is finally working here he can take over most of the outside production and repetitious work like spraying. He's better at that anyway — I get real antsy about it and don't like it that much. I do a lot better in the office getting all the details organized, doing the marketing, thinking up new ideas for the farm market, figuring out new products, dealing with people — stuff he'd just as soon not do. Being inside more, I could watch the kids."

## Trying New Things Often Worth the Risk

By Mike Rogers

It was the first taping of the "Farm and Garden" show on WNEM-TV, Saginaw. In the studio setting of a country kitchen Martha Thuemmel was seated at a small table, waiting for the red light to go on over the starring camera lens.

"The first impression I had was that I was being wheeled in for surgery," Martha recalled. "All those lights and those people doing their technical things. I was very nervous. I had thought of several excuses that morning why I should call Michigan Farm Bureau and tell them I couldn't come to the studio."

But she did come to the studio, and with a "you're on" cue from the director and a cheery (but shaky) "good morning" from Martha, "Farm and Garden" was launched.

Martha, a dairy farmer with her husband, Bob, in Huron County, was chosen in September 1982 to help co-host the weekly, 25-minute program with Mike Rogers, MFB Broadcast Services manager. The show would be a consumer-oriented,

(continued on page 30)

## Bay County FB Celebrates 50 Years

(continued from page 17)

"In terms of agricultural issues that come by the Michigan Legislature, I think you should feel very comfortable in knowing the Michigan Farm Bureau is probably the most important and influential organ in agricultural policy in the state," Hickner said.

Warner Meylan, 1966-69 county president, said it's important for farmers to have political clout.

"Agriculture has to be organized to be heard and to be effective," he said. "I used to have a little saying of my own: 'Agriculture cannot stand unorganized in the highly organized society in which we find ourselves.'"

In addition to awards and speakers, the meeting included a resolutions session. Bay County members adopted policies dealing with four local, 16 state and 12 national issues.

The state resolutions dealt with such issues as taxation, elections, motorists, and the use of land and natural resources. The national resolutions focused on such issues as equipment safety, the 1985 Farm Bill, animal welfare, water use, inflation and welfare.

The Bay County FB board will take action on the local issues. State and national resolutions will be forwarded to the MFB Policy Development Committee where they will be combined with resolutions from other county FBs and presented for the consideration of delegates at the MFB annual meeting in November.

Entertainment for the event included a dance and chicken barbecue.

*John Sorstokke is a graduate of Michigan State University, where he majored in agricultural communications. He is currently a graduate intern for The State News in East Lansing.*

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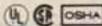


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## Real Farm Women

(continued from page 28)

education project sponsored by seven county Farm Bureaus in the WNEM-TV viewing area.

Was it the glamour and excitement of a weekly TV show that got Martha to add one more project to her busy schedule? "Not because it was a TV show," she said. "I really saw this as an extension of the things I'd been doing as public relations for Farm Bureau. . . . small displays and work at the State Fair."

But doing a TV show was still a big step. How did she make the decision to try out this new experience?

"When I need to make a decision on something, I make a list," she said. "I start with 'Would you rather do this and wish you hadn't,' or 'Would you rather not do this and wish you had.' Well, obviously this was an opportunity I'd rather do, than to always think, 'Gee, you

should have tried that.' The worst thing that could have happened was that someone from the Farm Bureau office would have called me and said, 'Thanks, Martha, for helping us, but we've decided to do such and such.' Nobody was going to take me out and hang me if it didn't work out. So, I figured it was worth the risk."

Station personnel have been impressed with how much Martha has improved in the two years she's done the show. She does interviews, demonstrations, recipes, and ad libs with her fellow host, Skip Beyersdorf, with the skill and ease of a seasoned professional.

Martha doesn't really see herself as a role model for today's farm woman or a trail blazer. "My real goal was to represent Farm Bureau and do public relations," she said. But she does admit that she hopes her example will motivate other people to get involved in something new and enjoy it for what they're doing.

curring now costs more, in present-value terms, than an expense of the same amount incurred later.)

