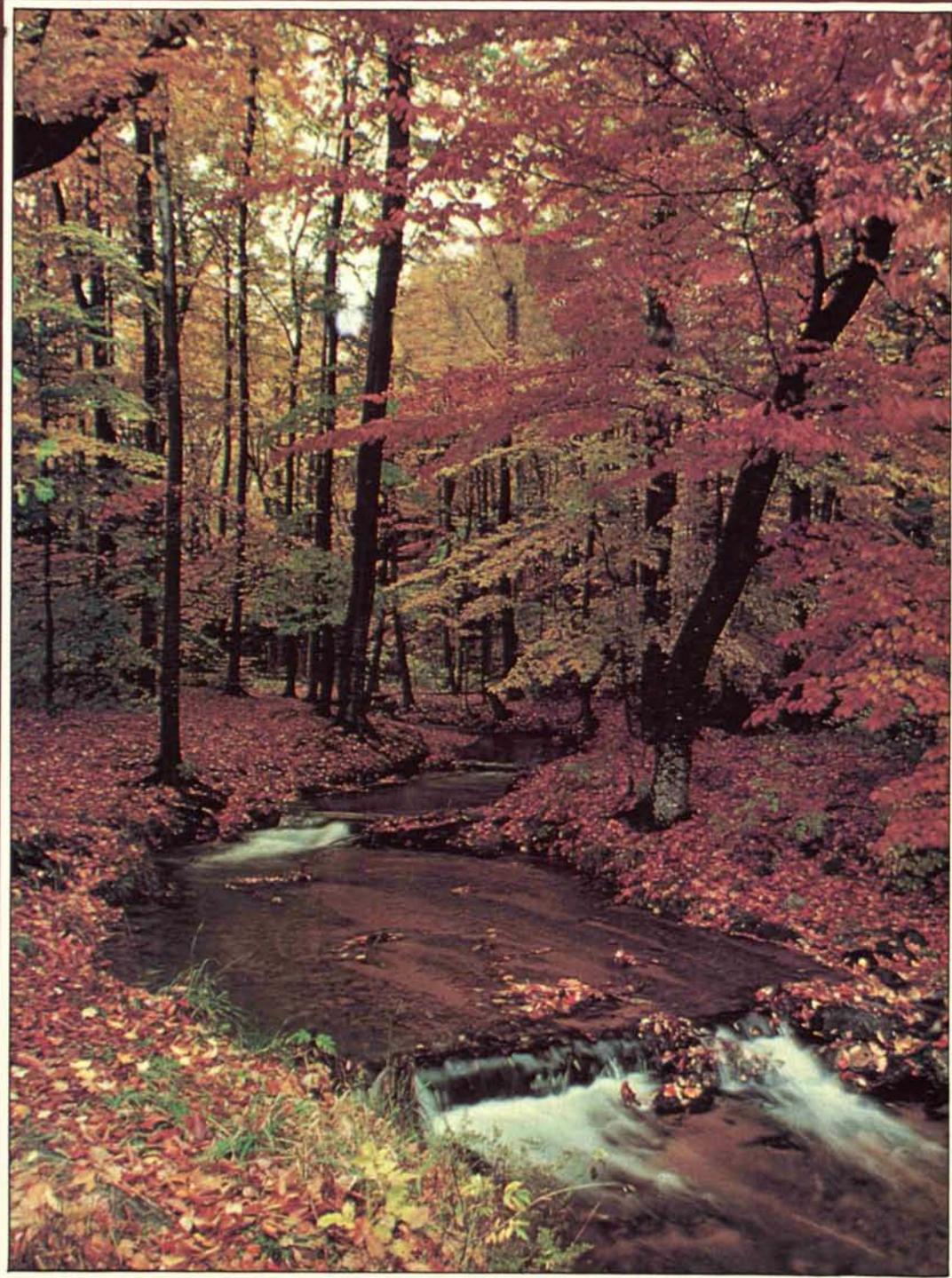


Michigan Farm News

RURAL LIVING



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Michigan Farm Bureau

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Promoted by State and County Young Farmer Committees

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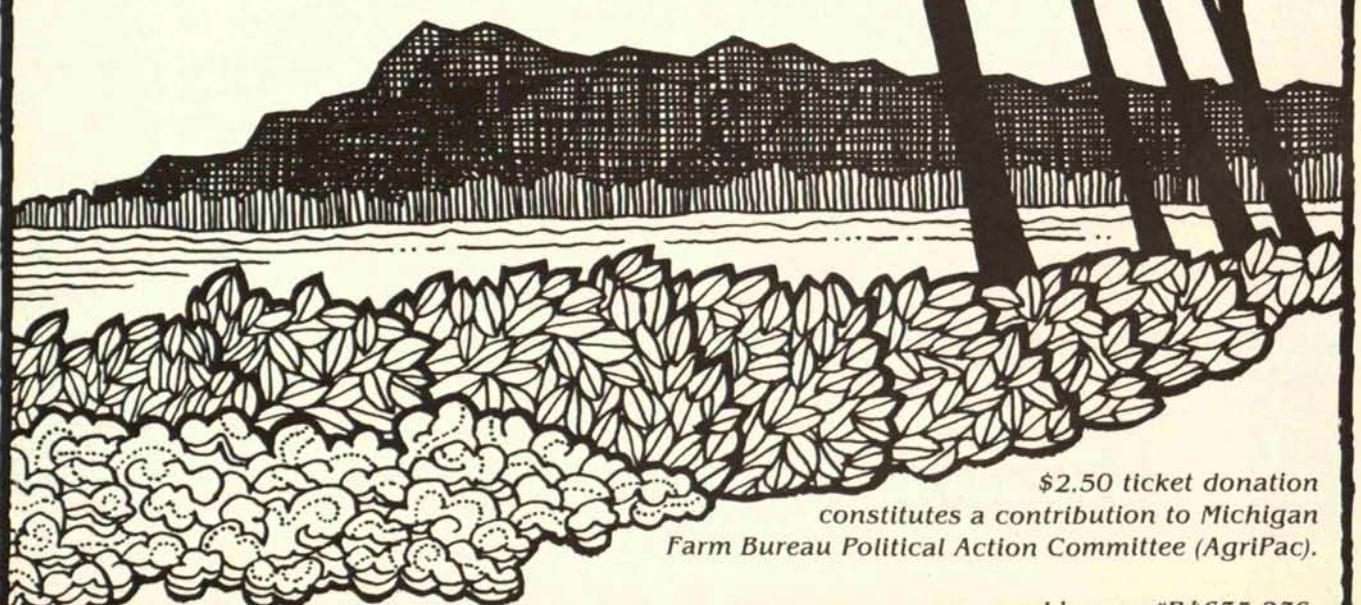
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Contact your local Young Farmer Committee or a member of the State Young Farmer Committee for tickets.

Tickets may be purchased by MFB members only.



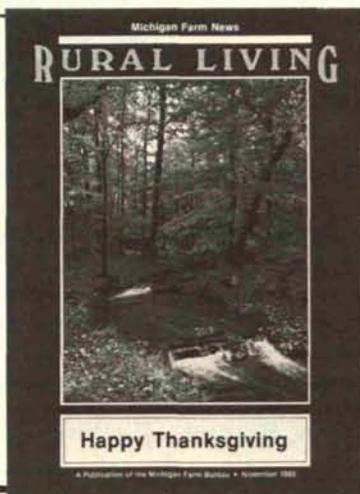
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RURAL LIVING

FARM NEWS

A publication of the
Michigan
Farm Bureau



NOVEMBER 1985
VOL. 64 NO. 11

Cover photo courtesy of
the Michigan Travel Bureau

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Michigan Farm News RURAL LIVING: Michigan Farm News Rural Living is published monthly, on the first day, by the Michigan Farm Bureau Information and Public Relations Division. Publication and editorial offices at 7573 West Saginaw Highway, Lansing, Mich. 48909. Post Office Box 30960; telephone, Lansing 517-323-7000, Extension 510. **SUBSCRIPTION PRICE:** \$1.50 per year to members, included in annual dues, \$3.00 per year non-members in Michigan, \$5.00 per year non-members out of state. Publication No. 345040. Established Jan. 13, 1923 as Michigan Farm News, name changed to Michigan Farm News Rural Living Dec. 1, 1981. Third-class postage paid at Lansing, Michigan, and at additional mailing offices. **EDITORIAL:** Connie Turbin, Editor and Business Manager; Donna Wilber, Contributing Editor; Marcia Ditchie, Associate Editor; Cathy J. Kirvan, Associate Editor. **OFFICERS:** Michigan Farm Bureau; President, Elton R. Smith, Caledonia; Vice President, John Laurie, Cass City; Administrative Director, Robert Braden; Treasurer and Chief Financial Officer, Matthew Butzin; Secretary, William S. Wilkinson. **DIRECTORS:** District 1, Arthur Bailey, Schoolcraft; District 2, Lowell Eisenmann, Blissfield; District 3, James Sayre, Belleville; District 4, Elton R. Smith, Caledonia; District 5, Albert Cook, Mason; District 6, John Laurie, Cass City; District 7, Robert Rider, Hart; District 8, Lyle LeCronier, Freeland; District 9, Donald Nugent, Frankfort; District 10, Margaret Kartes, West Branch; District 11, Bernard Doll, Dafer. **DIRECTORS AT LARGE:** Dave Conklin, Corunna; Michael Pridgeon, Montgomery; Wayne Wood, Marlette. **FARM BUREAU WOMEN:** Faye Adam, Snover. **FARM BUREAU YOUNG FARMERS:** David Lott, Mason.

Members Praised for Efforts on Farm Bill



MFB members took their farm bill message to congressmen during a "Washington Fly-In" before the House vote.

As this is written, the farm bill debate continues. Even though the final outcome is unknown at this time, I will take this opportunity to thank you for your efforts on this crucial issue. Seldom in the 66-year history of our organization have we seen the kind of broad member involvement in the policy development/policy execution process as we have on Farm Bill '85, and you are to be commended for your own special contributions.

There probably couldn't have been a worse time, economically and politically, for Congress to consider a new farm bill. It's difficult enough in normal times to pass a farm bill that does not bring about more federal intervention into agriculture, but next to impossible in troubled times like these.

While I can appreciate the tremendous pressures on our U.S. representatives to "save" American agriculture by pouring more and more taxpayer dollars into farm programs and to "solve" our surplus problems with mandatory production and marketing controls, I find it difficult to understand their general lack of good economic sense. They had only to look at history to find that those commodities which have received the most federal "help" in the past are those which are in the most trouble today.

Farm Bureau members realized that economic fact of life when they wrote their farm bill and took it to Congress. It was a farm program that would gradually lead us to a market-oriented agriculture without pulling the rug out from under

farmers during these stressful times. Because it was written by farmers for farmers, rather than by politicians for political reasons, it made good economic sense.

Farm Bureau is the voice of agriculture — not only because it is the largest general farm organization in the world — but because it is the only real grassroots organization, with policy decisions made by its farmer members.

Times are even more stressful now than they were when FB's farm bill was written. Yet, members at many county annual meetings this past month have reaffirmed their beliefs that the concepts written into FB's farm bill are needed to bring prosperity to agriculture. This is a good barometer that we were, and will remain, "on track."

Someone once said that FB performs at its best during a crisis. Getting a farm bill passed that will put agriculture back on the road to prosperity is a crisis situation and I'm extremely proud of how well our members have responded to that challenge. If I could, I would present a distinguished service medal to every member who, time after time during these past several months,

stood on the firm foundation of their FB policy to deliver the farm bill message to our national legislators.

