

RURAL LIVING

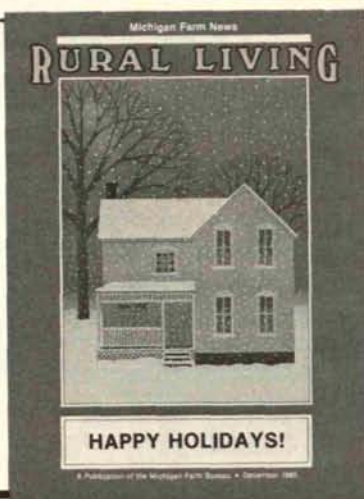


HAPPY HOLIDAYS!

RURAL LIVING

FARM NEWS

A publication
of the
Michigan
Farm Bureau



DECEMBER 1985
VOL. 64 NO. 12

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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. \$5.00 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 Laurle, Cass City; Administrative Director, Robert Braden; Treasurer and Chief Financial Officer, Matthew Butzlin; 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 Laurle, 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.

Organizational Strength Based on Member Unity

"We have, in Farm Bureau, a very democratic organization with the right to participate in making recommendations and decisions. This opportunity to participate is available to us by attending community group meetings, county annual meetings, and the state annual meeting. We are pleased that our members take this responsibility seriously.

"We would point out that this right to participate carries with it the responsibility to support the decisions of the majority. This requires a sense of organization discipline which can only be self-imposed by the member.

"We encourage our members to discuss, disagree and recommend changes in the policies when these actions are appropriate. We also request that members give enthusiastic support to all matters of Farm Bureau policy after they have been properly approved."

— Policy adopted by voting delegates at the 1969 MFB annual meeting

FB's Structure Is Self-Government

The foundation of Farm Bureau's structure is self-government. This foundation upholds a structure which emphasizes the freedom of the individual to initiate policy proposals. This structure enables every policy to be a decision of the majority of the members, either by their own vote or by vote of their elected representatives.



The foundation of FB's structure is self-government by vote of the elected representatives.

Farm Bureau structure is unique among organizations. It is an organization operated by its members — not in name only, but in actual practice. It was created by its members and is maintained by its members, and operates on the policies adopted by them.

Supporting the Majority

We're very proud, with good reason, of our policy development process, and we do a lot of talking about it. Seldom, however, do we talk about the need for organization discipline — vital to the execution of our policies. Talking about discipline, I suppose, just isn't comfortable. Perhaps it's because the word conjures up thoughts of punishment, of having to do something you don't want to do, of being controlled. Naturally, those thoughts make the hackles rise, especially with fiercely independent farmers.

In the sense of our Farm Bureau, however, the phrase "organization discipline" has no connotations of punishment. Supporting Farm Bureau policy is not mandatory; no one can be expelled from the organization if they do not agree with policy. Instead, it is exactly what the delegates at the 1969 MFB annual meeting said — a responsibility that goes along with the right to participate in making recommendations and decisions. Without organization discipline, all the time and effort invested in policy development would be wasted.

A fundamental principle of Farm Bureau's strength is an adherence to decision by ma-

majority vote. Up to the time that a decision by vote is made, every member has the right to oppose a motion or a resolution, to work against it as vigorously as he or she wishes, and to seek to convert others to a different point of view. Once a proposal has been decided by a vote of the majority, however, it becomes the policy of the organization.

Our organization must speak with one united voice if it is to be heard. No one listens to a babble of conflicting voices. Farm Bureau members understand this and work by majority decision.

I am convinced that the over 500 voting delegates who will be making important decisions in Grand Rapids, Dec. 10-13, believe in the majority vote principle and even those who are on the losing side of a debate will work in support of the policy that is adopted. They accept that the decisions of the majority become the official policies of all, to be supported by all.

In Farm Bureau, organization discipline is simply member dedication — dedication to a system that has stood the test of time — with achievements over the years that are proof of its success.

Elton R. Smith

*Elton R. Smith, President
Michigan Farm Bureau*

The Old Cook Stove

It has been well over 50 years since I last carried in wood to fill the woodbox or shook the grates, but I can recall as though yesterday the big wood burning cook stove that dominated a corner of our farm kitchen. It was shiny black with its name "Peninsular" scrawled in gleaming nickel across the oven door.

No magic burner with a brain. No self-cleaning oven. Not even a temperature gauge. But then anyone worth her salt in the kitchen didn't need a gauge. She just knew by instinct when to slide in the white pillows of raised dough and after a few peeks exactly when to take out golden loaves of bread.

The oven was not just for baking bread. The opened oven door was the perfect shelf to dry out wet shoes.

Kindling was temporarily stored in the oven so as to be tinder dry for the next fire.

Thin slices of apples were spread out in the oven on flat cookie tins to dehydrate. During the winter months these same dried out wrinkled wedges would find their way back into the oven in the form of cinnamon scented apple pies.

Slabs of soap-stone were heated in the oven, then wrapped in woolen to take the chill off cold blankets in an unheated bedroom, or used as comfortable foot rests while out on cutter rides. The heat seemed to last for hours as Diamond, our chestnut mare, pulled the cutter through deep winter snow.

A warming shelf jutted out a couple of feet above the back of the stove. Food just cooked was stored here while the rest of the meal was being prepared. Large families with large appetites taxed even the enormous capability of a big cook stove.

By Carl Gregory



A metal handle with a nickel hand-grip slipped snugly into specially designed depressions of the removable, oval griddles. Lids could be lifted with this instrument to add wood or awaken a sluggish fire by poking and moving the wood about in just the right manner. Sometimes a lid would be removed completely so that an iron kettle could be placed directly over the fire. Serious cooking was underway when you saw this.

Another handle could be attached to the grate system. A vigorous back and forth movement of this tool would release any build-up of wood ashes. This important function permitted sufficient air to filter through the grates, quite necessary for good combustion. A crackling, roaring fire was a sure sign of clean grates and dry wood.

The old cook stove even provided our family with hot water. It came from that part of the stove known as the reservoir. The water was warmed through an exchange of heat from the fire box. This magic tank, an integral part of the stove, held several pails of water which had to be pumped from the well in the backyard.

I vividly recall the time I went out to the well with two pails on a frosty, sunny morning in late autumn to fetch water. I felt more grown up with two pails, one in each hand. The pump and handle were covered with sparking frost. I couldn't resist the temptation to touch my tongue to the delicate frosty designs. As soon as it touched the metal it stuck fast. Frightened, I pulled my tongue away leaving some of the skin still attached.

Feeling less grown up now with blood trickling from my mouth, I ran inside to my mother. She quickly assured me my tongue would heal, but if it ever occurred again I should leave my tongue on the metal until the frost dissolved.

Locked in my memory forever are those unforgettable aromatic cook stove vapors; wisps of smoke from a hot pine knot fire whenever a lid was lifted to add wood; sizzling hickory smoked bacon; coffee boiling in a granite pot before daylight on a cold winter morning; candy making at Christmas time; chili sauce simmering in a big iron kettle on a rear griddle in autumn; and the best smell of all . . . bread baking. Just thinking about it I can almost taste the first steaming slice — the crust — with fresh churned butter.

There are those who say we should not live in the past, but rather deal with the challenges of today to make a better tomorrow. But occasionally, for a few fleeting moments, I return to another day to pump a pail of water, carry in an armful of wood, shake the grates, and see my mother standing over the old cook stove in complete charge of the bubbling pots and pans.

WASHINGTON

Congressional Action Lags

Farm Bill Debate — At this writing, the Senate has delayed debate on the 1985 farm bill and was not expected to take up the discussion until mid-November. When debate gets underway, the first topic is likely to be an amendment by Sen. Robert Dole which would limit the proposed four-year target price freeze to a one-year freeze.

The reason for the delay is the illness of Sen. Edward Zorinsky, ranking Democrat on the Senate Agriculture Committee and party floor leader for the Senate farm bill debate.

Balanced Budget — U.S. senators are also procrastinating over fiscal measures like the balanced budget amendment and the debt ceiling legislation. Supporters of a balanced budget were hoping for a win in the Michigan Legislature on a balanced budget resolution which would have made Michigan the 33rd of the required 34 states needed to demand a constitutional amendment. However, the resolution was defeated in the Michigan House by just a few votes.

Farm Credit System — The FCS, which until a few months ago held that it was financially

sound, has asked for a \$6 billion line of credit from the U.S. treasury. However, the administration is taking a careful look at the long-range implications of a credit bail out for the FCS and for farmers.

Testifying on the farm credit subject recently in Washington, AFBF President Robert Delano said solutions to the farm credit problems must be accomplished in a way that will help farm borrowers without impairing the integrity of the lending institutions that serve them.

The farmer-owned system experienced losses of \$522 million in the third quarter of 1985 and faces its first annual loss since the Great Depression.

Feds Challenge Voter Registration Rules

Voter Registration — Secretary of State Richard Austin is preparing a six-part proposal to answer a pending federal lawsuit claiming that the deputy registrar system unconstitutionally deprives persons of their voting rights. The proposals would:

- Purge voter files of persons who have not voted in five years (now 10 years). Gov. Blanchard vetoed this twice, claiming access to the registration must be improved. The Senate has passed a bill but the Department of State opposes it.

- Permit reinstatement of cancelled registrations on election day for voters who could prove they were still residents.

- Allow county clerks to appoint deputy registrars with countywide registration authori-

ty instead of the authority resting at city and township levels.

- Require the state to provide a standardized voter registration form.

LANSING

- Give the Department of State authority to register voters at group meetings if requested.

- Eliminate requirement to notarize mailed voter registration.

- Allow voter registration by mail for those permitted to renew drivers' licenses by mail.