If you pay cash for your equipment, the present value of ownership costs is the purchase price less the discounted value of the tax incentives. In the more likely event you borrow to buy equipment, you'll have to consider the size of the downpayment, rate of interest, tax incentives, salvage value and depreciation recapture (if any), and the discount rate (the rate of return that you can earn on your money).

Once you've figured the present value of the cost of owning the equipment, you should figure the lease rate that would result in the same present value of costs. If a leasing company offers you a rate lower than this break-even rate, it would be cheaper to lease than to own the equipment. If the leasing company offers you a higher rate, ownership would be the better choice — other things being equal.

However, on that note, don't take the first lease that comes along. Not every leasing company offers the same deal. Just as you should shop around for that tractor, it's a good idea to shop around for that lease.

Finally, where can you find an equipment lease? Perhaps the best place to start is your equipment dealer. He or she can put you in touch with the manufacturer's leasing subsidiary, or with another leasing company. Some dealers provide leases themselves.

Some banks lease equipment, as do some PCAs. Insurance companies have leasing subsidiaries, and there are independent leasing companies as well.

Finally, there are lease packagers or brokers who specialize in bringing equipment users together with leasing firms.

## Leasing vs Buying

(continued from page 22)

Some good advice comes from James Plaxico, professor in the Department of Agricultural Economics at Oklahoma State University. He urges farmers to first analyze the lease-buy decision strictly in financial terms. Only after that should you consider personal preferences, like pride of ownership or the relative ease of accounting for lease payments. That way you'll know the dollar cost of your personal preferences.

To look carefully at the lease-buy decision, you must compare the cost of ownership to the cost of leasing, or more accurately, the present or discounted value of ownership to the present value of leasing. (Present-value analysis makes a science of what we all know intuitively: That an expense in-

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

**Lose weight forever!** 20 lbs. monthly! No diet pills! No starvation! Enjoy losing! Even when all else has failed! New weight control tape! Use the power of the subconscious mind! Stay trim forever! This cassette tape will change your life! Only \$12.50. Hamiltons, Box 652-131, New Ulm, Minn. 56073. Satisfaction guaranteed. (9-51p-ts)

**SAVE! Make Your Own!** Frozen hash-browns, tater tots, french fries! Complete, easy instructions, \$1.00. Hamiltons, Box 652-131, New Ulm, Minn. 56073. (9-20p-ts)

## 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)

**Auctioneer Vaughn "Joe" Lewis**, 3310 Paragon Road, Tipton, Mich. 49287. Phone 517-431-2571. Purebred livestock, farm machinery, estate, and antique auctions. (2-10t-18p)

**Mil-Rite Chain Saw Mill** — Save \$\$\$! Cut your own lumber, log home timbers and veneer. \$495.00 F.O.B. Warren Groth, 586 Amnets Hwy., Iron River, Mich. 49935. (6-5t-26p)

**Extra Income** — Addressing labels. Easier than addressing envelopes. Free details. Send two stamps: LISTS, Box 90028-RR, East Point, GA 30364. (8-3t-20p-ts)

## REAL ESTATE

**FOR SALE: 7½ acres with brick ranch home**, small orchard and many pines. Beautiful, peaceful retirement place. Call 517-832-8258. (9-19p)

**Must Sell For Health Reasons:** Spacious three bedroom home, two baths, fireplace, 2½ car garage with beautiful trout stream running through the backyard on seven landscaped lots. On paved road near Cadillac in village of Harrietta. Six minutes to Caberfae ski area. Forty minutes to Traverse City. In the heart of hunting and fishing. Ideal family or retirement home. If you are looking you will buy this. Priced in the 70's. Owner financing available. Call 616-389-2274. (9-78p)

## REAL ESTATE

**Federal Oil and Gas Leases!** Step-by-step instructional book explains how you can acquire leasing tracts from the United States Department of Interior for \$1.00/acre! Send \$6.00 to: Seaway Reports, 4504 Seaway Drive, Lansing, Mich. 48910. (8-2t-38p)