I would add a ribbon of valor to that medal for those dedicated members who reacted to criticism by commodity groups with positions counter to our policies by reminding them that Farm Bureau is the only *true* producer organization. Whether it's to our legislators (the action by some of our congressmen indicates we have some "educating" to do in that regard as well as in agricultural economics), to other members or to the general public, we need to deliver that message more often.

We need to remind them that Farm Bureau is the voice of agriculture, not only because it is the largest general farm organization in the world, but because it is the only real grassroots organization, with policy decisions made by its farmer members. Because those decisions are made by the members themselves, rather than handed down from the top to a membership that has had little or no input into them, Farm Bureau has the member commitment to execute its policies.

The Farm Bill '85 battle is not yet over, but I am confident that with your continued commitment, we will emerge victorious. The future of agriculture depends upon it.

Elton R. Smith

Elton R. Smith, President
Michigan Farm Bureau

A Memory of Thanksgiving

By Carl Gregory

When I was a youth, three days stood head and shoulders above all the rest — the 4th of July, Christmas and Thanksgiving. I have special memories of Thanksgiving.

We were always invited to Aunt Maud's. She and Uncle Fred lived in the county seat about 40 miles distant from our farm. It is remembered as a small city. It wasn't. The population was never more than 5,000. But it had sidewalks, lots of stores, a depot, beautiful homes and a water tower.

We were up at the crack of dawn on Thanksgiving morning. After chores and breakfast, we were ready for the long, cold trip to Aunt Maud's. Father put a thick layer of straw up against the cab of our old Model T truck. With several blankets over us, my brother and I were as comfortable as in our own bed.

Just before we started, father put several gunneysacks filled with cow manure on the truck for Aunt Maud's roses. The extremely bumpy roads agitated the contents just enough to let us know we may have left the farm behind, but not the barnyard. Sometimes I believe Aunt Maud was as pleased to see the bags of manure as she was to see us.

Aunt Maud's home was impressive. . . big and rambling. On two sides there was a huge covered porch with white pillars.

Inside it was truly magnificent. There were curio cabinets, polished cherry furniture, window seats with plump cushions and beautiful potted plants everywhere. The inside bath-

room with its roll of white tissue was almost unbelievable when compared with our little house out back with last year's Sears catalog.

But what impressed me most of all was the huge iron floor grate in the middle of the livingroom through which heat from the coal-fed furnace was brought into the room. I would stand on the grate and feel the surge of warm air wafting upward. At a certain angle, even from across the room, I could see the rising heat. This central heating system seemed light years ahead of our woodburning pot-bellied heater on the farm. Here at Aunt Maud's I could take off my overshoes and still feel comfortable.

Thanksgiving Day dinner was something to behold. Unlike the usual midday farm meal served precisely at noon, Thanksgiving dinner wasn't ready until at least three o'clock. This guaranteed ravenous appetites for those who had breakfast eight hours earlier.

The turkey, of course, provided the centerpiece for the festive occasion, but to this day I've never seen a more impressive array of silver and tableware. There was a goblet for water, a goblet for grape juice and a goblet for jello with orange pieces and sliced California grapes topped with thick whipped cream and a big red cherry.

It was the one day during the year when a meal required two forks and two spoons.

Uncle Fred put on quite a show just before he carved the turkey. He had been a butcher as a young man, and never forgot his early training. He would pick up the big carving knife and with a theatrical flourish almost whet a tune as he ap-



plied the blade to the steel sharpening rod.

It was a Thanksgiving Day at Aunt Maud's where I first tasted olives. Not expecting the salty flavor, I immediately scooped up some potatoes and gravy to temper the taste. I was dismally disappointed. The red pimentos peeking out of the green ends had suggested a succulent exotic fruit.

Once, when I walked back through the dining room after dinner, I noticed that my mother's goblet of grape juice hadn't been touched. Thinking it a waste of such a treat, I lifted the goblet to my lips. What a surprise. Aunt Maud had served grape juice to my brother and me, but the grownups had been given grape wine. This was my first taste of wine, and I found it to be about as appetizing as the olives.

Just before dusk we would head back to the farm. Chores would be late this day. It was back to one fork and one spoon and the frigid temperature of the little house out back with the catalog.

Carl Gregory, a country boy who worked in the city most of his life, was born on a farm in Montcalm County. He retired to Higgins Lake in 1976 where he is "relying, with some success," his boyhood.

WASHINGTON

Farm Bill '85 — Congressional action on the 1985 farm bill has been in the forefront of national news since Congress reconvened in early September. As *Rural Living* went to press, House action on the bill was nearly completed and the Senate was to begin consideration in mid to late October. For detailed information on the various components of the House bill, see page 10.

Farm Credit System — Farm Credit Administration Gov. Donald Wilkinson said the recent assessment by the General Accounting Office of the severity of the farm credit situation may be the catalyst for legislation to provide federal relief for the system. The GAO has projected a net loss of \$2.6 billion for the Farm Credit System for the 12-month period ending June 30, 1986.

Wilkinson said it is now time for the federal government to negotiate a loan with FCS in the same manner it did with Chrysler. Such a loan could be amortized and paid back by the farmers who use the system, similar to the loan structured during the system's early years. Those initial loans were repaid in full in 1968.

U.S./Canadian Trade Agreement — Canadian Prime Minister Brian Mulroney wants an improved trade agreement with the U.S. to give greater stability to the \$120 billion bilateral trade between the two neighboring countries. Mulroney has asked President Reagan to explore the possibility of a new agreement to include the broadest possible package of mutually beneficial tariff and non-tariff

Farm Bill Efforts Shift to Senate



Farm Bill '85 is a top priority of FB presidents at all levels of the organization — national, state and county. AFBF President Robert Delano watches as Ottawa County FB President Curt Eubank and MFB President Elton R. Smith sign giant postcard messages to Michigan Senators Riegle and Levin. Many other members attending the Ottawa County annual meeting Oct. 10, where Delano was the guest speaker, signed the postcards which were delivered before the Senate began its deliberation of the farm bill.

barrier reductions. The request comes in the wake of continuing discussion on protectionist measures.

Corn as Fuel — Corn was so cheap in the 1930s that some farmers burned it for fuel. Researchers at Ohio State University now believe shelled corn contains enough energy to make it a potentially economic fuel source when corn prices are low. One bushel of corn has a gross heat content of 382,000 BTUs, which equals the gross heat content of 4.2 gallons of propane. After figuring propane costs and the efficiency of capturing the heat content in corn, the new farm fuel would be worth about \$3 a bushel. A special furnace is needed to burn the corn at peak efficiency.

LANSING

Uniform Commercial Code — S.B. 362 passed the Senate prior to the recess. It is now a controversial issue in the House. The legislation would permit buyers of agricultural products to take the products free of any lien. Presently, if a product has a lien against it the buyer is liable — which can result in paying twice for the product.

The only exception to the code resulted from part of the Grain Dealers' Act amendments passed last session. A procedure was set up to protect the buyer of the grain as well as the lender.

In that case, the grain producer advises the lender where the grain will be sold, the lender advises the buyer there is a lien, the buyer can then

determine if a lien exists and can write a two-party check if necessary. The seller of the grain is also liable to heavy fines and jail if he fails to accurately advise or pay the lender. A farmer buying grain for his own use is free of any lien on the first \$15,000.

If S.B. 362 passes in its present form, all buyers of any ag product would be free of any lien. Lenders are strongly opposed because it would remove their protection.

Farm Bureau has been in the forefront on this issue.

Wilderness Land — SCR 87, a resolution introduced by Sen. Mack (D-Ironwood), would memorialize Congress to reject legislation to designate another 90,300 acres as national wilderness areas. The land, most of which is in the Upper Peninsula, is in three of Michigan's national forests.

The Federal Wilderness Act of 1964 provides that in such areas there shall be "no permanent road . . . no temporary road . . . no mechanical transport . . . and no structure or installation." This means that these vast areas would be off limits to most people, except those who backpack. Studies show that less than 1% of the public use present wilderness areas. Such areas must be left unmanaged — even to control disease, insects, etc.

The resolution points out that the proposed designation will add to the U.P. unemployment problem, limit tourism, limit good wildlife management and harm economic growth as the U.P. is just beginning to attract an expanded wood products industry.

The resolution has passed the Michigan Senate. At the most recent hearing before the House Oversight Committee, Sen. Mack, Rep. Jacobetti and MFB staff spoke in support of the

Legislation Protects Great Lakes



On Sept. 30, Gov. Blanchard signed into law the last of four bills (S.B. 46) to protect the Great Lakes and develop a water plan. The legislation creates a 15-member temporary (two year) commission to develop a long-range plan to protect Michigan's water resources. Agriculture will be represented on the commission. FB supported the legislation and has recommended names for appointment. Pictured with the governor at the bill signing ceremony are, left to right: Jon Bartholic, director, MSU Institute of Water Research; Jim Koski, Saginaw County drain commissioner; Larry Witte, chief, DNR Engineering & Water Management Division; Carol Swinehart, associate editor, Michigan Sea Grant, MSU; Al Almy, director, MFB Public Affairs Division; Sen. Patrick McCollough, Dearborn; Sen. Mitch Irwin, Sault Ste. Marie, who introduced the legislation; Robert E. Smith, MFB senior legislative counsel; Carol Danswureau, Michigan Environmental Council; Gary Frolick, media aide to Sen. Irwin; and Nancy Woody, administrative aide to Sen. Irwin.

resolution. It was finally sent to Rep. Jacobetti's Appropriations Committee for further consideration. Opponents include various environmental groups.

FB policy, as passed by the delegates last year, "supports the multiple use principle of public land management and strongly opposes further wilderness designations in Michigan."

MI-OSHA "Confined Space" Proposals — Hearings have been held by the Michigan Occupational Health Standards Commission on proposed "confined space entry" regulations. Every employer, including farm employers, would be subject to the rules. An employer is defined as anyone hiring one or more employees for any duration of time.

"Confined space" would include silos, grain bins, corn cribs, hay mows, manure pits, fruit storage or any confined space where dust, fumes, heat, air quality or other hazard could exist, such as being engulfed by bulk material (hay, grain, fruit, etc.) or liquid.

The regulations would require entry permits, hazardous entry permits, hot work permits, etc. Other requirements would include training sessions, rescue teams, written procedures, emergency medical services, practice drills, recordkeeping, etc.

FB testimony stressed the fact that the proposed rules would not be practical in agriculture and that another major bureaucracy would be created. It was pointed out that farmers are aware of such hazards on

the farm due to a variety of educational programs that have been carried out.

Taxation — FB continues to strongly oppose H.B. 4702, which imposes a new tax of 2% to 3% on premiums issued by Michigan insurance companies. This would hit farmers hard. It applies to 28 different types of policies. Some farmers have testified that they have total premiums as high as \$13,000. These include workers' comp, cars and trucks, liability, health, life, fire and wind, etc.

Liability — The liability issue is finally on the front burner in the Legislature. It has been a serious issue for some time, but it has reached the point where many governmental agencies (counties, road commissions, schools, townships, cities, etc.) can no longer get insurance or it is so high that they can't afford it. Many large out-of-state insurance companies are refusing to do business in Michigan and domestic companies are not assuming the risks.

This state of affairs results from various liberal court decisions and the huge awards often given by judges and juries. The issue for governmental agencies is somewhat different from other liability; prior to 1964, governments could not be sued unless they agreed to it.