- Allow Department of State to provide local election officials with address changes and voter transactions completed in branch offices as well as cancellations.

FB has not taken a position on the six-part proposal as it is not in bill form. The Policy Development Committee may make recommendations to the voting delegates at the MFB annual meeting.

Farmland Assessment — Both the Senate and House have passed nearly identical resolutions (S.R. 273 and H.R. 308) requesting the state Tax Commission to "conduct a study and gather certain information relative to the assessed

value and the assessment of agricultural lands in Michigan."

The resolutions point out that farmland assessed value shows an "increase of 8.1% since 1981, while the U.S. Department of Agriculture cites a 10% decrease and the Federal Reserve Bank of Chicago reports a 14% decrease over the same period."

The state Tax Commission, "in cooperation with county equalization boards and local assessors of agricultural land values," is to provide the Legislature with the following information:

- Trends in assessed value of agricultural land by county for the past 10 years.

- Whether the assessed value of agricultural land accurately represents the true cash value of the property.

- Recommendations on alternative methods of determining the true cash value of agricultural land.

- Whether the Marshall-Swift Assessors Manual is a better means of determining agricultural land values.

- Assessment levels of land in P.A. 116.

In response to the resolutions, the Tax Commission has appointed a 12-member task force; eight are equalization directors from counties throughout the state, two represent state agencies and two are public members. The public members are Dr. Al House of MSU and Robert E. Smith, MFB senior legislative counsel.

Others will be welcome to submit information.

The task force had one meeting; a final report must be made to the Legislature by Jan. 1, 1986.

Blue Cross Mutualization
— A bill (S.B. 560) has been introduced to make Blue Cross a non-profit mutual company,

AFBF Study Committee Develops Ag Credit Recommendations

State Farm Bureau presidents had the opportunity to discuss an advance report of recommendations made by an AFBF study committee on agricultural credit via a nationwide telephone conference call, Nov. 13. Details of the study committee's recommendations, which were approved by AFBF President Robert Delano and members of the AFBF executive committee, were released to the news media at a press conference on Nov. 14.

The study committee report and recommendations called for:

Restructuring the Farm Credit Administration — A five-person bipartisan board appointed by the president would administer the system. The majority representation would be from the agricultural sector. Board members would serve staggered terms with the chairperson and chief executive officer appointed by the president.

Government assistance to the Farm Credit System when necessary — Internal resources should be used until systemwide loan loss reserves and surplus are drawn down to

2% of outstanding loans. At that time, federal loans would be available. The federal loans should bear interest annually at the lesser of 25% of earnings or the cost of money to the U.S. Treasury. Sufficient funds should be made available to assure integrity of the system.

Audits — External audits should be required for each entity in the Farm Credit System annually and published for its members for the next five years and periodically thereafter.

The recommendations also addressed the situation of other lending institutions in the farm credit sector. The committee recommended continued utilization of the FmHA debt adjustment program. They further recommended that commercial banking institutions be given increased authority to extend the period of time for writing off agricultural loan losses.

State Farm Bureau presidents serving as on the AFBF study committee were: Elton R. Smith, Michigan, chairperson; Henry Voss, California; Harry Bell, South Carolina; Bryce Neidig, Nebraska; and Keith Eckel, Pennsylvania.

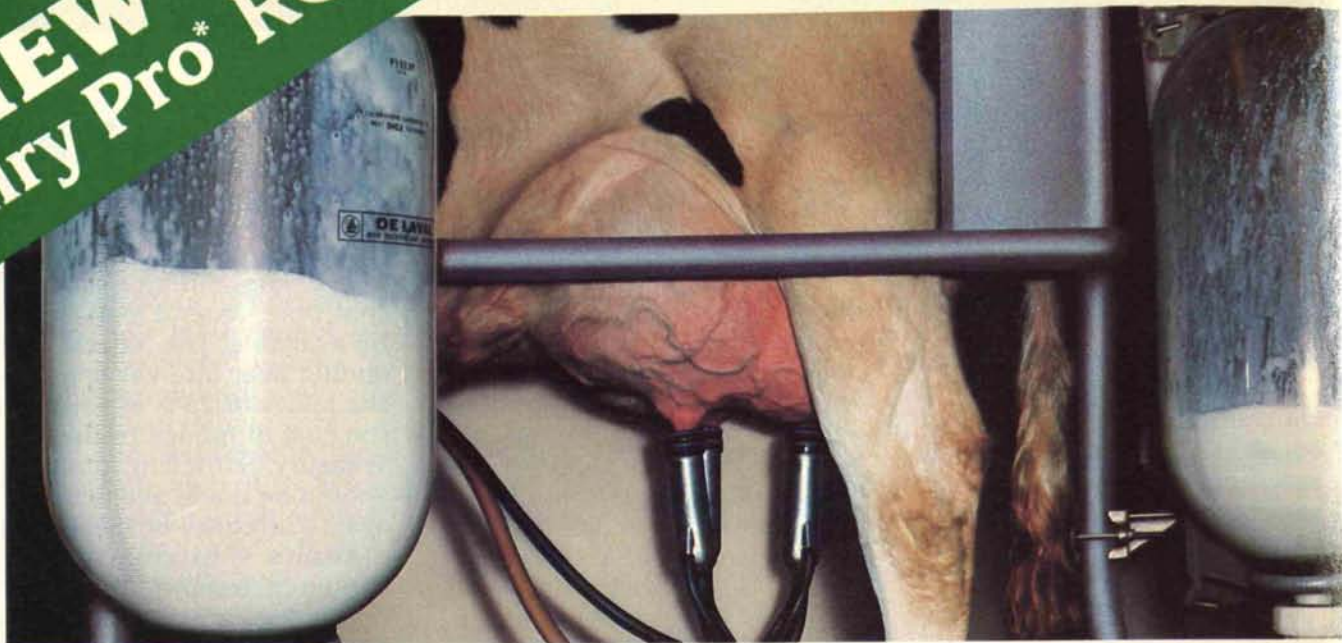
subject to the same laws and regulations as any other company.

It is maintained that Blue Cross has been unfairly regulated in relation to its competition. For example, many other companies have cancelled high risk people or raised the premiums so high that they were unaffordable. In the case of the elderly, Blue Cross was

forced to assume those policies and suffer heavy losses. Other groups, including Farm Bureau's, in effect subsidize such groups. S.B. 560 would solve this problem by requiring all insurers to insure their share of such risks or pay in to a pool fund for high risk insureds. Maximum rates would be established for Medicare supplemental coverage.

(continued on page 30)

NEW
Dairy Pro* RC*



Boost Milk Production By Up To 15 Pounds Per Cow Per Day.

*New Dairy Pro RC works with hay, haylage,
corn silage...or any combination.*

Dairy Pro RC is a complete dairy feed that scientifically regulates protein *and* carbohydrate sources to enable your cows to use the feed more efficiently. Dairy Pro RC helps provide a more steady flow of protein and energy in the optimal amount, precise type and correct balance for a more profitable ratio of milk to feed.

In tests at Cooperative Research Farms in Tully, New York (where Dairy Pro RC was developed), Dairy Pro RC increased milk production by up to 15 pounds per cow per day, compared to conventional ration... and up to 6 pounds per cow per day, compared to a ration balanced only for protein solubility.¹

Best of all, Dairy Pro RC achieves this increase in milk production *without* increasing daily feed intake.

To learn more about this innovative new dairy feed, contact COUNTRYMARK!

*patent pending
**U.S. Patent Number 4,118,513

¹Production increases attributable to Dairy Pro RC are based on controlled experiments and are not directly projectable due to differences in management practices, genetic potential, available forages, etc.



Countrymark
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Michigan Farm Bureau