## NURSERY STOCK

**Berry Plants — Raspberries**, strawberries, blueberries, currants, gooseberries, others. Free catalog. Makieiski Berry Nursery, 7130 Platt Road, Dept. RL, Ypsilanti, MI 48197. Phone 313-434-3673. (4-6t-22p)

## 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**

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Address \_\_\_\_\_

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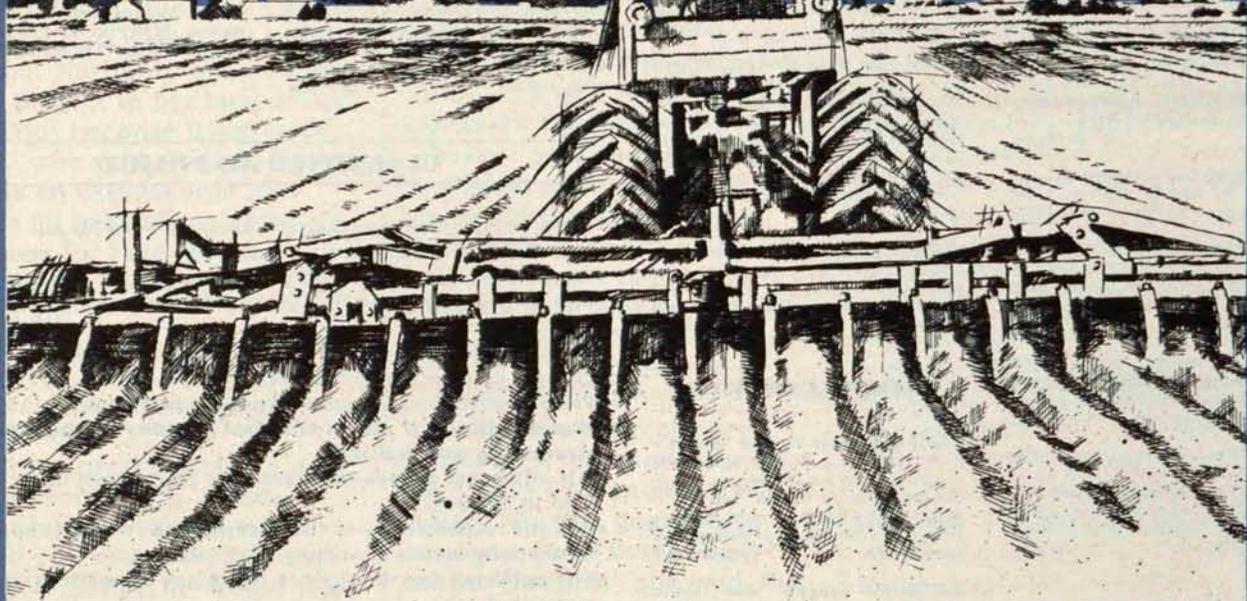
\_\_\_\_\_

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Words \_\_\_\_\_ Insertions \_\_\_\_\_ Total Due \_\_\_\_\_

**Farm Bureau's  
Service to Member Programs  
Add Up to Money  
in Your Pocket!**

# SAFETY PAYS



Announcing the 12th Ag Work Comp Safety Group Dividend...

## \$300,000 Returned to Farm Bureau Members

Safety pays, especially for Michigan Farm Bureau members participating in our Agricultural Workers Compensation Safety Group. They received another dividend this year, equal to 12.4% of the premium they paid for ag work comp coverage in 1983.

Farm Bureau Mutual Insurance Company of Michigan returned almost \$300,000 to Safety Group policyholders, based on the group's safety efforts and overall low work comp losses in 1983.

Besides the Safety Group dividends, Farm Bureau Mutual is holding down your ag work comp costs another way. Rates for 1984 were reduced at the beginning of the year,

representing the fourth rate reduction in less than three years.

No wonder that we are Michigan's largest farm insurer and a leading provider of ag work comp insurance. Call your Farm Bureau Insurance agent today for the full story on how we can help hold down costs for you.

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A LITTLE MORE PREDICTABLE**

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