The legal term "joint and several liability" is a major problem. It can best be described by an example. It involves "comparative negligence."

Assume a drunk driver causes an accident. The plaintiff's lawyer will usually sue the road commission as well as the driver. The court may find that the drunk driver is 95% to blame but that the road commission is 5% to blame for whatever reason. Assume the jury awards \$1 million.

If the driver is not collectible

and has, for example, a limit of \$20,000 on his insurance policy, the road commission would have to pay all the rest — or \$980,000 — plus the accumulated interest since the filing of the suit. In these cases, it's the taxpayer who pays.

If the governmental unit does not have insurance then the taxpayer pays directly. The judge can order the community to bond and the bond be paid by a special added tax rate on the property in the community. This is outside of any constitutional limitations. There are at least two small communities in Michigan that have had this happen.

Two bills were introduced this past year, S.B. 327 and S.B. 328. However, over 10 new bills were introduced in the Senate on the whole liability issue, including malpractice, dram shop and governmental liability. These resulted from eight recommendations in a 67-page Senate report. Fourteen public hearings by four subcommittees were held during the summer recess.

It was found that Indiana insurance rates for such coverage are about one-fifth of Michigan's.

In the House a special committee has been studying the liability issue and is expected to issue a report soon.

Some of the reforms being considered include:

- Abolish "joint and several liability" which limits liability only to the degree of fault.
- Limit judgements by a "cap" on non-economic damages.
- Reform pre-judgement interest rules by using treasury bill rates.
- Reform court procedures and/or jury instructions.
- Reduce judgements by the amount already paid by an insurance company or other third party. Known as "collateral source."
- Grant immunity to employees when they are acting under

the authority of their employer.

This issue will be very controversial due to the opposition of the State Bar, Trial Lawyers Association, and a new group called MAIM which speaks for the "rights of victims."

Swine — A new bill, H.B. 5025, would prohibit importing of moving swine into this state which have been treated with the drug chloramphenicol. This updates Michigan law. The use of the drug is presently illegal by federal law. FB supports the legislation.

Land Auctions — H.B. 4879 permits assessors to use agricultural land auction sales as evidence of "true cash value." FB supports the legislation.

Pesticide Management — MFB presented testimony at a hearing on Oct. 1 defending the need for farmer use of pesticides and herbicides. FB recommendations included funding of MSU's integrated pest management research and Extension information programs, and comments on "re-entry" and "protective" clothing regulations.

Soil Conservation — H.B. 4736 is a 29-page bill that merely brings the state Soil Conservation Committee into conformity with the Executive Reorganization Act. The 1965 act made the committee a type II transfer to the Department of Agriculture. H.B. 4736 makes the committee advisory to the department. The seven-member committee consists of three public officials and four farmers. The legislation has passed the House.

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



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U.S. House Farm Bill a Mix of Wins / Losses for Farm Bureau

By Donna Wilber and
Cathy J. Kirvan

As the U.S. House completed its version of Farm Bill '85 in early October, thousands of dedicated FB members across Michigan were trying to make sense of the legislative "scoreboard." Had their valiant fight for a farm bill similar to the one they had helped write (H.R. 1965) been worth their time and effort? Had they won or lost?

A little of both, it seemed, but the general consensus was that without the grassroots member involvement in lobbying efforts, the "score" would have been much more lopsided in favor of a federal farm program with no similarity to Farm Bureau's farmer-developed farm bill.

Defeat of the Bedell marketing certificate program was counted as a major FB victory. The Bedell plan called for higher price supports for wheat and feed grains and sharply-reduced production if the program was approved in a farmer referendum. While it was called "voluntary," non-participating farmers would have been prohibited from selling their grain for use in the United States. FB opposed the plan because of its potential for expanding government intervention into agriculture, and its expected devastating effect on trade and the livestock and poultry industries.

Entered in the "loss" column was passage of dairy legislation that includes assessment/diversion programs. FB opposed the dairy bill on the grounds that dairy farmers should not have to bear the costs of programs which have failed to solve past surplus problems.

FB scored on the House vote



Michigan Senators Don Riegle and Carl Levin, with their ag aides John Graykowski and Anne Sullivan, listened intently to farm bill concerns expressed by MFB members during a "Washington Fly-In" in mid-September. The farm bill reported out by the Senate Ag Committee was considered more in line with FB policy than the House bill. FB members will now concentrate on influencing changes in the Senate bill and later in conference committee.

to continue the sugar, wool and soybean programs, but came out with a draw on the wheat and feedgrains program.

The House-passed bill continues the use of loans and target prices for wheat and feedgrains but relates them to the market, a concept supported by FB. The legislation also contains a marketing loan provision, implemented at the discretion of the USDA secretary, under which producers would receive a nine-month, recourse loan and could redeem that loan at market-clearing levels. FB opposed that provision as an untried concept.

Farm Bureau, and agriculture in general, lost an important scoring opportunity when the House approved making cargo preference apply to blended credit and food donation programs (PL 480), but did score with approval of an export bonus program (BICEP) and a

\$200 million increase in funding for the PL 480 program.

The House also passed conservation and credit programs in line with FB policies.

The pork and beef check-off programs without initiating referenda or opportunity for producer refund were approved. FB does not oppose check-off programs, but believes that producers involved should have the opportunity to vote in a referendum before it is initiated.

Congressional Response Disappointing

What was most frustrating to FB members in Michigan was the general lack of response by the state's congressmen to the grassroots contacts of their farmer constituents. How U.S. representatives could ignore the avalanche of cards, letters, phone calls and personal contacts from FB farmer-members supporting their organization's position is a mystery to those

who contributed their time and efforts to the farm bill campaign.

On the dairy issue, only four of 18 Michigan congressmen — VanderJagt, Broomfield, Davis and Pursell — voted in line with FB policy.



Branch County hog farmer Mike Pridgeon outlined his concerns about mandatory controls for the senators. Defeat of the Bedell marketing certificate program and two other follow-up attempts for mandatory controls was considered a major victory for FB.

On the Bedell amendment, congressmen followed party lines on the market-oriented vs. government-managed agriculture issue — Democrats against FB's position, with the exception of Bob Carr, and Republicans for FB's position, with the exception of House Ag Committee member Bill Schuette.

Schuette, who is listed as a co-sponsor of FB's farm bill, voted in opposition to most key provisions of FB's proposal.

The political analysis of this lack of support for the farmer-developed policies of the world's largest farm organization was put on "hold" as FB members shifted their policy execution efforts toward the Senate. With only two "targets" instead of 18, and one of those a co-sponsor of FB's farm bill (Sen. Riegle), there were high hopes that there would be more responsiveness to the farm constituency, and consequently

more responsible action by Michigan's senators.

Senate Farm Bill Action

The Senate was scheduled to begin its consideration of the farm bill in mid to late October (after *Rural Living* went to press), but major lobbying efforts by MFB members were launched Oct. 3 with postcard signing campaigns at county annual meetings.

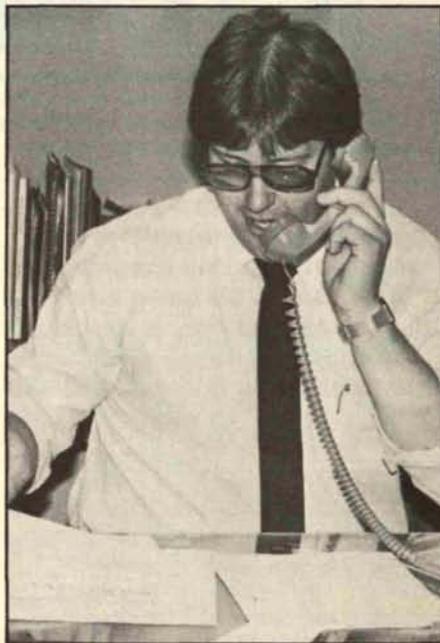
Major emphasis of the campaign on the Senate farm bill was opposition to legislation that would permit establishment of mandatory production and marketing controls, opposition to mandatory beef and pork check-offs without prior producer referenda and voluntary refund provisions, and favoring tying the dairy price support level to the level of net government purchases of dairy products, with the first price support adjustment in 1986.

Several MFB board members were scheduled to visit Washington, D.C., the week of Oct. 14 to reiterate the message carried to Sens. Carl Levin and Don Riegle by nearly 60 MFB members in September.

The "fly-in" participants, who also met with their congressmen, told the senators firsthand that they prefer a market-oriented agriculture and a farm bill that isn't a budget buster.

They asked the senators to support the provisions in S. 908, FB's farm bill.

As *Rural Living* went to press, FB members had high hopes that their message would ring clear in the Senate, and that, after a House-Senate conference committee ironed out the differences in the two farm bills, the scoreboard would show market-oriented agriculture the winner.



State Young Farmer Committee members took time during a recent meeting to phone county YF chairpersons, urging them to contact their U.S. congressmen. Above, Mark Lauwers talks with a YF chairperson from District 5.



Rep. Carl Pursell (left) was visited by fly-in participants Eugene Baker, Hillsdale, Neal Sanford, Jackson, and Gene Maynard, Shlawassee. Pursell was one of only four Michigan congressmen who voted in line with FB policy on the dairy program.

AG IN THE CLASSROOM

By Marcia Ditchie

Through the use of a computer program which utilizes a "grain chomping" combine moving across the bottom of the screen, urban children in Michigan will soon gain a better understanding of agriculture.

Known as "Farm & Food Bytes," the agricultural computer program was introduced at Agriculture in the Classroom workshops in September. It is designed for fourth, fifth and sixth grade students as an enrichment exercise for language arts, science, math and social studies.

"The computer software program is designed to help students become more aware of agriculture while they learn computer skills," said Rosemary Kartes, manager of the MFB Women's Department. "The program was developed in Iowa by an agricultural task force, which included the Iowa Farm Bureau, and is being adapted to Michigan."

The program, which is compatible with Apple and IBM computers, includes five menus which correlate with regular

classroom instruction. Science subjects include plant and animal identification, nutrition and animal reproduction. Math studies involve farm production decisions and the social studies segment explores careers in agriculture. The language arts section provides spelling lessons based on agricultural terms.

"The new program provides an added tool for county Farm

Bureaus to work with their local schools and it is only available through Michigan Farm Bureau," Kartes said. Ag in the Classroom volunteers should contact Kartes for the computer software.

Over 140 members participated in the Ag in the Classroom workshops in Lansing and Gaylord on Sept. 24 and 25. In addition to the introduction of the "Farm & Food Bytes" pro-



Elementary school children will soon be able to learn more about agriculture while they practice computer skills through the use of the "Farm & Food Bytes" computer program. The program was introduced by MFB Women's Department Manager Rosemary Kartes at the Ag in the Classroom workshops.



No, this funny little creature isn't real, but Eaton County Ag in the Classroom volunteer Pat Tirrell takes a real lamb to classrooms. She shared some presentation techniques with participants at the Lansing workshop.

gram, participants received step-by-step instruction for organizing presentations and preparing themselves as presenters.

Each workshop included demonstrations by county volunteers of the presentations they use in classrooms and for on-farm tours by school children. Volunteers sharing their ideas at the Lansing workshop were Jean Creyts and Pat Tirrell, both from Eaton County, and Anne Block of Saginaw County. At the Gaylord workshop, Diana Uitvlugt of Kalkaska County, Peggy Wagner from NW Michigan, Julie Schwab of Bay and Elaine Putney of Benzie County shared their presentations.