AgriPac Raffle

Promoted by State and County Young Farmer Committees

WIN

GRAND PRIZE

Carribbean
Cruise for Two

FIRST PRIZE

Northern Michigan
Weekend for Two

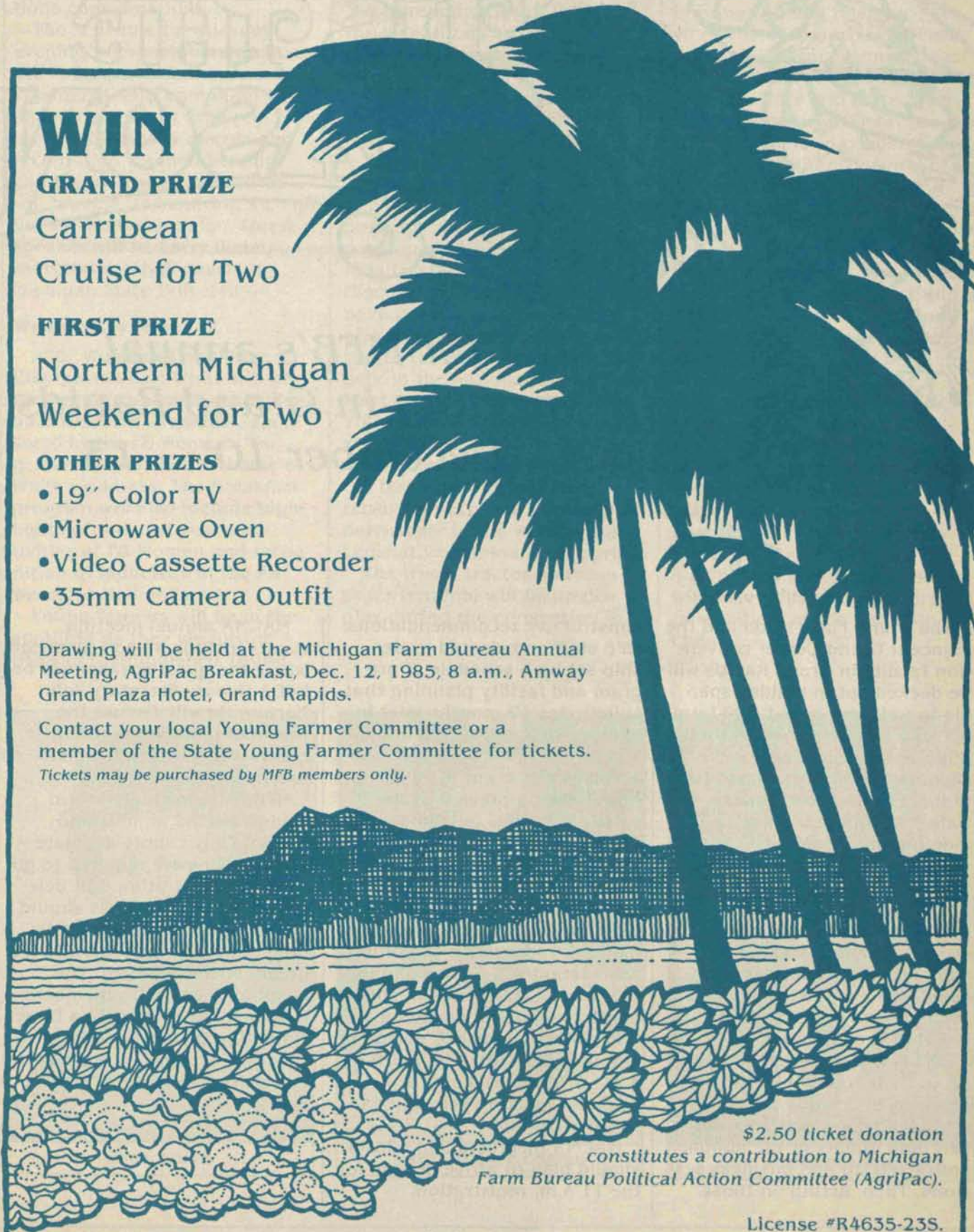
OTHER PRIZES

- 19" Color TV
- Microwave Oven
- Video Cassette Recorder
- 35mm Camera Outfit

Drawing will be held at the Michigan Farm Bureau Annual Meeting, AgriPac Breakfast, Dec. 12, 1985, 8 a.m., Amway Grand Plaza Hotel, Grand Rapids.

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.



*\$2.50 ticket donation
constitutes a contribution to Michigan
Farm Bureau Political Action Committee (AgriPac).*

License #R4635-23S.



*for MFB's annual
meeting in Grand Rapids
December 10 - 13*

The Grand Plaza Hotel and the adjacent Grand Center convention facility in Grand Rapids will be decked out in holiday sparkle to welcome over 1,000 farmers who will be attending the 1985 annual meetings of the Michigan Farm Bureau and two of its affiliated companies. Dates for this year's annual meeting are Dec. 10-13.

Annual meeting organizers are putting a last minute shine on the line up of banquets, programs, speakers and special events. Planning for the four-day gathering of farmer members begins almost as soon as the previous year's annual meeting is completed.

MFB board members and staff bring their comments and suggestions to critique sessions designed to assure the continued high quality of the annual policy setting and business sessions. Then, acting on those

constructive recommendations, MFB staff and elected leadership set up a schedule of program and facility planning that culminates 12 months later in another successful MFB annual meeting.

This year's event is no exception. Here's a preview of the week's activities in Grand Rapids.

Tuesday, Dec. 10

Farmers Petroleum Cooperative, Inc. and the Michigan Agricultural Cooperative Marketing Association will be meeting in the Grand Plaza Hotel for their respective annual meetings.

Registration for FPC delegates and members will begin at 9 a.m., with the welcome and business meeting scheduled to begin at 10 a.m.

MACMA members and guests should plan to arrive in time for the 11 a.m. registration.

MACMA annual meeting events include a noon luncheon where the guest speaker will be USDA Deputy Secretary John Norton. He will discuss the future of federal marketing orders. The MACMA business meeting opens at 1:30 p.m.

MFB delegate registration begins at 11 a.m. in Grand Center. Only county delegate chairpersons are required to go through registration, but delegates and chairpersons should plan to register early to allow time to attend the Fruit and Ice Cream Social at 2 p.m. The hospitality event for members is sponsored by MACMA's Direct Marketing Division and the Michigan Chapter of the American Dairy Association.

Then at 3 p.m., MFB delegates will take their places for the official opening of the MFB annual meeting and policy resolutions consideration.

The schedule for Tuesday evening puts membership in the spotlight with the County Presidents' and Campaign Managers' Banquet at 6:30 p.m. The program includes awards and recognition for membership campaign achievements and will provide an inspiring kick-off for the 1986 campaign. Guest speaker will be Larry Bielat, assistant football coach at Michigan State University.

Wednesday, Dec. 11

AFBF Women's Committee Chairperson Bert White will be the keynote speaker at the 7:30 a.m. Welcome Breakfast, sponsored by the FB Women. "Together We Win" is the theme of White's address. The breakfast program will also include highlights of the past year's activities of FB Women and recognition of inductees in the FB Women's Hall of Fame.

Young farmers will be in the spotlight as they vie for the titles of Distinguished Young

Farmer, Outstanding Young Farm Woman and Discussion Meet winner. Members are welcome to view the Discussion Meet preliminaries at 9:30 a.m., the semi-finals at 10:30 a.m. and the finals at 1:30 p.m. Members are also invited to the Young Farmer Awards Program at 4:30 p.m., where contest winners will be announced.

Winner of the Distinguished Young Farmer title will receive a trip to Atlanta in January to participate in the national competition and the use of a Deutz Allis tractor for one year. The Discussion Meet winner will have the use of a Chevy S-10 pickup truck for a year, plus a trip to the AFBF annual to compete in the national Discussion Meet contest. The Outstanding Young Farm Woman will win a year's subscription to AgriCom and use of a Radio Shack videotex terminal. She will also receive an expense paid trip to participate in the Washington Legislative Seminar next spring.

The truck, tractor and computer terminal will be on display during the convention in

the display area, adjacent to the delegate floor. Also in the display area will be the Koffee Klatcheteria, with refreshments, information and telephone service provided courtesy of Farm Bureau Insurance Group. Other exhibits include Safemark, FPC, Hi-Grade Nuts and Bolts, AT&T and AgriCom/AgriVisor.

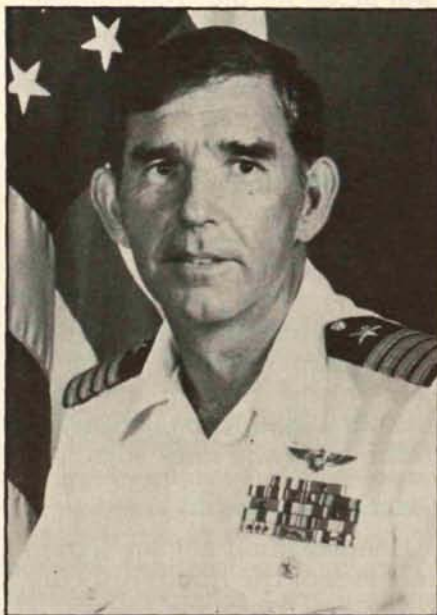
MFB Women, in cooperation with Metropolitan Hospital of Grand Rapids, will sponsor a health screening fair on Wednesday and Thursday from 6 a.m. to 6 p.m. in the Grand Center's Blodgett Room. A questionnaire, cholesterol test and a blood pressure check are included in the screening. See the article on page 13 for more information.

The commodity session, beginning at 9:30 a.m., will feature the topics, "An Examination of Beef & Pork Price Spreads," "Meat in the Marketplace: Challenges and Responses" and "What Farmers Should Know About P.A. 116."

MFB President Elton R. Smith will deliver his annual address to members at the noon luncheon.



BERT WHITE



CAPT. GERALD COFFEE



GOV. JAMES BLANCHARD



The resolutions session will reconvene at 2:30 p.m. with adjournment scheduled for 4:30 p.m.

Before heading to the County Awards Banquet, change into western attire for a night of fun and relaxation. The banquet, which starts at 6:30 p.m., will honor the 1985 star award winning counties. Special awards will be given to the five counties that earn the most gold stars, with the "Top County FB of 1985" winning an expense paid trip for two to the AFBF annual meeting in Atlanta.

Wednesday evening's entertainment in East Grand Hall will offer members several choices. In addition to the traditional Jamboree, two new activities have been added: a Las Vegas Night and Silent AgriPac Auction, which begin at 8:30 p.m.

At the awards banquet, members will receive a bag of chips and one ticket for the Las Vegas Night Drawing. During the evening, you can try your luck at the various games and purchase additional drawing tickets with the chips you have left (or win).

Prizes to be given away include: a Safemark battery, MACMA Sampler Gift Pack, Cherry Bowl tickets and other items from FB affiliates and departments.

The Silent AgriPac Auction, sponsored by the FB Women, will run concurrently. Christmas crafts and many other items will be up for bid. The highest bid received for each item will be displayed, and you'll have the chance to submit a higher bid.

If you've lost all your chips at the game tables, bid as high as you can on auction items, or just plain like to dance — then the Jamboree is for you. It begins at 9:15 p.m. with music by the Petal Fall Variety Band.

The band will break at 10 p.m. for the drawing and highest bid announcements then resume playing until 12:30 a.m.

Thursday, Dec. 12

Congressman Bill Schuette, a member of the House Agriculture Committee, will be the keynote speaker at the AgriPac

Breakfast, scheduled for 7:15 a.m. A highlight of this event will be the Young Farmer Raffle drawing.