Michigan Farm Bureau started providing volunteers with resource information 10 years ago when the "Fabulous Food Machine" slide-tape presentation was developed. The program has since been updated and is now called the "Fabulous Food Friends."

"During the last 10 years, it is estimated that over 100,000



Effective preparation can add to the success of a presentation, whether in the classroom or at a meeting. Lansing and Gaylord workshop participants were guided through the 10 building blocks for a successful presentation by Mike Kovacic, MFB Young Farmer Department manager.

school children in Michigan have viewed the presentation," said Faye Adam, chairperson of the MFB Women's Committee. "Other state Farm Bureaus also use it and have reached several thousand additional school children."

The purpose of the workshops this fall, Adam said, was to help volunteers sharpen their presentation skills and see firsthand what other volunteers have found to be successful in the classroom and on farm tours.

"Farm Bureau policy adopted by members nationwide states that this program and others, especially at the elementary level, are a priority. Programs like this develop an understanding of economics, supply and demand and the source of food and fibre," she said.

"Each of us has a responsibility to promote our industry — we are directly involved and we can do it best."



This float, depicting presentation of an Agriculture in the Classroom lesson, won the Presque Isle County Farm Bureau Women a "most original" award in the Rogers City Nautical Festival Parade last summer. By request, the float was also entered in the Posen Potato Festival Parade in September.

RURAL RASCALS



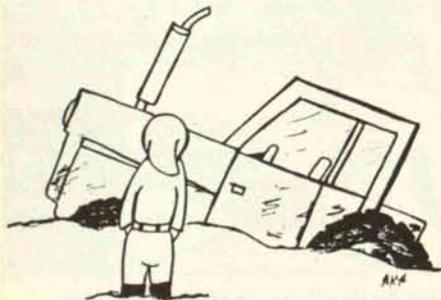
ALL SUCCESSI — Six-year-old Brooke Vander Honing and her calf relax after a fine performance in a showmanship class at the local 4-H fair. They're waiting to learn how others in the Sunshine Dairy Club of Grant did in the competition. Brooke is the daughter of Nikil and Charlotte Vander Honing of Newaygo County.



STOP! I'M TICKLISH! — Kattie and Michael Reilly pose on their back steps with pet racoon "Bumbles." Looks like Michael's not enjoying Bumbles' friendly pat on the arm. They are the children of James and Sally Reilly of Lapeer County.

FARMETTE

By Andrea Hofmeister
Tuscola County



"I could just leave it there for a school bus shelter... tax write-off... tourist attraction... greenhouse..."

U.P. Expo Includes Ag

Upper Peninsula County Farm Bureaus took the lead in showcasing agriculture at the Industrial Expo U.P. '85, held in Marquette Sept. 26-27. "Pride is running very high, since this is the first time agriculture has been included in the biannual exposition," reports Ann Jousma, MFB regional representative for the U.P.

An "All U.P. Dinner" kicked off the expo on the evening of Sept. 25. "The menu featured commodities from all U.P. counties, and the county Farm Bureaus were instrumental in making arrangements," Jousma said. "All during the expo, people were commenting on how delicious the dinner was. Many had not been aware of the large variety of commodities grown in the Upper Peninsula."

The menu included broccoli salad, roast sirloin of beef, roast leg of lamb with jelly, oven brown new potatoes, cauliflower with cheese sauce, hot rolls with honey butter and strawberry jam, and vanilla ice cream topped with maple syrup.

Chippewa County FB members prepared the strawberry jam and the honey butter was supplied in cooperation with the Copper Country FB. "Farm Bureau members in Menominee and Mackinac-Luce counties were instrumental in arranging for the donation of milk and ice cream through local dairy cooperatives," Jousma said.

An unusual mink centerpiece and "touch of mink" corsages, made by Patricia's Creations of Bark River, were provided in cooperation with Iron Range FB.

A brochure describing the scope and importance of U.P. agriculture, prepared by the Hiawathaland FB in cooperation with the U.P. Cooperative Extension Service, was distributed to everyone at the dinner.

Paula Blanchard, special advisor to the Michigan Department of Commerce and wife of



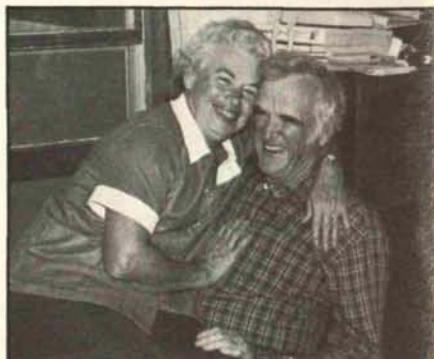
This mink centerpiece was given to Paula Blanchard following her address at the "All U.P. Dinner" during Industrial Expo U.P. '85.

Gov. James Blanchard, delivered a keynote address that saluted the Industrial Expo U.P. as a showcase for Michigan's finest products.

"In addition to the usual emphasis on industrial products, this year we are also featuring agricultural products — starting with tonight's delicious dinner," she said. Blanchard also commended FB members for their excellent promotion of agriculture at the expo.

Following her speech, she was presented with a plaque and the mink centerpiece in appreciation for her participation.

Rural Rascals Do Grow Up — And They Keep Having Fun



Clinton County farmers Bud and Army Black surprised their family when they readily agreed to pose for a "Rural Rascals" photo; Army quickly dropped her dish towel and jumped on Bud's lap. The scene probably wouldn't have surprised their fellow FB members in the Clark-Chandler Community Action Group.

The annual meetings of MFB and its affiliated companies will kick-off on Tuesday, Dec. 10 with the FPC annual at 10 a.m., followed by the MACMA luncheon and annual meeting program at noon. After a fruit and ice cream social sponsored by MACMA's Direct Marketing Division, delegates to the MFB annual will convene at 3 p.m. for their opening session. Rounding out the first day's activities is the County Presidents' and Campaign Managers' Banquet at 6 p.m. with MSU assistant football coach Larry Bielat as keynote speaker.

A delegate breakfast on Wednesday morning, sponsored by FB Women, will feature an address by Bert White, AFBF Women's Committee chairperson. Young Farmer Discussion Meet semifinals begin at 10 a.m. with the finals at 1:30 p.m. Dennis Conway, director of the DNR's P.A. 116 program, will address the commodity session beginning at 10 a.m. President Elton R. Smith will deliver his annual address at the noon luncheon. The resolutions session will reconvene at 2:30 p.m., followed by the YF awards program where winners of the Discussion Meet, Distinguished Young Farmer and Outstanding Young Farm Woman contests will be announced. County presidents and their award-winning committees will be in the limelight during an awards banquet and program. A Las Vegas night, silent auction sponsored by FB Women for AgriPac, and a hoedown top off Wednesday's agenda.

Thursday's activities will kick-off with the annual AgriPac Breakfast which will feature a speaker and the YF/AgriPac raffle drawing. The resolutions session starts at 8:30 a.m. and continues until 4 p.m. with a break for lunch. Gov. Blanchard has been invited to address the delegate body. Caucuses for odd-numbered districts are scheduled for 4 p.m. The annual banquet, beginning at 6:30 p.m., will feature the DSA award presentation and an address by Capt. Gerald Coffee, U.S. Navy, who spent seven years as a POW in Vietnam.

Friday's agenda includes resolutions and election of directors. The MFB Women's Committee will hold a health screening fair during the annual meeting. The screen will include a health risk appraisal, blood pressure check and cholesterol test. An MFB display area will be open on Wednesday and Thursday for delegates to visit exhibits highlighting FB benefits and programs.

Tickets are still available from county Young Farmer committee members, board members and secretaries for the AgriPac Raffle (license No. R4635-23S). Proceeds from the raffle will be used to support "Friends of Agriculture" in the 1986 elections. Prizes include a week-long Caribbean cruise, a weekend in Northern Michigan, a color TV, a microwave oven, a VCR and a 35mm camera outfit. Tickets cost \$2.50 and may be purchased by MFB members only. The drawing will take place at the AgriPac Breakfast on Dec. 12 during the MFB annual meeting.

Just 22 months after the Farm Bureau Services, Inc. reorganization meeting in Lansing, from which the new Agra Land cooperative emerged, shareholders approved the sale of assets to Mid-States Terminals, Inc., Toledo, Ohio, a subsidiary of Countrymark, Inc., Columbus, Ohio. Countrymark did not disclose the purchase price, but did say that the transfer would include issuance of Mid-States Terminals preferred stock to Agra Land. Officials of the two cooperatives said many Agra Land employees will be retained. Countrymark officials say they will maintain some operations in Agra Land's present office in Lansing during the transition, but have no plans for a permanent Lansing office.

The 17th annual America & Me Essay Contest, sponsored by Farm Bureau Insurance Group, is being introduced in schools throughout Michigan. Open to any 8th grader, this year's contest will be held Oct. 28-Nov. 15. The theme is "Why I Am Important to America's Future." Prizes included award certificates and plaques for local winners and their schools, and savings bonds ranging from \$200 to \$1,000 for the top 10 state winners. FBIG expects over 10,000 students from 600 schools to submit essays. Among the finalist judges in the contest are Gov. James Blanchard and Lt. Gov. Martha Griffiths. As sponsor of the contest, FBIG has earned 11 national awards from the Freedoms Foundation at Valley Forge.



1985 HOLIDAY CITRUS SALE

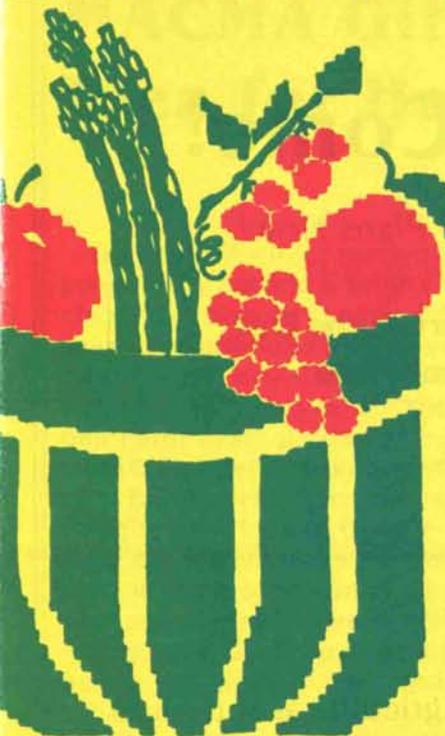
Quantity	Commodity Description	Price	Amount
_____	Florida Navel Oranges, tree-ripened, seedless, 4/5 bushel	\$14.65	_____
_____	Florida Pink Grapefruit, tree-ripened, seedless, 4/5 bushel	\$10.65	_____
_____	Florida Tangeloes, tree-ripened, seedless, 4/5 bushel	\$12.15	_____
_____	California Navel Oranges, tree-ripened, seedless, 4/5 bushel	\$16.35	_____
_____	Hi-Density Orange Juice Conc. (makes 72 oz.), 24-12 oz. cans	\$35.75	_____
_____	Hi-Density Grapefruit Juice Conc. (makes 72 oz.), 6-12 oz. cans	\$ 6.70	_____
_____	Packed in Juice Grapefruit Sections, 24-16 oz. cans	\$22.05	_____
_____	Florida Skinless Peanuts, 20 oz. vacuum packed can	\$ 2.40	_____
_____	Florida Big Can Redskin Peanuts, 4 lb. party pleaser	\$ 6.20	_____
_____	Fresh Florida Pecan Halves, large stewart variety, 1 lb. bag	\$ 4.15	_____
_____	Michigan Hi-Density Apple Cider Concentrate, 24-12 oz. cans	\$24.50	_____
_____	Michigan Grape Juice Conc., the grower's choice, 24-12 oz. cans	\$26.25	_____
_____	Cheddar Broccoli Soup, 6-28 oz. containers	\$18.25	_____
_____	Cream of Asparagus Soup, 6-28 oz. containers	\$16.95	_____
_____	Raspberries, 10 lbs., Individually Quick Frozen	\$18.50	_____
_____	Red Tart Cherries, 10 lbs., Individually Quick Frozen	\$ 8.75	_____
_____	Dark Sweet Cherries, 10 lbs., Individually Quick Frozen	\$11.35	_____
_____	Peach Slices, 10 lbs., Individually Quick Frozen	\$10.50	_____
_____	Mixed Fruit, 10 lbs., Individually Quick Frozen	\$10.80	_____
_____	Whole Strawberries, 10 lbs., Individually Quick Frozen	\$10.50	_____
_____	Sliced Mushrooms, 10 lbs., Individually Quick Frozen	\$15.10	_____
_____	Sliced Apples, 10 lbs., Individually Quick Frozen	\$ 5.90	_____
_____	Broccoli Spears, 12-2 lb. packages	\$19.70	_____
_____	Garden Peas, 12-2 1/2 lb. packages	\$21.70	_____
_____	"Peet's" Vintage Ham, 4-4 lb. halves (priced per pound)	\$2.11/lb.	_____
_____	"Peet's" Thick Cut Bacon, 12-1 lb., vac pac	\$23.00	_____
_____	Hickory Stick Summer Sausage, 4 lbs.	\$ 9.75	_____
_____	Indiana Popcorn, 5 lb. bag	\$ 2.00	_____
_____	New Mexico Pralined Pecans, 12 oz. can, vac pac	\$ 3.35	_____
_____	Wisc. AA Grade Sharp Cheddar Cheese, 4-1 lb., vac pac	\$11.95	_____
_____	Wisc. AA Grade Medium Cheddar Cheese, 4-1 lb., vac pac	\$11.80	_____
_____	Wisc. AA Grade Colby Cheese, 4-1 lb., vac pac	\$11.25	_____
_____	Wisc. AA Grade Monterey Jack Cheese, 4-1 lb., vac pac	\$11.25	_____
_____	Variety Pack: AA Grade, sharp, med., colby, caraway, 4-1 lb., vac pac	\$12.95	_____
_____	Variety Spread: 6-1 lb. tubs, 2 sharp, 2 cheddar wine, 2 swiss almond	\$15.00	_____
_____	Nacho Cheese, 6-1 lb. tubs	\$14.75	_____
_____	Michigan's Farm Best Gift Pack	\$28.50	_____
_____	Cherry Bowl Pack	\$20.00	_____
_____	Michigan Sampler	\$17.75	_____
_____	Michigan Supreme	\$38.50	_____
_____	TOTAL UNITS	TOTAL	\$ _____

Name _____ County _____

Address _____

1st Phone _____ 2nd Phone _____





All New and Different Gift Pack Selections*

MICHIGAN'S FARM BEST

Young Smoked Broiler, 2½ lbs.*
 Michigan Cheese Cake, 11 oz.
 Cherry Almondine Meat Sauce, 10 oz.
 Blueberry Growers Preserves, 12 oz.
 Plum Preserves, 10 oz.
 MSU Cheddar Cheese, ½ lb.
 MSU Tilsiter Cheese, ½ lb.
 MSU Dagano Cheese, ½ lb.
 Hickory Summer Sausage, 1 lb.

CHERRY BOWL PACK

Cherry Bowl 11 oz. glasses
 Yogurt Cherries, 4 oz.
 Dried Tart Cherries, 4 oz.
 Cherry Almondine Meat Sauce, 10 oz.
 Cherry Nut Fudge, ½ lb.
 Maraschino Cherries, 6 oz.
 Cherry Fruit Filling, 20 oz.

MICHIGAN SAMPLER

Boneless Smoked Ham, 2½ lbs.
 Concord Salad Dressing/Meat Marinade, 12 oz.
 Red Raspberry Seedless Preserves, 10 oz.
 MSU Cheddar Cheese, ½ lb.
 Hickory Summer Sausage, 1 lb.

MICHIGAN SUPREME

Boneless Smoked Ham, 2½ lbs.
 Young Smoked Broiler, 2½ lbs.
 Wild Honey (in a glass mug), 1¼ lbs.
 Log Hut Tin Maple Syrup, pint (med. amber)
 Hickory Summer Sausage, 1 lb.
 Cherry Nut Fudge, ½ lb.
 Cherry Almondine Meat Sauce, 10 oz.
 Red Raspberry Seedless Preserves, 10 oz.
 MSU Cheddar Cheese, ½ lb.
 MSU Tilsiter Cheese, ½ lb.

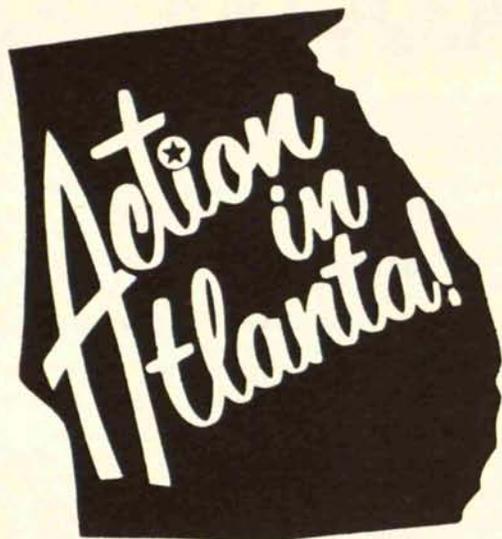
*Orders should be made on the accompanying form (opposite page).

Order Deadline: Wednesday, November 20, 1985

Delivery Dates: Dec. 2-19 (except during the MFB annual, Dec. 10-13)

LOCAL MEMBER-TO-MEMBER ORDERING INFORMATION

Alcona	517-736-8220	Hiawathaland	906-446-3508	Montcalm	517-831-4094
Allegan	616-673-6651	Hillsdale	517-437-2458	Montmorency	517-742-4248
Alpena	517-727-3047	Huron	517-269-9911	Muskegon	616-744-1116
Antrim	616-588-6074	Ingham	517-663-3819	Newaygo	616-924-0545
Arenac	517-846-6100	Ionia	616-527-3960	Northwest Michigan	616-947-2941
Bay	517-879-2324	Iron Range	906-875-6195 or 875-4541	Oakland	313-853-6131
Benzie	616-352-4940	Isabella	517-772-0996	Oceana	616-861-5855
Branch	517-741-7353	Jackson	517-784-9166	Ogemaw	517-345-1501
Calhoun	616-781-2849	Kalamazoo	616-342-0212 or 746-4922	Osceola	616-832-9093
Cass	616-445-3849 or 445-3840	Kalkaska	616-258-4631	Otsego	517-732-5884
Charlevoix	616-582-6017	Kent	616-784-1092	Ottawa	616-895-4381
Cheboygan	616-625-2239	Lapeer	313-664-4551	Presque Isle	517-734-2692
Chippewa	906-647-5569	Lenawee	517-265-5255 or 265-2891	Saginaw	517-792-9687
Clare	517-386-7448	Livingston	517-546-4920	St. Clair	313-384-1381 or 367-3750
Clinton	517-224-3722	Mackinac-Luce	906-477-6183	St. Joseph	616-467-6308
Copper Country	906-523-4540 or 827-3956	Macomb	313-781-4241	Sanilac	313-648-2800
Eaton	517-543-5565	Manistee	616-889-4472	Shiawassee	517-725-5174
Emmet	616-347-7252	Mecosta	616-796-1473	Tuscola	517-673-4155
Genesee	see county newsletter	Menominee	906-753-6639	Van Buren	616-657-5561
Gladwin	517-426-7704	Midland	517-835-6517	Washtenaw	313-429-7527
Gratiot	517-875-4626 or 875-2200	Missaukee	616-825-2952	Wayne	313-729-0799
		Monroe	313-269-3275	Wexford	616-775-0126



Y'All Come!

Make Your Plans Now!

**Flight Reservations Due
November 10**

New at the 1986 AFBF Annual Meeting

- **Trade Show**

Featuring many of the nation's top agricultural suppliers, commodity brokers and marketing associations

- **Farm Bureau Country Fair**

Designed in the old south tradition with southern cooking, dancing and entertainment featuring Danny Davis and the Nashville Brass

- **Michigan/Ohio Breakfast**

PLUS — House of Delegates • Young Farmer Discussion Meet Competition • Special Interest Conferences • Nationally Known Speakers • Recognition and Awards Program Starring the Roy Clark Show

Don't delay in making your plans to attend the 1986 AFBF Annual Meeting. Four travel packages are available for MFB members. Contact your county FB secretary for a reservation form. Deadline for flight reservations is Nov. 10 to take advantage of ultrasaver rates. Final payment for all travel packages must be made by Dec. 6.

AFBF Annual Meeting, January 11-16, 1986

MACMA Gift Packs a 'Cherry' Good Idea for Holiday Celebrations

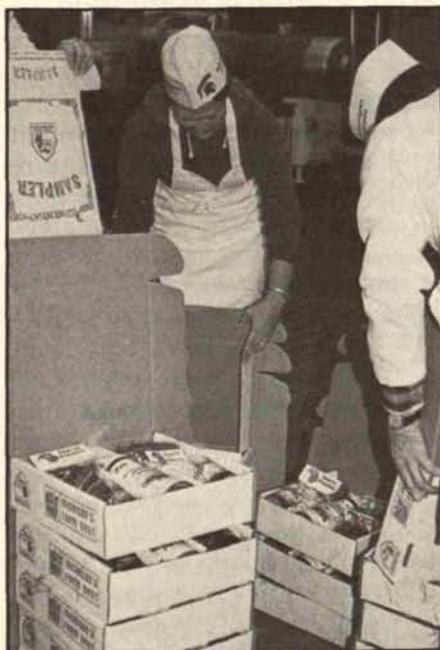
The MACMA direct marketing program is putting a bright, cherry-red bow on their holiday season promotions with the addition of the new Cherry Bowl Gift Pack to their line of "Michigan Farm Best" products.

MACMA Direct Marketing Manager Bob Eppelheimer, who sold the gift pack idea to Cherry Bowl organizers, says the promotion is an opportunity to package and sell more of "Michigan's Farm Best" to consumers here in Michigan and around the country.

"Wherever we talk about this all-Michigan Cherry Bowl Gift Pack," he says, "we're promoting it for holiday giving, holiday parties or as a convenient snack pack for Cherry Bowl game day."



MSU Dairy Club members have begun assembling the new all-Michigan Cherry Bowl Gift Packs in preparation for MACMA's holiday sale and orders from Cherry Bowl II sponsoring organizations.



MACMA expects to sell 3,000 of the various gift packs which will be available through the 1985 Holiday Citrus Sale.

The new gift pack includes such taste-tempting Michigan specialties as cherry nut fudge, candied sweet maraschino cherries, yogurt cherries, cherry almondine, dried cherry nuggets and cherry fruit filling. Also included are two Cherry Bowl double Old Fashioned glasses.