Grand prize is a Caribbean cruise for two and first prize is a Northern Michigan weekend for two. Other prizes are a 19-inch color TV, microwave oven, video cassette recorder and 35mm camera outfit. If you haven't purchased your raffle tickets yet, contact your county Young Farmer Committee chairperson or a member of the MFB Young Farmer Committee. The \$2.50 ticket donation constitutes a contribution to MFB's AgriPac (License #R4635-23S).

Tickets for the AgriPac Breakfast will be on sale during the annual meeting on a first-come, first-serve basis, at a cost of \$15. Proceeds will be used to help elect "Friends of Agriculture" in the 1986 elections.

The general session, beginning at 8:30 a.m., will include the treasurer's and administrative director's reports, and consideration of resolutions.

Gov. James Blanchard will address the delegate body and guests at the noon luncheon.

The resolutions session will recess at 4 p.m. for caucuses to nominate MFB directors for Districts 1, 3, 5, 7, 9 and 11.

The annual banquet, beginning at 6:30 p.m., will feature an address by Capt. Gerald Coffee, U.S. Navy, who spent seven years as a prisoner of war in North Vietnam. The topic of his address is "Faith: The Key to Survival and Triumph."

Young Farmer title winners will also be in the spotlight at the annual banquet, with presentations of the Deutz Allis tractor keys to the Distinguished Young Farmer, Chevrolet S-10 pickup keys to the Discussion Meet winner, and AgriCom subscription to the Outstanding Young Farm Woman.

Michigan Farm Bureau's highest honor, the Distinguished Service to Agriculture award, will be presented.

MFB will also be on the receiving end of a recognition presentation, honored as an MSU Benefactor. James Anderson, dean of the College of Agriculture and Natural Resources, will make the presentation.

Friday, Dec. 13

The resolutions session will resume at 8:30 a.m. and continue until completion Friday afternoon.

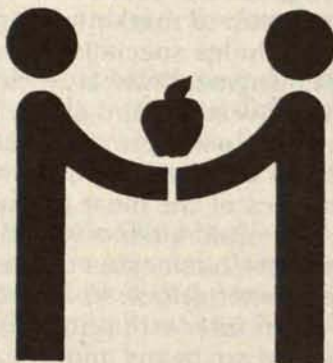
Election of directors in odd-numbered districts, one director at large, one director representing FB Women and one director representing Young Farmers will also take place.

The MFB president will be nominated by the delegate body and elected during a reorganization meeting of the board following the annual meeting.

Health Profile Screening to be Offered During MFB Annual

By Cathy J. Kirvan

With the rising costs of health care and insurance premiums, more and more emphasis is being placed on preventative health care. Farm Bureau members who attend the state annual meeting in Grand Rapids will have the opportunity to participate in a health risk profile program.



"The purpose of the profile is to apply the principles of risk management to the personal health of Farm Bureau members," said Bridget White of the Wellness Center at Metropolitan Hospital in Grand Rapids. The hospital and FB Women are co-sponsoring the health screening fair.

"By focusing on risk of heart disease — the leading cause of death in our country — as an indicator for existing levels of wellness, Farm Bureau members with significant risks will be identified," White said. "Our programs are designed to assist people in improving their overall well-being by focusing on medical concerns as well as lifestyle-related issues such as stress, faulty diet, lack of proper exercise and smoking."

White said the program objectives are to detect and treat

early stages of disease, to prevent avoidable lifestyle-related disease, to improve the quality of the health of all FB members and to reduce medical care costs through preventative measures.

The complimentary health screening includes a questionnaire, cholesterol test and blood pressure check. It will be offered from 6 a.m. to 6 p.m. Dec. 11-12 in the Blodgett Room of the Grand Center. Appointments should be made in the delegate registration area.

"A short, 15-minute investment of your time for the health screen could potentially assure your long-term good health," said FB Women's Committee Chairperson Faye Adam, in announcing the program.

All tests will be administered by professionals from the Wellness Center. About three weeks after the convention, members will receive a report regarding the health risk questionnaire that they complete and test results. The report will clearly indicate measures that can be taken to improve health and longevity.

Members whose scores indicate that they have a high health risk will receive a follow-up phone call from the Wellness Center staff, and the members' personal physician will be contacted.

"It is our responsibility to maintain our personal health," Adam said. "Screening is a preventative step we can take in doing so. Studies increasingly indicate that we can save a substantial amount of money in health care costs if we stay healthy, but what we save most is years of productive life."

AgriVisorSM

A Service for Farm Bureau Members

MFB to Offer New Sideband Radio Service

By Marcia Ditchie

Buy . . . sell . . . cash forward contract . . . hedge . . . making the correct marketing decision at the right time can boost net farm income and, conversely, the wrong decision could cost money.

The chances of the latter occurring are greatly reduced when farmers team up with marketing experts. MFB members will soon have another opportunity to join the winning team through Illinois Farm Bureau's AgriVisor Services, Inc.

"In mid-December, farmers in the southern two-thirds of the Lower Peninsula can receive daily marketing recommendations from AgriVisor on FM sideband radios," said Robert G. Craig, manager of the MFB Commodity Activities and Research Department. "In 1984, AgriVisor's marketing advice service was rated the best in the nation by *Farm Journal* magazine and we're pleased to be able to offer this service to many of Michigan's farmers in the hopes that they can improve their farm income.

"This new service will offer market advice and complement MFB's AgriCom program at a lower cost. However, AgriVisor will only offer grain and livestock prices, market advice and some national news, whereas AgriCom provides these items via computer plus state and national news, weather and legislative information. In addition, AgriCom provides special commodity information such as dry beans and dairy. The marketing advice received through Agri-

Com is identical to that received from AgriVisor."

AgriVisor's basic strategy involves a team of market analysts using planned marketing and multiple sales. The strategy minimizes farmers' marketing risks so that pricing opportunities can be taken advantage of throughout the year.

The team of marketing analysts includes specialists in soybeans, soymeal, wheat, feedgrains, livestock and grain. This team of experts provides subscribers with insight into the principles of the meat packaging and retail businesses and how those businesses affect future market prices. In addition, the team forecasts price movements of soybeans and wheat, examines long-term market planning and commodity price cycles for feed grains, and helps farmers develop strategies for buying and selling livestock, along with grain cash contracting and hedging strategies.

MFB members can subscribe to the basic AgriVisor package for \$468 a year (\$39/month) which includes the sideband radio, newsletters and seminars.

The special sideband radio delivers continuous market information on prices, news, features and AgriVisor advice from the team of marketing analysts. Radio reports typically run five minutes in length and are continuously repeated. The tapes are updated over a dozen times each day, Monday through Friday. The radios are permanently tuned to the information as it is broadcast over the FM sideband

frequency of key regional FM radio stations.

Subscribers will also receive the AgriVisor newsletter 24 times a year. The newsletter carries charts, graphs and tables. In addition, it spells out long-term strategies, states specific price objectives and carries detailed descriptions of special market signals to watch.

AgriVisor basic package subscribers will be able to attend special marketing education seminars that provide in-depth discussions on the factors which will influence commodity markets in the future, and provide training on using the tools of the professional market analyst.

In addition, special radio seminars are frequently broadcast live in the evening throughout the year to update subscribers on the farm economic outlook or new strategies for grain and livestock pricing. These radio seminars often follow major USDA reports or other key events such as national farm program changes.

"AgriVisor is a proven marketing service that has consistently put subscribers in the top one-third of all farm marketers," said Craig. "We believe this new service will be of great benefit to MFB members, especially for those who want market advice that's economically priced."

Sign up information and sideband radio units for home or mobile use will be available through participating county Farm Bureaus. In addition, the units will be on display at the MFB annual meeting.

MFB members wishing to attend the 1986 AFBF annual meeting in Atlanta have until Dec. 6 to make reservations under package one (drive to Atlanta). Cost of that package is \$249, which includes five nights at the Atlanta Hyatt Regency, the Michigan/Ohio Breakfast, Farm Bureau Country Fair and AFBF registration fee. Reservation forms and payment should be sent to Tiffany Travel, 4646 Okemos Road, Okemos, Mich. 48864 by Dec. 6.

"Our \$10 Billion Annual Farm Labor Bill" will be the topic of the Farm Labor Conference, which will be held in conjunction with the 1986 AFBF annual meeting in Atlanta. The first-time conference will be chaired by MFB President/AFBF Vice President Elton Smith. The conference will include remarks on what the Immigration Act reforms will mean to agriculture by Congressman Romano L. Mazzoli (D-Ky.), chairperson of the Immigration Subcommittee of the House Judiciary Committee. A panel discussion will also be part of the program, with panelists Chuck Fields, AFBF National Affairs Division assistant director; Roy Gabriel, California FB legislative director; and Walter Kates, manager of the Florida Fruit and Vegetable Association Labor Division.

Additional items to be covered include future farm labor issues and "The Legal Services Corporation — A Federal Agency Out of Control." The conference will be held on Jan. 13.

The Safemark Winter Steel Sale will be kicked-off the first week of December with vendor meetings in Cadillac, Grand Rapids, Atlanta (Mich.), Midland, Marlette, Lansing, Adrian and Three Rivers. Order deadline for the steel sale is Jan. 7, 1986. See page 16 for the items offered and sale prices, then use the postcard insert to send for more information.

The Michigan Association of Farmer Cooperatives 1985 annual meeting will be held Dec. 9 at the Lansing Hilton Inn. The morning program will include election of federation and local representatives, awards presentation and committee and activity reports. Dr. James H. Anderson, dean of MSU's College of Agriculture and Natural Resources, will be the keynote speaker at the noon luncheon.