"Naturally, we have a standing order from Cherry Bowl, Inc. for the pack to use in their contacts with the prospective colleges and universities around the country," Eppelheimer says. Also through Cherry Bowl, Inc., Eppelheimer is offering the Cherry Bowl Gift Pack as a tie-in specialty item to sponsoring organizations.

"This is the first year that we've been able to do some complementary promotion to the Cherry Bowl. Last year, with the late summer approval of the

Cherry Bowl by the NCAA, there just wasn't enough time for a lot of the Michigan businesses to develop good tie-in promotions for Cherry Bowl," he says.

The gift packs will be available to Michigan Farm Bureau members through the 1985 Holiday Citrus Sale product line. The Direct Marketing program also offers the Michigan's Farm Best Pack, Michigan Supreme Pack and Michigan Sampler. (See product information and order form on pages 16-17 of this issue.)

Like the Michigan Farm Best Gift Pack introduced just two years ago, the Cherry Bowl product pack is assembled by students in MSU's Dairy Club. The money earned by the students goes to fund club activities and projects.

Membership Growth in State & Nation Shows Farmers' Commitment to FB

"People used to say that it was impossible to get farmers to organize. They said farmers were too independent — that they would never be much good at working together because each farmer is too much in competition with his neighbor. But, today, from coast to coast and all points in between, farmers have learned to organize and to work together — through Farm Bureau."

With that statement, AFBF President Robert Delano opened his message to Ottawa County FB members at their annual meeting, Oct. 10. Delano paid tribute to the county for being first in the state to reach goal in their membership category, for achieving their all-time member-

ship high, and especially for their gain in regular members.

"In spite of this being a hard year for farmers and ranchers, member gains by counties like Ottawa and states like Michigan add up to a projected AFBF membership gain of over 30,000 new member families," he said. "We are gaining in membership this year because farmers and ranchers generally recognize that Farm Bureau is a problem-solver — and there are plenty of problems to solve."

Delano said Ottawa's membership achievements, in a county of greatly diversified agriculture, "again proves how independent farmers can organize and act together to get things done." He also congratu-

lated MFB on its 18 years of continuous growth.

Michigan led the nation in 1985 membership growth, achieving 108% of goal and ending the year with 92,393 member families — 9,340 more than last year — and an increase in farmer members.

Sixty-five of Michigan's 69 county FBs had a gain in membership and 52 counties surpassed their membership goal. In addition, 45 achieved target (growth in regular members).

County FB membership teams will be recognized for their outstanding contributions to the 1985 campaign at the annual County Presidents' and Campaign Managers' Banquet, Dec. 10 in Grand Rapids.

1985 Goal Counties (in order of reporting)

Kalamazoo	Berrien
Emmet	Jackson
Otsego	Kalkaska
Ogemaw	Lenawee
Menominee	Allegan
Monroe	St. Clair
Wayne	Clinton
Muskegon	Cass
Ottawa	Van Buren
Kent	Ingham
St. Joseph	Tuscola
Mecosta	Livingston
Mackinac-Luce	Iosco
Oakland	Hillsdale
Wexford	Saginaw
Cheboygan	Midland
Bay	Manistee
Calhoun	Copper Country
Antrim	Eaton
Gladwin	Alpena
Washtenaw	Osceola
Newaygo	Oceana
Isabella	Mason
Genesee	Sanilac
Charlevoix	Chippewa
Macomb	Barry

Target Counties (in order of reporting)

Mecosta	Kent
Wexford	Manistee
Emmet	Hillsdale
Oakland	Mackinac-Luce
St. Joseph	Macomb
Menominee	Allegan
Calhoun	Antrim
Gladwin	Otsego
Muskegon	Presque Isle
Copper Country	Lenawee
Iron Range	Clinton
Arenac	Eaton
Newaygo	Ogemaw
Monroe	Tuscola
Washtenaw	Barry
Hiawathaland	Charlevoix
Ottawa	Huron
Kalkaska	Ionia
Kalamazoo	Montcalm
Jackson	Oceana
Chippewa	Wayne
Isabella	Alcona
Cheboygan	

Final Regional Standings

Southeast — 122.18%
West — 111.95%
North — 111.69%
West Central — 110.60%
Southwest — 108.46%
Central — 106.71%
South — 105.84%
Northeast — 104.19%
Saginaw Valley — 101.58%
Northwest — 101.36%
Thumb — 100.50%
Upper Peninsula — 100.49%

Final District Standings

District 3 — 124.25%
District 4 — 113.82%
District 10 — 109.49%
District 1 — 108.46%
District 7 — 108.12%
District 5 — 106.71%
District 2 — 105.84%
District 6 — 101.85%
District 8 — 101.45%
District 9 — 101.36%
District 11 — 100.49%

NOTE: Counties achieving gain but not goal include: Alcona, Arenac, Branch, Clare, Hiawathaland, Huron, Ionia, Lapeer, Missaukee, Montcalm, Northwest Michigan, Presque Isle and Shiawassee.

Trade Show, Country Fair Will Kick-Off 1986 AFBF Annual Meeting in Atlanta

Spectacular pre-convention activities and an agricultural trade show await Farm Bureau members attending the American Farm Bureau Federation's 67th annual meeting in Atlanta, Jan. 11-16.

The trade show — the first ever to be associated with the AFBF annual meeting — will open Saturday, Jan. 11, the day before the convention officially begins, and run through Jan. 14. Exhibitors include Deutz-Allis, J.I. Case, Ciba-Geigy Corp., DuPont Co., Monsanto, Union Carbide, the Chicago Board of Trade, Mid America Commodity Exchange and several state Farm Bureaus or their affiliated marketing associations, including the Florida Agricultural Marketing Association (FAMA) and the Michigan Agricultural Cooperative Marketing Association (MACMA).

A Farm Bureau "Country Fair," designed in the old south tradition, with southern cooking, country-style entertainment and dancing will be held Saturday evening, Jan. 11. Featured entertainment for the country show will be trumpeteer Danny Davis and the Nashville Brass.

Convention Highlights

The convention opens on Sunday, Jan. 12 with national Discussion Meet competition and a vesper service.

A special event for members from Michigan and Ohio is a joint breakfast, scheduled for Monday morning, Jan. 13.

Next on the agenda is a general session featuring recognition of state FB membership achievements, AFBF President Robert Delano's annual address, presentation of a Distinguished Service to Agriculture award

and remarks by U.S. Sen. Sam Nunn, Georgia's senior senator. Conferences on livestock, international trade, farm labor and FB Women will be held in the afternoon, followed by an open Resolutions Committee meeting where FB members can express their views on proposed AFBF policy. Monday evening activities include the AFBF Young Farmer awards and recognition program and an FB dance.

Highlights of Tuesday's general session include presentation of a DSA award and, tentatively, addresses by U.S. Trade Representative Clayton Yeutter and U.S. Sen. Robert Dole. Conferences on grains, insurance, FB leadership and economic issues will be held Tuesday afternoon. The annual awards program for state FBs will be that evening, featuring The Roy Clark Show.

The resolutions session begins on Wednesday morning. Delegates from the 48 state FBs and Puerto Rico will vote on resolutions recommended by the AFBF Policy Development Committee, which is chaired by MFB President/AFBF Vice President Elton R. Smith. Several members of the MFB board will serve as voting delegates and alternates from Michigan. Regional caucuses will also be held on Wednesday.

The convention will conclude on Thursday with final discussion and action on resolutions, and election of AFBF directors.

Convention Tours

Four travel packages have been arranged for MFB members.

Package I (Drive/Hotel) — Includes five nights at the Atlanta Hyatt Regency Hotel, convention registration, Michigan/Ohio Breakfast and the FB "Country Fair." Cost: \$249 per person based on double occupancy.

Package II (Bus to Atlanta/Nashville Tour) — Includes roundtrip bus transportation, one night at the Holiday Inn in Corbin, Ky., four nights at the Atlanta Hyatt Regency, convention registration, Michigan/Ohio Breakfast, two nights in Nashville, including a performance at the Grand Ole Opry, and tour of Music City, U.S.A. Cost: \$379 per person based on double occupancy.

Package III (Flight/Hotel) — Includes roundtrip air transportation, five nights at the Atlanta Hyatt Regency, Michigan/Ohio Breakfast, convention registration, FB "Country Fair" and roundtrip transfer service between hotel and airport. Cost: \$411 per person based on double occupancy.

Package IV (Flight/Hotel/Cruise) — Includes roundtrip air transportation, six nights at the Atlanta Hyatt Regency, convention registration, Michigan/Ohio Breakfast, FB "Country Fair" and Caribbean cruise (three nights). Cost: Starts at \$935.

Brochures describing the tour packages in detail are available from county FB secretaries and the MFB Information & Public Relations Division, P.O. Box 30960, Lansing, Mich. 48909. For those who choose to fly, reservations — with a flight deposit of \$45 — **must** be made by Nov. 10 to guarantee the low rate. Full payment for all tour packages must be received by Tiffany Travel by Dec. 6.

Conference to Address Ag's Future

"Competition, Survival and Profitability" is the theme of the Governor's Conference on the Future of Michigan Agriculture, set for Nov. 19-20 at the Hyatt Regency, Flint. The event is co-sponsored by Gov. James Blanchard and the Michigan Department of Agriculture. MFB President Elton R. Smith is a member of the conference advisory committee.

All persons associated with the agricultural industry — farmers, suppliers, processors, grocers, restaurateurs and consumers — are invited to attend.

"We must look for new, innovative ways to keep Michigan's vital agricultural industry growing," said MDA Director Paul Kindinger, in announcing the conference. "Now, more than ever, we need to closely examine economic policies and marketing strategies that will impact on our ability to build a stronger future."

Highlights on Tuesday, Nov. 19

The conference opens with a keynote address on "What the Future Holds for Agriculture" by Paul Hawken, author of *The Next Economy*.

Participants can choose from several workshops, offered once in the morning and once in the afternoon. Kansas Gov. John Carlin will speak at the luncheon on Tuesday.

• **Tax Relief Programs for Agriculture** — This workshop will explore how taxation and property tax reform initiatives affect the ag industry. Legislators, government leaders and tax experts will be involved.

• **How Do We Assure Ourselves Agricultural Credit in the Future?** — Bankers, ag credit specialists and farmers will discuss problems in the ag credit system and how chang-

ing land values and institutional rules affect ag credit.

• **How to Meet the International Trade Challenge** — Experts will explore the latest in research, technology and market development from an international perspective to help farmers gain and keep a competitive edge.

• **Our U.S. Cheap Food Policy** — Michigan congressmen, ag organization leaders and MSU specialists will discuss the factors that make food prices fluctuate, the "national food policy" and other issues that influence our country's policies and attitudes toward food.

• **Increasing Profits by Saying Yes to Michigan Agriculture** — Michigan has gained national attention through efforts to promote its own products. Several leading Michigan companies and commodity groups will give tips on how to make the program work.

• **Agriculture and You in the Next Century** — Have an impact on the future! Brainstorm with other ag industry representatives on new trends, emerging issues and challenges of the next 20 years.

• **Consumer Demand and How to Meet It** — Consumer advocates, retailers and researchers will focus on food safety, quality, trends, demands and other challenges facing the food industry.

• **You Don't Sell Misery: You Sell Opportunity** — Media experts will discuss the current image of the ag industry and how it can be enhanced.

In the evening, participants are invited to a reception, followed by a banquet and address by Gov. James Blanchard.

Highlights on Wednesday, Nov. 20

The second day will start with a question and answer session with key state government department heads and MSU leaders. Several workshops will be offered once on Wednesday morning.

• **Agricultural Assistance Network** — This workshop will review the history and overall purpose of the network, who participated, operation of the hotline, the EMAT program, the loan program and how it functions and the long-range outlook.

• **Your Role in Pesticide Management** — Participants will hear a report on the public hearings and be updated on rules, licenses and emerging issues.

• **Food Processing, Ag Tourism and Forestry** — Workshop presenters will explain the Target Industry program, the Berrien County ag tourism project and future plans for these programs.

• **Emerging Issues in Livestock, Poultry and Dairy** — This workshop will review current and emerging issues, MDA's programs and what assistance is available.

• **Beating Your Competition With a Better Product** — Participants will learn about MDA's program and emerging issues.

• **Opening and Operating a Food Business** — MDA's new booklet on how to make it work for you will be available, along with resource people.

• **The Crisis in Ag Education** — MSU leaders will discuss this important issue.

• **Positive Approaches to Preserving Our Natural Resources** — The MDA and Soil Conservation Service joint project will be explained.

(continued on page 30)

Have Another Helping of Michigan-Grown Foods



The fare at the Bavarian Inn ranges from their famous chicken dinners to German specialties. Last year, the Frankenmuth restaurant served 752,000 tons of Michigan agricultural products.

By Cathy J. Kirvan

When you think of Frankenmuth, you probably think of chicken dinners or old-style German foods. But next time you visit, you may start thinking about Michigan agricultural products.

Bill Zehnder, manager of the Bavarian Inn, proudly reports that the restaurant served an average of one pound of Michigan commodities to each of its 750,000 customers in 1984.

"We choose Michigan products because they're good," he said. "We've always tried to use local products, but in the last five years or so we've really concentrated on it."

Ice cream leads the list, with 65 tons served last year. Not far behind is squash, with 60 tons served. Milk (45 tons) is next with cottage cheese and beet sugar tied for fourth at 28 tons.

The restaurant served 20 tons of cabbage, 18 tons of Spy apples (many processed with oranges and cranberries into cranberry relish), 16 tons of sauerkraut, 16 tons of pork and 14 tons of butter.

A Michigan commodity that may not lead the list in tonnage but is very popular with agricultural industry patrons, is navy beans (two tons).

"Beans are very popular in this area because so many are grown here," Zehnder said. "One agricultural group asked us to serve bean soup, bean salad and baked beans."

He said they've recently expanded the use of fresh potatoes (six tons). "We worked with an MSU staff person to find the best varieties of Michigan potatoes that hold up in our steam table set-up."

Starting this fall, Zehnder said persons attending agricultural meetings at the Bavarian Inn will know all about the Michigan products served in the restaurant. "We have a flyer that we'll use as kind of a placecard on the tables. It will let the bean grower know that we're trying to use his beans, and let the dairyman know that we're trying to use his milk products."

Other Michigan products served in 1984 include eight tons of beef; five tons of rhubarb and pastry flour; four tons of frozen apples, veal, cucumbers and soybean oil; three tons of melons, cherries and onions; two tons of blueberries, celery, strawberries, medium cheese and fresh eggs; and one ton of turkey, parsley, plums, pickles and carrots.



Manager Bill Zehnder (left) checks the quality of squash being processed in the annual "squash round-up." The 80 tons of blue hubbard squash is purchased from Saginaw County FB member Fred Weiss.

FBIG Begins Battle Against Claims Fraud

Farm Bureau Insurance Group's two property-casualty companies, Farm Bureau Mutual and Farm Bureau General, could save millions of dollars over the next several years through a new fraud control program.

"As with any insurance company in the United States, a certain portion of our claims are

fraudulent or partially fraudulent," said Don Bradshaw, vice president and general manager of FB Mutual and FB General.

"It's a national problem, and the more we grow the more we will be exposed to it."

The U.S. Chamber of Commerce reports that in 1983 more than \$4 billion was paid

out by American insurance companies on fraudulent claims, and that one out of every 10 claims is a fraud.

Insurance companies are developing new strategies for foiling criminals who file fraudulent claims for arson, auto theft, traffic accidents and home thefts.

"The great majority of our claims are legitimate claims filed by honest policyholders," Bradshaw said, "but the fraudulent few are costing us a lot of money. Our research shows that we can realize a substantial savings through fraud control."

The core of FBIQ's new fraud control program is a Special Investigative Unit, whose members will be highly trained in investigating suspicious claims.

The need for the unit was revealed after a thorough study of FBIQ's 1984 claims files was conducted by Gary Blair, president of Gary Blair and Associates of Columbus, Ohio. Blair's organization specializes in determining a company's exposure to claims fraud and also helps companies form Special Investigative Units.

"Fraud is a problem that insurance companies of all sizes must face," Blair said. "The problem pervades the industry. No company is immune."

Blair's training programs will help adjusters, agents and underwriters become better acquainted with the schemes used in fraudulent claims. "Awareness of fraud and how the fraud is perpetrated is one of the most important factors in eliminating the potential fraud," he said.

Last year FBIQ incurred more than \$80 million in claims losses. "Even if only a small percentage of that total is attributable to claims fraud, it still figures out to hundreds of thousands — or even millions — of dollars lost to claims fraud," Bradshaw said.

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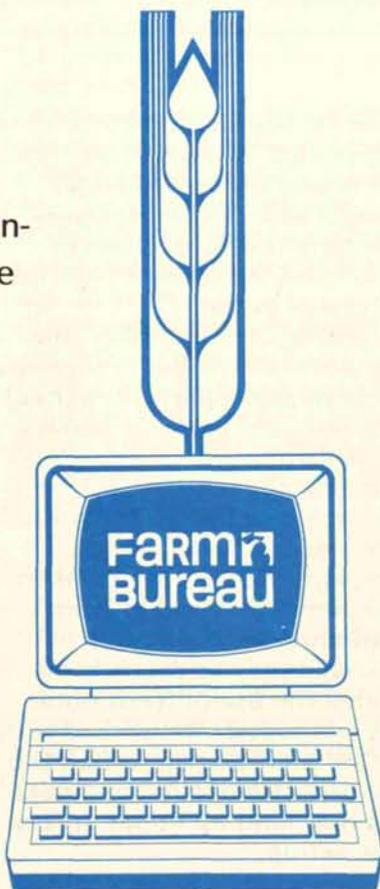
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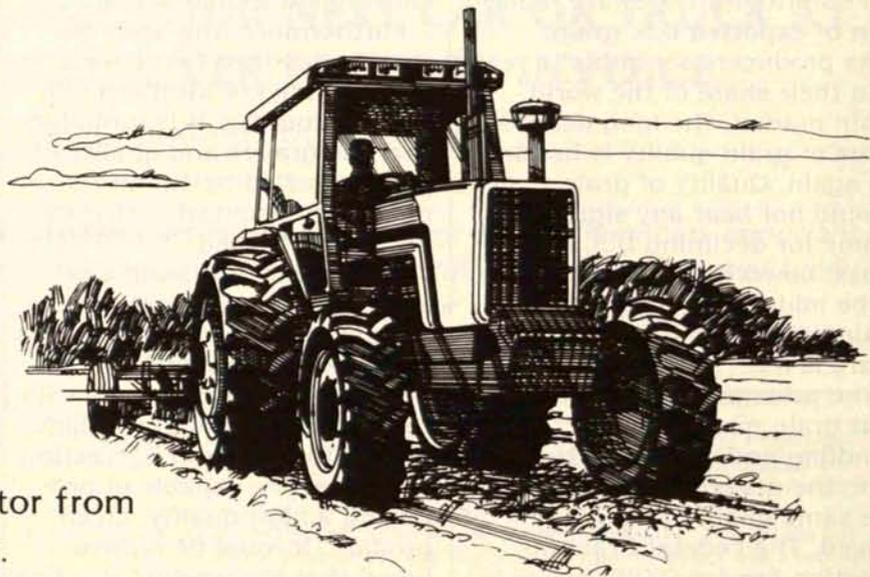
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Deutz Allis is sponsoring the Michigan Farm Bureau Distinguished Young Farmer Contest at the 1985 MFB annual meeting, Dec. 10-13, Grand Rapids.

U.S. Grain Quality Must Remain High to Satisfy World Buyers

Grain producers have been plagued with a host of factors that have combined to impact the market. The strong dollar, U.S. trade policy and increased world production are the principal culprits for the sharp reduction of exported U.S. grain.

As producers scramble to retain their share of the world grain market, the long debated issue of grain quality is heating up again. Quality of grain should not bear any significant blame for declining U.S. exports, however, the issue needs to be addressed in terms of maintaining what little market share is left.

The principal complaint is that grain quality is affected by handling and shipment, therefore, the grain shipped is not of the same quality as grain received. The Federal Grain Inspection Service (FGIS) has received 65 complaints, representing about 2% of shipments, from foreign buyers over the last 11 months. This is up from 24 complaints for the last fiscal year.

Even though this fiscal year shows a significant increase, it does not represent a large volume. Many of the complaints are simply not verifiable because the original integrity of the grain is lost as it moves through import channels. Reproducing the same sample drawn by FGIS once the grain has been distributed to the foreign buyer is difficult.

Take the example of a super tanker loaded to capacity with two million bushels of corn.

The drop from the spout to the bottom of the ship's hold is approximately 100 feet. As a result, particle separation will occur as loading is taking place. Lighter particles (broken

kernels, foreign materials, etc.) will move to the corners; heavier particles will remain in the center. Unloading at the receiving side is usually done through a vacuum system, causing additional damage.

Furthermore, the grain is usually destined for distribution to many buyers within the importing country. It is probable that the grades and quality of grain received by end-users will not be representative of what had been shipped.

This is only one source of complaint and certainly does not absolve U.S. grain handlers from some responsibility.

U.S. grain producers, by using the latest technology in planting, cultivating and harvesting practices, are capable of producing a high quality, clean product. It must be remembered that the product is a field crop and as such, quality varies with growing conditions. It is reasonable to assume that each year quality variations will occur within a given commodity across the entire producing range.

U.S. grain handling systems are based on blending to accomplish moisture and grade standards. Many people accuse the grain trade of deteriorating the quality of good grain by blending it with poor quality grain. The grain handlers argue that they are, in fact, upgrading all grain to make everything saleable.

While most criticism of grain quality comes from the import buyer, complaints by domestic users are also received. The major complaint by the domestic buyers relates to insect infestation. This question is fairly well addressed by EPA and FDA reg-

ulations intended to protect the public.

Domestic users of grain have an advantage over export buyers because they can pick and choose supplies based on sample tests. Over the last few years, the market has generally been characterized as a "buyer's market." With the deck stacked in their favor, buyers have been able to make selective purchases.

At this point, the effort to change the system is being discussed at various levels. Producers have responded to economic signals and are delivering grain which meets minimum quality requirements. Interior elevators have recognized the benefit of this practice and export elevators learned that economic rule long ago.

The 1985 farm bill, being debated in the U.S. Congress, addresses the issue of grain quality. Amendments to the bill would forbid the addition of dockage and foreign material to grain destined for export; forbid deteriorating grain quality by blending; forbid blending grains with a moisture difference greater than 4%; re-establish moisture content as a grading standard; and establish a new grade for each type of grain that exceeds U.S. No. 1 grade.

All of these suggested changes would have a cost impact to the domestic handler/exporter. Grain handlers will resist carrying the burden of the new costs, and will attempt to pass along the cost of complying with the new standards to the producer. Before a change is implemented, there must be absolute assurance that the cost of that change be equitably borne by growers, shippers and buyers.