A Manager/Director Seminar will be held in the afternoon in conjunction with the annual meeting. Topics to be covered include the function of farmer cooperatives, an assessment of cooperative performance, managing: a challenge from the membership and directors, and board and management relations. The day-long meeting will conclude with dinner and a speaker. For further information on the meeting, contact Charles Buchholz, MAFC executive secretary, P.O. Box 30960, Lansing, Mich. 48909, or call 517-323-7000, ext. 504.

The 1986 Michigan Soybean Association annual meeting will be held Friday, Jan. 3 at Zehnders' Restaurant in Frankenmuth. Registration begins at 8 a.m. with three individual break-out sessions beginning at 9 a.m. The sessions will run concurrently for 45 minutes and will be repeated at 10 a.m. Topics covered include South American soybean production, grain quality for exports and soybean yield contest panel of winners. A trade show with about 25 exhibitors will be open all day.

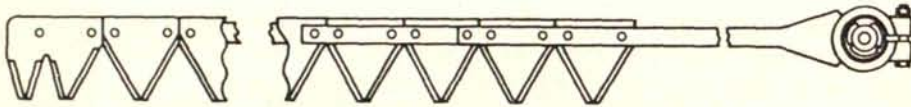
The afternoon program will feature recognition of yield contest winners in the no-till, conventional non-irrigated and irrigated categories. The meeting will conclude with a discussion of the pros and cons of the 1985 farm bill presented by Randy Green, staff manager of congressional affairs for the American Soybean Association's Washington, D.C., office.

For further information on the annual meeting and registration, contact Keith Reinhold, executive director, Michigan Soybean Association, P.O. Box 287, Frankenmuth, Mich. 48734; phone 517-652-3294.

WHEN PERFORMANCE COUNTS

Winter Steel Sale

Sale Ends January 7!



Riveted Sickle Assemblies for Haybines Mower/Conditioners & Combines

Machine	Model Number	Sickle Length	Farm Bureau Member Price
New Holland	469, 1469	9 ft.	\$ 56.32
New Holland	479, 488	9 ft.	58.88
New Holland	489	9 ft.	70.40
New Holland	495, 1495	12 ft.	85.76
John Deere Combine	200 Series	16 ft.	128.00
I.H. Combine	820	20 ft.	151.04

Part	Make	Farm Bureau Member Price
AN102009	John Deere Gathering Chain	\$28.49
176-279-C91	I.H. Gathering Chain	28.49
WK4	4" Vibra Tine Shovel	1.39
BU215A	New Holland Guard	5.74
WD-3	John Deere Shin	6.34/each*
058UV	I.H.C. Landside	4.61/each*
NU1036SC	John Deere Moldboard (soft center)	62.28
TBUV	A.C., Ford, Oliver/White Trashboard	8.94/each*
DP2238	Double Point Cultivator	2.90

*Sold only in cartons of six with bolts.



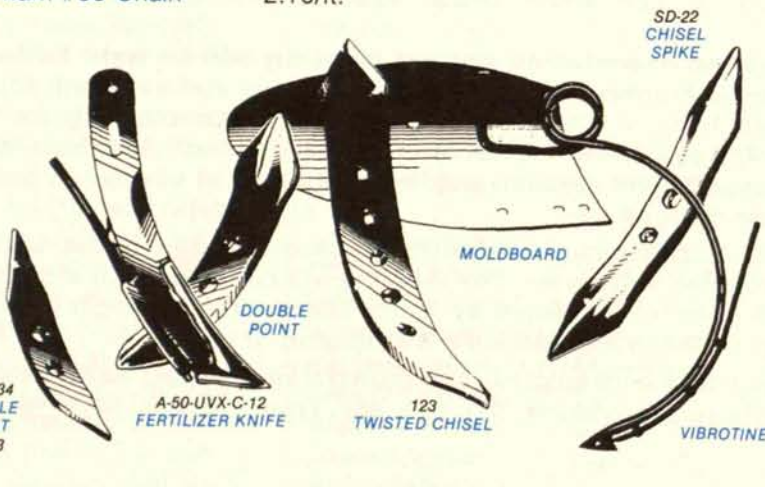
Safemark #40 Chain 1.16/ft.
Safemark #50 Chain 1.51/ft.
Safemark #60 Chain 2.10/ft.



LW SHARE (WITH BOLTS)
16" from \$8.61 ea.*



PLAIN DISC BLADE
22" from \$16.79



WC-134
DOUBLE POINT
\$1.73

A-50-UVX-C-12
FERTILIZER KNIFE

123
TWISTED CHISEL

MOLDBOARD

SD-22
CHISEL SPIKE

VIBROTINE

CC-124
TWISTED CHISEL
4" SLASH POINT
\$9.55

Ask your local county Safemark coordinator or call your county Farm Bureau secretary.

Send dealer inquiries to: Michigan Farm Bureau Group Purchasing, Inc.,
P.O. Box 30960, 7373 W. Saginaw, Lansing, Mich. 48909



Open this Christmas Package Everyday Next Year!

Here's a Christmas package that you'll appreciate all year long for the convenience, timeliness and accuracy of AgriVisor marketing news and strategic marketing advisories.

You'll use AgriVisor advice to make your marketing job easier with the best, most straightforward, specific advice available to farm marketers. Count on AgriVisor's strategy of planned marketing and multiple sales to minimize marketing risks so you can take advantage of pricing opportunities, and help meet your cash flow needs.

Basic Building Blocks for Successful Marketing

AgriVisor SCA Radio — This special sideband radio delivers continuous market information: prices, news and features, plus AgriVisor advice.

Stay on top of daily market changes, and with the AgriVisor advice, see how those changes fit your long-term market strategy.

AgriVisor Newsletters —

Twenty-four newsletters a year bring you detailed information only the printed page can carry. You can see and analyze charts, graphs and tables — material you must see and study to use best.

Newsletters keep you posted on what's ahead in commodity markets. Long-term strategies are spelled out, and specific price objectives are stated. And you get detailed descriptions of special market signals to watch — all delivered in language you understand.

AgriVisor Seminars — Look beyond the day to day pressures of marketing to a broader view of your marketing job.

The seminars provide in-depth discussions of the factors which will influence markets in the future. And

they help you learn how to use the tools of the professional market analysts.

The Basic Package

Get daily AgriVisor news and marketing advice, sideband radio equipment, user manual and twice monthly newsletters. Choose one of our AgriVisor subscriber payment plans:

Pay Quarterly.....\$117
Pay Annually.....\$468

Add secondary subscribers* at a minimum investment:

Extra Sideband Radio Unit.....\$100
Extra Newsletter.....\$25

For more information use the postage paid reply card in this publication.

AgriVisorSM

A Service for Farm Bureau Members

*Secondary subscribers are sons, fathers, partners who are actively involved in the same farming operation.

**Marketing Advice for
the Modern Farmer**

Scholarships Awarded to Olivet College Students

Ann Reincke of Marshall and Ed Malek of Menominee have been awarded the third annual insurance scholarships sponsored by Farm Bureau Insurance Group.

Reincke and Malek, both majoring in insurance at Olivet College, received one-year



awards of \$1,850 to help further their insurance studies.

FBIG Executive Vice President Robert Wiseman presented the scholarships during an awards ceremony Oct. 29 in Lansing. This is the second year that Malek has received the scholarship.

Known as the Michigan Farm Bureau Insurance Scholarships, the fund was started by FBIG three years ago to help deserving insurance majors attending Olivet College.

"Both Ann and Ed are outstanding examples of the type of young people entering the insurance profession today," Wiseman said. "It speaks well for the insurance industry that so many bright and talented people are choosing insurance as a career."

Community Group Responds to Right to Farm Case

An article on the Right to Farm battle being waged by St. Joseph County hog producer Olin Jones prompted the Iron Creek Modern Farmers Community Action Group to make a donation to the MFB Legal Defense Fund.

"At our meeting Oct. 11, we voted to show our support for the defense of the Right to Farm Act in the case of Olin Jones," said secretary Mary R. Kirk, in a letter that accompanied the Washtenaw County group's donation. "We truly hope it will be acceptable."

A Home Grown Tree — By Myra V. Hand

*"Let's go cut our Christmas tree,"
are joyful words to me,
For one of the blessings of our farm
is a home grown Christmas tree!*

*We do not plant our trees in rows
and trim them like a cone.
The seeds from which our trees grew
by the hand of God were sown.*

*From tiny seedlings they did grow
up to the room sized ones,
Weathering all the storms we saw:
the winds, the rains, and suns.*

*Spots of shade in summer
the trees have given to our cows.
Perhaps while hunting rabbits, a boy
has rested 'neath their boughs.*

*Our farm can offer evergreens
of balsam, spruce or pine.
Some years a tree was chosen
several months before its time.*

*Let's look beside the fence rows,
the creeks, or in the wood.
It need not be a perfect tree,
if it just looks "pretty" good.*

*We will add an extra star
or turn a bare spot to a wall.
For like humans it's not perfect,
but God still loves us all.*

*What a joy it is to celebrate
the day that Jesus Christ was born,
With our own special home grown tree
on a snowy Christmas morn!*

RURAL RASCALS



WHERE ARE THOSE TRACTOR KEYS? — At age three months, this little tyke had already decided what he wanted to be when he grew up. Now one year and a couple months old, Michael Sheerin continues to play with agricultural toys but has added choo choo trains and school buses to his career interests. Michael is the son of Tim and Kim Sheerin of Grand Ledge.



I WANT MY MOMMY! — You can almost hear this orphaned raccoon screeching for its mother as Amy Henderson, 11, tries to comfort it. The baby was found in a hay mow. Amy is the daughter of Keith and Kathy Henderson, dairy farmers in Sanilac County.

The Illustrated "Farmette"

A look at farming on the lighter side

By Connie Turbin

Donning a red bandana and ski parka transforms dark-eyed, dark-haired Andrea Hofmeister of Tuscola County into *Rural Living's* cartoon look-alike, "The Farmette."

Andi is the creator and illustrator of the monthly cartoon feature which appears in the statewide *Rural Living* magazine and in her own Tuscola County Farm Bureau newsletter. And while she is still reluctant to call herself a cartoonist, she is making steady, self-taught progress in cartoon illustration.

"I try to keep the Farmette on the lighter side," says Andi about the cartoon character she uses to express a range of emotional responses to daily life.

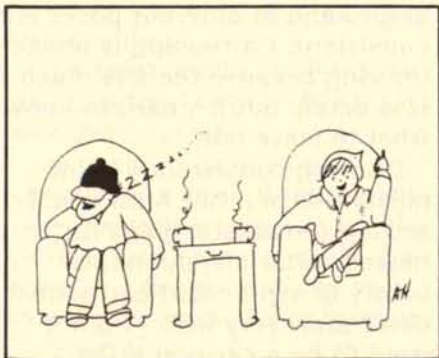
The Farmette reacts to her surroundings with joy, frustration, bewilderment and pride, coupled with healthy doses of insight and good humor. While Andi says the character is definitely autobiographical, she characterizes the Farmette as having a much more positive outlook.

"We have grown together since I began drawing the Farmette in early 1983," she says. "The first ones reflected the fact that, like me, she was not involved in the farm. Since then she has learned and so have I."

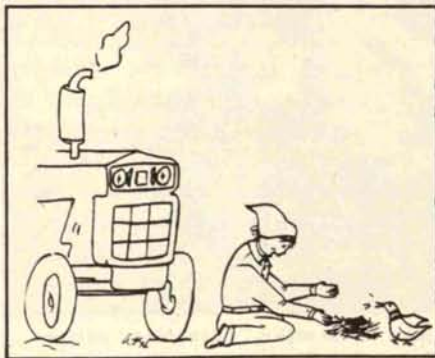
Right now Andi's priorities are on the farm, where she and her husband Ken raise corn and light red kidney beans. In the past couple of years, she has

taken on a greater share of farm work and finds herself working alongside Ken and his father. "At first Dad was pretty skeptical about having a woman in the farm shop or on the equipment, but he's accepted my interest and my help and he's teaching me what I need to know to be a partner in the farming operation."

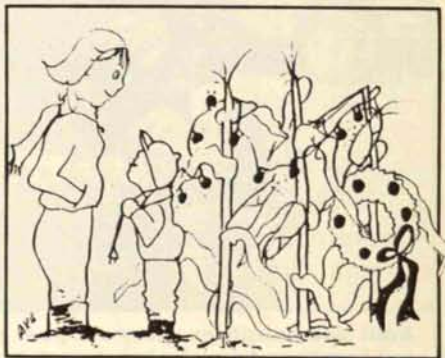
Andi recognizes that the role she has taken on at this point in the farm partnership is not for everyone. "Our situation isn't unlike a lot of other farm couples. We're trying to hold on in a tough time. In some families, it's the wife who takes a job off the farm. In ours, Ken is the one working two jobs: farmer and computer equipment salesman."



"Now that harvest is over, we can re-paper the bedroom, repair that leak under the sink, clean closets. . . ."



"I know you're angry, but consider the alternatives."



"But I heard you tell Daddy that the fields were so wet that you'd still be combining in January!"

Being raised in Birmingham, Mich., was not exactly the ideal training ground for farmer or farmette, acknowledges Andi. "I find, though, that I have a lot of pride in saying that I'm a farmer and in what I am learning about the farm."



Andi regularly trades artist's ink for a grease gun in her everyday role as farm partner.

Creating the Farmette character, says Andi, was a way of expressing that growing pride and the ideas and thoughts that came to mind while driving tractor or doing any of the routine chores around the farm.

"During the year that I was

Michigan Farm Bureau's Outstanding Young Farm Woman, I wrote a column for the *Michigan Farm News*. Most of those columns were 'written' on the tractor or while running errands. It provided me with the necessary thinking time. After all, there's not much else to do on a tractor but think."

This creative habit didn't turn off at the end of Andi's stint as Outstanding Young Farm Woman and guest columnist, but the demands of farm and family forced her to find a new way of communicating.

"They say a picture is worth a thousand words," says Andi, "That's what I enjoy about drawing the Farmette cartoon. It takes about an hour to actually do the drawing. And sometimes when the *Rural Living* deadline is looming that's about all the time there is available."

Time may be hard to find, but ideas are not a problem, she says. "I have lots of situation ideas. Drawing is more difficult. Lots of ideas get rejected just because I can't draw the car-



Apparently an aspiring "Farmette" cartoonist, too, young Mary Jo's artistic endeavors are on display in the Hofmeister home. Andi encourages creative expression by her children Nicky, 7, and Mary Jo, 6, in music, dance and drawing. The children are among her 10 piano and voice students.

toon satisfactorily. I guess that's kind of a back door editing process."

Andi does try to take a few minutes in her busy schedule of role changes from wife and mother to farmer then music teacher and community volunteer to teach herself to sketch and draw.

"I am drawing more confidently, but I am still striving for a consistent rendition of the Farmette. I just need to sit down and draw and draw until 20 Farmettes, drawn from different angles and in different poses are consistent. Cartooning is unlike drawing because there is much less detail, but it's hard to know what to leave out."

Drawing consistently is important to her, but Andi is not setting unrealistic goals for herself. After all, she notes, plenty of syndicated cartoonists don't draw very well. "I don't need to be a cartoon artist unless I plan to draw 'Prince Valiant.'"



Andi and daughter, Mary Jo, pose in their look-alike "Farmette" attire: red bandana triangle headscarf and ski parka. The cartoon character and her farm life situations are mostly autobiographical, says Andi, but, she adds, the Farmette is more positive in her outlook.

Developing Friendships

By Janice Child

In 1955, when Art Molzon joined Farm Bureau Insurance in Lapeer County, he already had two successful careers going. Not only did he operate a 280-acre dairy farm, but he had also worked in management in the Kroger grocery chain. In both cases, he had many years' experience.

Thirty years later, Art Molzon is still a Farm Bureau Insurance agent in Lapeer County, and he has been successful at this career, as well. As Art said, "Most of the things I've done I've liked. I farmed for about 16 years. I was in management with Krogers for nine years. I don't have the habit of changing jobs."

More than anything else, Art said that curiosity brought him to the insurance business. Since he had prior experience working with the public in a sales setting at Krogers, he thought he might be able to make a living at it. At that time, he was farming full-time, milking 35 cows each day.

In these early days, his insurance career was a part-time proposition, but that was to change when he suffered a back injury and was forced to give up active farming.

The farm itself is still his, but he rents the land out to others who plant crops.

In 1955, most of FBIG's clients were Farm Bureau members, selecting either auto, life or fire insurance coverage. His farming background and involvement in the Farm Bureau

organization made Art's transition into insurance easy. He not only knew the people, but he knew their language and knew how to deal with farmers' problems.

"I've always enjoyed meeting and working with people," Art said. "After a while, they aren't just customers; they are friends. Many of my clients have been with me for all 30 years; others for 20 to 25 years. Since I've lived in the area all my life, I know most of the people here, and it's become more of a friendship, in most cases, than an agent/client relationship."

Art and his son Harold, also an FBIG agent, work together and write as much as they can, and new clients become friends.

"Customers are more concerned than ever about insurance," said Art. "And they are more informed. As the policies have been rewritten to give more coverage, customers have kept up on these changes by reading literature that contained information about these changes. At the same time, policies are so complex, customers call in to report claims even if they aren't sure they have coverage. With policies so broad now, there is always the possibility that they are covered."

"Because we are friends and because I'm familiar with most of the farm operations here, claims are quickly settled."

One way that Art has found to keep current on changes in the farm market is through reading farm magazines. He also makes it a point to attend fairs and to stop in to talk with the implement dealers to learn about the new equipment that has become available.

Farmowners in his favorite product to present. "It's the best product to have," he said. "It's excellent. We have led the field in farmowner coverage throughout the years. We were the first to introduce a farmowners policy, and the innovations that they keep coming up with help us to keep pace with the needs of the farmers."

Before becoming an agent, Art had been involved in the Farm Bureau organization in Lapeer County. During his early days, membership was necessary to most insurance sales. Today, he is still committed to membership and membership growth. "We try to write as many memberships every year as we can to help the membership division. It's been beneficial for us to work with the Farm Bureau members all these years," he said.

Thirty years is a long time to be affiliated with one organization. A relationship of that length requires mutual respect and commitment to similar goals. Art said that when he started out in the insurance business with FBIG he had a wait-and-see attitude. "I thought I would just try it out and see what it was like. If I didn't like the business, I knew I could always quit and keep on farming. I enjoyed it, and it was apparent that I could make a living, so I stayed."

Janice Child is editor of Crossroads, FBIG's monthly magazine for insurance agents.

COMING ATTRACTIONS

VCRs offer home entertainment convenience to rural families

Just a few years ago, you probably had little idea of what a VCR (video cassette recorder) was, let alone put one at the top of your Christmas wish list. But since the VCR unit was introduced to the consumer market five or six years ago, the product has seen phenomenal consumer acceptance.

Today there is a VCR in approximately 20 million American homes, and if the Christmas wishes of retail marketers come true, a holiday sales surge will increase the number significantly.

Not only will more and more homes have VCRs, but applications are being expanded in schools and businesses. Many companies are using VCRs in sales presentations, employee training and information programs. As home VCR units become more commonplace, organizations like Farm Bureau may use video "brochures" to introduce new services and programs. The list of applications throughout our society will continue to grow.