Senator Urges Farmers to Use Extra Care in Grain Marketing During Volatile Economic Times

A word of caution was issued to Michigan's grain farmers last month, urging them to use "prudent business practices" when marketing their grain through elevators.

An information letter issued to the state's farmers by state Sen. Nick Smith, with the support of the Michigan Grain and Agri-Dealers Association, outlined basic precautions that producers should follow.

- If you sell grain for cash, don't delay in cashing your check.

- If grain is to be stored under a warehouse receipt, try to get a receipt within 15 days. The law requires that the receipt must be issued within 30 days. This will insure at least some payment under the bonding responsibility of the elevator.

- If the grain is to be marketed under a delayed price agreement, take advantage of the new provision of the law that allows filing of the lien with the secretary of state. The filing of this notice of indebtedness will establish a priority as a creditor if the elevator should suffer an insolvency. Information and forms on how to do this are available from your grain dealer.

Michigan Farm Bureau also encourages producers to be cautious and to understand the payment provisions and current status of forward contracts or scale tickets marked "spot sale." This is important in the event of a grain elevator insolvency or bankruptcy.

For example, in a recent elevator closing a number of producers had delivered grain under a forward contract or "spot sale" agreement. However, they did not collect payment. Now these producers are

considered among the general creditors in this elevator insolvency.

Additional information may

be obtained from grain elevator operators, the Cooperative Extension Service, and the Michigan Department of Agriculture.

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

The Farm Credit System

In response to the needs of farmers, Farm Bureau has made farm credit and the crisis in the Farm Credit System (FCS) a priority policy concern.

A special FB task force has been meeting to study the farm credit problem. The task force, chaired by MFB President/AFBF Vice President Elton Smith, will make recommendations to the AFBF board of directors. In addition, Smith and AFBF President Robert Delano met Sept. 20 with Donald Wilkinson, Farm Credit Administration governor, and other representatives of the nation's agricultural lending institutions to discuss the overall farm credit situation.

Sources of Farm Credit Debt

Outstanding farm debt totals about \$214 billion, of which close to \$74 billion (almost 35%) is owed to the FCS. The largest single source of farm credit, the FCS consists of Federal Land Bank Associations (FLBAs) and Production Credit Associations (PCAs) within 12 Farm Credit Districts across the nation. It also contains 12 regional banks for farm cooperatives and one central bank for co-ops.

Another one-fourth of the farm debt, about \$51 billion, is owed to commercial lending institutions. The remainder is divided between the Farmers Home Administration; private individuals; the Commodity Credit Corporation, for commodity loans on crops to participating farmers; and to retailers of farm equipment and supplies, for outstanding credit on purchases.

Crisis in the FCS

The FCS shifted its public position recently, from saying it was battered but unbroken and

could handle its problems itself, to the admission that it will this year post its first operating loss since the system was formed in the 1930s. The FCS will probably need some type of federal government assistance within two years to avoid collapse or at least partial liquidation.

The worsening of the financial situation of the nation's largest ag lender has already precipitated some action in Congress, with both House and Senate ag committees pledging to hold hearings on the farm credit situation. Several pieces of legislation dealing with credit have been proposed, and House and Senate farm bill proposals contain credit titles.

As holder of more than a third of the total farm loans, the FCS has written off more than \$600 million in the past two years — about twice as much last year as in 1983. The General Accounting Office recently projected that the FCS will have a net loss of \$2.6 billion — the biggest annual deficit in banking history — for the 12 months ending June 30, 1986.

The 12 FLBAs (which deal in long-term capital for purchase of farmland and are the largest component of the FCS) could report a net operating loss this year of \$350 million to \$400 million. Some \$6 billion of their \$50 billion loan total is under-collateralized. The FLBAs reported a loss of \$207 million for the first half of 1985.

Among the PCAs, 11 were liquidated in 1984 and about 50 more were merged. Dr. Charles Harshbarger, assistant director of the FCS's economic analysis division, told FB leaders meeting in August 1985 that as many as 35 PCAs across the country may have to be liquidated this year.

Farm Credit Associations Reorganize in Michigan

PCAs and FLBAs in Michigan are in the process of being reorganized and consolidated.

According to James Bremer, president of the new Farm Credit Services of Mid-Michigan, PCAs and the FLBAs were designed to complement each other's lending. In practice, however, coordination was extremely difficult because each association had different territories. For example, Michigan currently has eight PCAs and 10 FLBAs.

In spring 1982, the board of FCS's seventh district (Michigan, Wisconsin, Minnesota and North Dakota) decided to develop common boundaries in the district. The consolidations are occurring as merger votes are held and counties are transferred according to plans approved by the state and district.

"The primary advantages of this decision are member services and financial savings," Bremer said. "Presently the PCAs and FLBAs have considerable duplication of costs and services. A common customer will find that there are two different accounting systems, two different loan officers, and in many instances, different office facilities. All that will change."

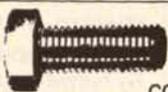
Actions By Farm Credit Administration

In early September 1985, Don Wilkinson, Farm Credit Administration governor, announced that the Federal Farm Credit Board had taken several actions in response to the credit distress in agriculture. (The Farm Credit Board, composed of farmers, ranchers and leaders

(continued on page 30)

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COARSE THREAD PLATED															
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DIA	40	35	30	25	20	20	10	10	10	150	150	150			
1/4	1.16	1.32	1.43	1.49	1.43	1.71	1.21	1.38	1.64	1.60	.94	1.27			
	40	35	30	25	20	20	10	10	10	150	150	150			
5/16	1.71	1.98	2.09	2.05	2.04	2.53	1.54	2.09	2.64	2.53	1.05	1.60			
	40	30	20	20	10	10	12	10	8	120	100	100			
3/8	2.42	2.48	2.04	2.42	1.43	1.76	2.48	2.59	3.08	2.97	1.38	1.60			
	20	10	10	10	10	10	10	8	6	60	60	60			
7/16	1.82	1.16	1.43	1.71	1.98	2.26	2.59	2.64	2.37	3.08	1.27	1.60			
	10	10	10	10	10	10	8	6	5	50	50	50			
1/2	1.21	1.71	1.87	2.26	2.59	2.92	2.64	2.42	2.59	2.64	1.54	2.37			
		5	5	5	5	5	5	4	4	25	25	25			
5/8		1.27	1.49	1.76	2.04	2.31	2.59	2.59	3.03	3.03	1.43	2.37			
		5	5	5	5	5	4	4	4	24	18	18			
3/4		2.15	2.42	3.14	3.19	3.52	3.19	3.85	4.40	4.35	1.65	2.53			

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TOTAL ORDER \$ _____

Tax (if applicable) \$ _____

GRAND TOTAL \$ _____

CARRIAGE BOLT									
Quantity per package Price per package									COARSE THREAD PLATED
LGT DIA	1	1-1/2	2	2-1/2	3	4	5	6	
	50	50	50	50	50	25	25	25	
1/4	1.40	1.95	2.25	2.65	3.00	2.15	2.55	3.07	
	50	50	50	50	25	25	25	25	
5/16	2.40	2.95	3.55	4.27	2.59	3.31	4.03	4.75	
	25	25	25	25	25	10	10	10	
3/8	1.95	2.25	2.75	3.00	3.72	1.92	2.35	2.76	
		10	10	10	10	10	10	10	
7/16		1.39	1.65	1.92	2.16	2.51	3.31	3.84	
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MEMBERS ONLY

Discussion Topic

(continued from page 28)

of ag co-ops, is part of the Farm Credit Administration, which is a federal agency that regulates the Farm Credit System.)

Wilkinson said that the board was concerned with the safety and soundness of the institutions it regulates, the protection of those who invest in the securities sold to raise loan funds, and with the credit worthy borrowers who depend on the system as a source of reliable credit. For some time, he said, the board has maintained that the system has the resources to take care of its own problems.

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"But we put two caveats on that statement," he said. "One was the system's ability and willingness to quickly consolidate its capital. The other was that the agricultural economy would not continue to deteriorate. Recent projections have caused us to modify our position."

Wilkinson pointed out that FCS earnings declined dramatically in the second quarter of 1985, and crop reports by the USDA show that commodity prices will further deteriorate, resulting in questionable debt repayment ability and even lower collateral value. "All of this leads us to believe that the Farm Credit System is rapidly approaching the time when it will require federal financial assistance unless major new forces alter these trends. Failing that, we expect assistance will be needed in 18 to 24 months," he said.

The Farm Credit Board took two actions to deal with those problems. First, it approved regulations on an expedited basis that implement FCA's statutory authority to mandate loss sharing between and among system institutions.

"Negotiation of voluntary loss sharing agreements is simply too time consuming and costly," Wilkinson said. "And the threat always exists that some institutions may balk at approving them. The regulations will ensure that system resources are brought to bear quickly and effectively to meet system obligations to investors and borrowers when and if needed.

"We also felt this authority is necessary because it would be inappropriate for FCA to seek federal assistance until the system has made maximum use of its own resources."

The board also directed the FCA to begin discussions with Congress and the Reagan administration to enact enhanced regulatory authorities for FCA and to establish a plan for federal assistance to the system.

"In order to be a more effective

regulator, FCA needs the same enforcement authorities as are held by other federal financial regulators if it is to protect the safety and the soundness of system institutions," Wilkinson said. "These include the power to issue cease and desist orders, levy civil money penalties, and remove officers and directors of system institutions."

Wilkinson said that several federal assistance alternatives need to be explored, including: use of a government guaranteed security or a guarantee on individual farm loans; a Chrysler-type loan from the federal government to the FCS; creation of a new organization or expansion of an existing mechanism to acquire non-performing real or financial assets to stabilize the decline in collateral values and to relieve financial institutions of non-accrual loans; a direct infusion of government capital into the system; and a buydown of interest rates.

Discussion Questions

- Is a federal "bailout" of the Farm Credit System needed?
- Do you think the FCS has taken all the steps it can to solve its own problems?
- Will a reorganized FCS better meet your borrowing needs?

Conference on Ag

(continued from page 22)

A general session and luncheon will follow. Workshop leaders will present a summary of participant input. The luncheon speaker is Paula Blanchard, who will discuss promotion of Michigan products.

Registration Information

Cost of the conference is \$40 if received by Nov. 4; and \$50 if received after that date. For registration information, write to the MDA at P.O. Box 30017, Lansing, Mich. 48909 or call 517-373-1104.

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(11-2t-15p)

MISCELLANEOUS

Satellite Antenna Brokers Needed — no experience required. Buy direct from distributor. Bypass middleman. Wholesale \$499. Retail \$1,195. Call day or night: 303-636-0663 or write: Antenna, P.O. Box 15236, Colorado Springs, Colorado 80935.
(2-tfn-33b-ts)

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(10-2t-25p-ts)

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(10-2t-50p)

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(11-44p)

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REAL ESTATE

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Free Catalog 204. Buy or sell land in the Ozarks and 15 other states. American Farm & Investment Digest, 3546 Watson, St. Louis, MO 63139. Phone 800-325-9943.
(11-26p-ts)

NURSERY STOCK

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

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Michigan certified strawberry plants available as low as \$59 per thousand. 15 varieties all grown on fumigated sandy loam soil. Krohne Plant Farms, Rt. 6, Box 586, Dowagiac, Mich. 49047. Phone 616-424-3450.
(11-8t-32p)

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- 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.

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