What are the reasons for the rapid growth and popularity of the VCR? The major factors are the appeal of home entertainment convenience, and affordable pricing.

Imagine, for example, the leisure time benefits for the

typical farm family like yours with a busy work schedule. With a VCR, favorite news or entertainment programs could be recorded for viewing at a later, more convenient, time. With a VCR, affordable family movie entertainment can be purchased or rented through local video stores for viewing at home.

Thanks to the law of supply and demand, this convenience is surprisingly affordable. Costs for the unit have continued to fall. A VCR that would have cost \$800 five years ago can be purchased for about \$300 today. Of course, you can choose a "basic" unit for less than that, or if you want to pile on the extras, you can run up the tab to \$1,000 or more!

If you are considering buying a VCR for your family this year, there are some guidelines to observe and decisions to make *before* you make your purchase.

Your first buying decision is which VCR tape format to select: VHS or Beta. The VHS format is by far the most popular, representing about 80% of the VCR units sold in the consumer market. However, there are those who argue that Beta gives a higher quality picture than VHS tapes. How will you decide?

Consider first which format relatives or neighbors who own VCR units have. You may wish to select the same format so that you can share tapes of pre-recorded movies or television programs.

If you plan to rent pre-recorded movies through a local video outlet, keep in mind that most of these stores have plentiful VHS cassette movies, but fewer Beta record cassettes.

The next buying decision is to select the brand or brands that you will consider. VCR salespeople will tell you that brand names are not as important as the features. There is a great deal of truth in that advice since nearly all VCRs sold in the U.S. are built abroad, even many of the units which bear well-known American appliance names. From Zenith to Toshiba, Fisher and Hitachi, the quality will probably not vary considerably.

Choose options based on how you plan to use the VCR in your home. A key option relates to programming ability. This means the number of days in advance the unit can be programmed to record. Units are available which can be programmed anywhere from one to 14 days ahead.

Programming ability also applies to the events option. This is a key buying decision. A VCR with a one-event feature means that you can program the unit to automatically record one TV show. If you choose a unit with a four-event option, you could record up to four times without reprogramming. For example, you could record at 7 p.m. Sunday, 10 p.m. Tuesday and at two other times.

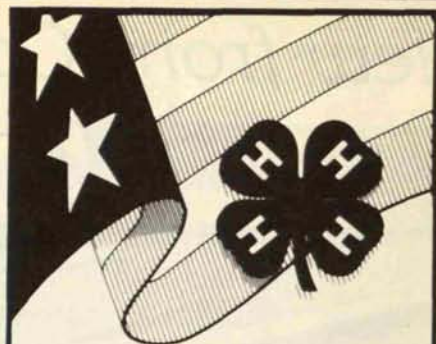
Another commonly offered option is the "cable ready" feature. This option allows households which have access to cable to record stations high on the VHF band. However, since few rural residents have cable, this option would be of little interest to some.

The remote control option offers another set of choices to the VCR buyer. You can select either a wired remote control or

wireless. The wired type is just what it suggests. The handheld remote control box is connected by a cord to the VCR.

The wireless type operates on a signal to the electronic "eye" on the VCR. This is the ideal in convenience, but this option also adds to the cost.

Before you buy, talk with other VCR owners and obtain consumer information. Then, when you shop for your VCR, tell the salesperson exactly how you plan to use it in your home. Good planning and analysis on your part before you purchase a VCR will save you money and you will be happy knowing that you bought a leisure time product that truly meets your family's needs.



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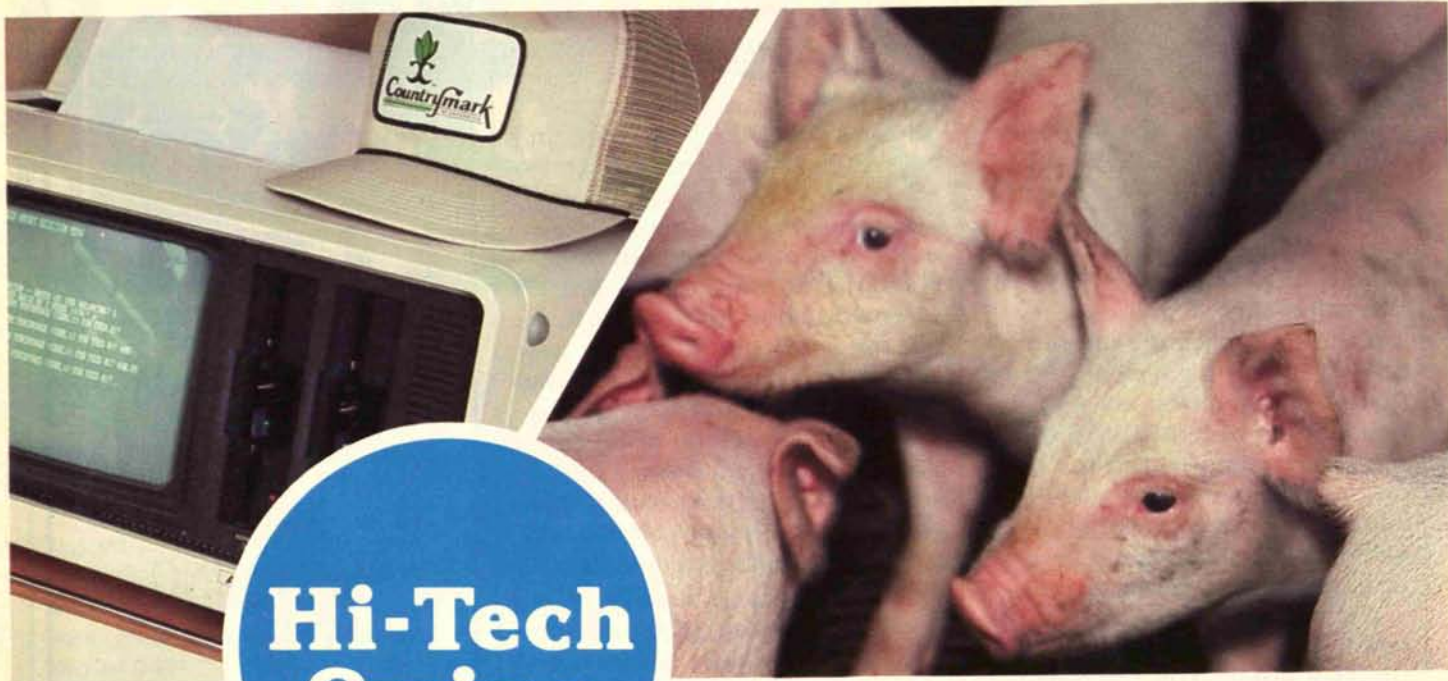
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In the next 6 months

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\$1,000.00-\$3,000.00

\$3,000.00-\$5,000.00

More than \$5,000.00

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Address _____

City _____ State _____ Zip _____

Phone (____) _____ County _____

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Grand Rapids, MI 49506

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



Update on African Famine

Has U.S. Aid Helped?

The continuing famine situation in Ethiopia and the Republic of the Sudan dominated the news this past summer. Rock stars focused attention on the problem with the widely publicized concert, record and video, "USA for Africa." Charitable organizations and the U.S. government donated millions of dollars to the drought-stricken areas to buy food, medical aid and transportation equipment.

Now, a few months later, the glare of the media spotlight has faded somewhat, but many problems and challenges remain. This month we'll focus on some of the basic geographical and political factors that contributed to the famine disaster in Ethiopia and Sudan, and we'll have an update on how conditions have improved since the summer.

Andrew J. Mair, a former international trade consultant with AFBF, traveled to the famine-stricken areas of Africa early this summer. He was interviewed by AFBF's *Farm Bureau News* upon his return.

Transportation Systems Contribute to Problem

In the interview, Mair said that transportation problems added to the suffering caused by the summer drought.

"The problem is getting the food distributed to the people in the isolated areas," he said. "Ethiopia and Sudan are two of the largest countries on the

African continent. Ethiopia is the size of Texas, New Mexico and Oklahoma combined, and Sudan is the size of the United States east of the Mississippi River.

"Both countries have a limited railroad system and almost no highway system. The high plateaus of the rugged mountains of Ethiopia make it all but impossible to build and maintain roads in many sections of the country. Officials tell us that over one-half of the population of Ethiopia live more than one-half day's walk from the nearest road."

Mair said another problem complicating the transportation of food to Africa is our government's cargo preference requirement. "Officials responsible for the food aid programs in the countries we visited were critical of the way cargo preference legislation was handicapping their programs. We were informed that the cost of delivering grain from the U.S. to the port of Mombasa in Kenya on a foreign flag vessel was \$30 per metric ton and the cost of using a U.S. vessel was \$100 or more per ton.

"This means that large quantities of money intended for famine victims in Africa is going instead to U.S. shipping companies. The legislation to change the cargo preference provisions of P.L. 480 deserves the support of all who are contributing to famine relief in Africa."

Outmoded transportation equipment also handicaps food distribution, he said. "The logical method for transporting grain to central Sudan is by rail but the nation's 50- or 60-year-old railroad is only operating at about 30% capacity.

"As an illustration," Mair said, "the railroad is reported to have 300 diesel engines and only 75 or 80 of them are operational. One suggestion would be to send some good diesel engine mechanics and some spare parts over there and get those engines operating again."

Political Policies Limit Progress

Mair believes that political systems in many African countries result in policies that do not put a high priority on food production.

"The pro-communist government that controls Ethiopia has adopted policies such as the collectivization of farms, which has reduced food production. They prefer to control prices and keep food cheap for the people in the cities. They cannot see the advantage of using the market system that has worked in the countries which are now providing them with food.

"Recent changes in the government of Sudan have caused delays in approval of clearances for moving commodities. Some of the new people are reluctant to make decisions because those decisions may not be approved by their superiors."

Mair also cited the military conflicts that are occurring along many borders in Africa as major deterrents to the progress these countries can make toward serving their human needs.

Conditions Improving, But Help Still Needed

Some progress has been made in the famine-stricken regions of Africa. According to *Africa News* magazine, rainfall has returned to normal levels across much of the continent in recent months. The U.N. Food and Agriculture Organization (FAO) and other agencies are forecasting better yields and less need for food aid. The magazine notes, however, that "experts monitoring Africa's food needs stress that recent gains should not obscure the necessity of continued emergency aid in some areas and further work toward long-term self-sufficiency in others."

Relief groups try to provide 50 kilograms (110 lbs.) of food, mostly grain, each month to people who have returned to their land but still cannot feed themselves. But, because of slow delivery of food from the Red Sea port of Assab, the people sometimes receive even smaller amounts.

It appears that the best Ethiopia can expect in the next year is a milder food crisis, even though near normal rain has returned to much of the country.

Small Harvest Expected Despite Rainfall

The land is greener now, but crops are still not growing, World Vision International's Nancy Sandburg told the magazine. Many farmers returned to their land this year with donated "Agropaks" of seeds and hand tools, she reported, but few expect a good crop. In

some areas, seeds were lost to marauding insects. In others, the rainfall was still too sparse. Most people in Ethiopia's drought-afflicted regions will need another year of food aid, she predicted.

Although 1985 rainfall was generally adequate, grain production is likely to be abnormally low, with severe shortfalls expected in parts of central Ethiopia, *Africa News* reported. There are some 7.9 million persons affected by drought, but as a result of improvements in food distribution, the number of displaced persons has decreased.

Relief workers have expressed particular concern about rampant malnutrition in areas where the government is fighting insurgents, such as Tigre, and about a U.N. refugee resettlement plan for 317,000 persons in Harar Province, for which logistical and medical aid is desperately needed.

In Sudan, an estimated 8.4 million people remain in a state of emergency, with 1.5 million of these displaced. Although some 500,000 have reunited with their families and some have resumed farming, serious problems still plague this vast country as it awaits the harvest: a shortage of trucks as well as poor road conditions; inadequate grain storage, especially if large quantities of food arrive during and after harvest; and malnutrition.

Water quality is suspect in many areas of Sudan and there is an increasing danger of the spread of water-borne diseases. A major relief effort will remain necessary for some time, partly because of the transport bottlenecks.

Conclusion

The humanitarian attention focused on the famine region of Africa this summer helped meet the immediate and crucial food needs of millions of starving people.

But finding and implementing long-term solutions that will permanently eliminate starvation in this area will be much more difficult. Supporting agricultural research at our land grant universities will be important, especially as it relates to improving arid land farming techniques to allow people at least a subsistent level of food production.

U.S. farmers can also continue to support P.L. 480, and point out how the added cost of cargo preference restrictions hinder private and governmental efforts to aid other nations.

And from a political standpoint, there's a role for the U.S. to play in helping to resolve the conflicts that handicap the economic development of many African nations. Quarrels and outright warfare have hindered the reforms these countries need to make in order to move their economies away from an almost total reliance on agriculture and toward a modern economic mix that will boost the living standards of their citizens.

Many less developed nations in other parts of the world have progressed from being recipients of food aid, to economic diversification, to prosperity. And history has shown that one of the priorities for these newly prosperous countries is to purchase U.S. food products to improve their standard of living.

Discussion Questions

- Have you contacted your congressmen to express support for Farm Bureau policy on cargo preference and P.L. 480 programs?
- Have members of your group contributed to the famine-relief efforts?

Legislative Review

(continued from page 7)

Uniform Commercial Code

— S.B. 362, which would eliminate any obligation on a buyer of farm products having a lien on them, passed the Senate prior to summer recess. It was heard in the House Agriculture Committee for the first time on Oct. 3. Tremendous opposition was generated by the lending institutions.

FB scheduled three meetings with bank, farm credit, grain and agri-dealer, livestock and food processing interests to attempt to work out the differences. A compromise in concept was agreed to.

On Oct. 24, a substitute bill was considered and reported out of the House committee. As amended, the bill provides for a notification procedure and both lender and buyer protection. The buyer would not be at risk and would buy a product free of obligation for double payment when properly notified by the lender. In addition, the compromise recognizes the fragile condition that lending agencies are in at the present time.

If the House passes the substitute, it must go back to the Senate for agreement.

Prison Farms Bill — H.B. 4491, which would permit prison farms to sell farm products in the open market, was considered in the House Corrections Committee early in the session and reported out. FB expressed opposition on the basis that products produced by prisoners could be sold in competition with farmers and also a serious concern on the protection, purity and integrity of the food product.

MDA has been involved in drafting language that would assure adequate inspection and

FB has been involved in drafting language to protect the public and farmers from competitive sales of a questionable product. FB did not oppose the bill when amended, however, it was finally sent back to committee.

Recreational Trespass Act

— H.B. 4576 will be considered again later this session. A meeting has been held with the Department of Natural Resources and the attorney general's representative to work out possible clarifying language dealing with the civil liability section. FB has supported the legislation providing the landowner is fully protected.

Michigan's Debt — The state's debt of \$1.7 billion (\$800 million accumulated and \$900 million fiscal deficit) was paid off as of Nov. 8, which has been called "Solvency Day." As a result, the income tax rate will drop from the present 5.35% to 5.1% because .25% was earmarked for debt repayment. Also, the previously earmarked 10¢ per pack cigarette tax will now go to the general fund.

Under present law, the income tax rate will return to the old 4.6% rate on Oct. 1, 1986. However, there is a controversy on whether it should be cut to 4.6% Dec. 1, 1985 or May 1, 1986.

Federal Balanced Budget

— Twice in this session the Michigan Senate has passed, by a bipartisan vote, resolutions (HJR "A" and substitute HJR "C") calling on the U.S. Congress to write an amendment to the U.S. Constitution requiring a federal balanced budget. Such an amendment would be submitted to the states for ratification. If Congress failed to do this, then a constitutional convention would be called for that purpose.

However, the Michigan House defeated these efforts (by close votes) to petition the U.S. Congress to constitutionally require a balanced budget.

Michigan would have been the 33rd state to pass such a resolution. It takes 34 states to force the issue. However, history has shown that Congress acts when the states come close to having the required number.

Those opposed to the proposals couldn't politically oppose a balanced budget so they played on fear of a "runaway convention."

Even if 34 states act at some point, Congress itself would be most afraid of a convention and would act to prevent it. In any event, 38 states must ratify any amendment to the Constitution.

Gypsy Moth — The MDA has announced a plan for a spray program to try to control the spread of moth infestation in the 37 lower counties. It will, however, be impossible to eradicate the pest. Those counties are under a federal quarantine prohibiting certain plants, wood, vehicles and other objects from being moved to non-infested areas without a certificate of inspection.

The worst infestation is in a 200-square mile area in Gratiot, Isabella and Midland counties.

Federal, state and local funds will be used. Local government will control the spray program.

The main reason that this dangerous pest got out of control was citizen opposition to spraying, court injunctions and lack of adequate funding. The economic loss due to loss of forest products is beyond estimation.

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

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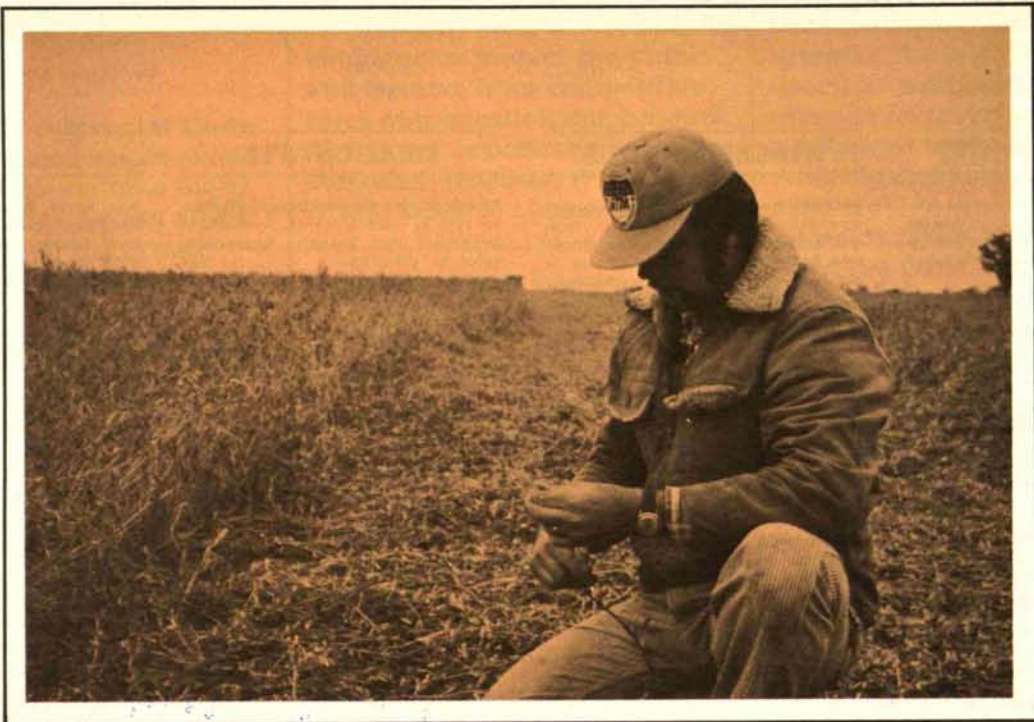
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