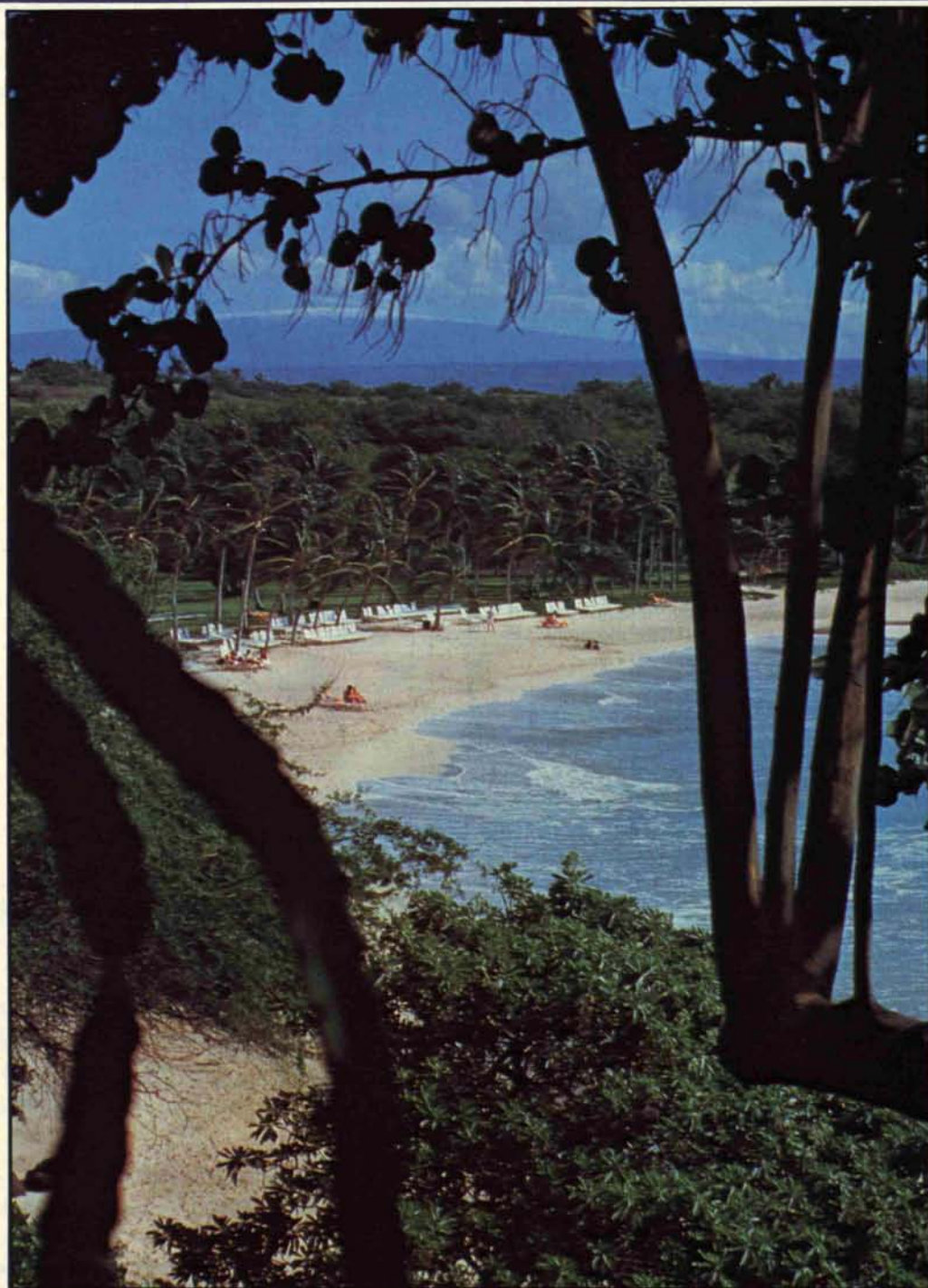


RURAL LIVING



**AFBF Hawaii Convention
Draws 8,200 Members**

RURAL LIVING

FARM NEWS

A publication
of the
Michigan
Farm Bureau

Michigan Farm News RURAL LIVING



AFBF Hawaii Convention
Draws 8,200 Members

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THE COVER

Island tours and convention activities in Hawaii drew 8,200 FB members to the 1985 AFBF annual meeting. Hawaii photos by Bill Poirier
Executive Editor, AAA Michigan Living

In this issue:

Aloha Hawaii!

The perfect spot for mixing business and pleasure, MFB's 200 members at the AFBF annual meeting agree after saying Aloha! to Hawaii, Jan. 7-10

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Interpersonal skill building sessions at the Executive Club Conference last December showed Young Farmer and Women's Committee members how to develop a leadership style with "heart"

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Farm Bureau's SERVICE TO MEMBER PROGRAMS

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Farm Bureau



Agriculture at the Crossroads



We've been talking for several months now about agriculture being at the crossroads. Decisions made on the new federal farm program will chart the course of our industry and consequently the course of the lives of those involved in agriculture.

We have a choice. We can either sit back and let those decisions be made by others or we can take control of our own destinies by providing strong direction to the decision-makers. We also have a choice on whether to speak with one effective, strong, united voice or hundreds of fragmented, indecisive, weak voices. If we opt for the latter, politicians will surely say, "Farmers can't agree on anything," and draft legislation that meets their political objectives or those of the many interests outside of production agriculture.

After many months of study, meetings with farmers to gain input, discussions with commodity groups and other farm organizations, and Farm Bureau's grassroots policy development process, we now have a position on Farm Bill '85. It reflects the thinking of a majority of producers on what agriculture needs to remain a viable industry in the future.

Your organization will now enter the legislative arena, armed with that policy, to fight aggres-

sively for a farm bill that incorporates what Farm Bureau farmer members said agriculture needs.

Broad member commitment to execute that policy is crucial. Farm Bureau has the most knowledgeable, effective, highly respected lobbyists to sell that policy to Congress but they need the support of farmers "back home" to make it happen.

Many special interest groups will, at the same time, be trying to sell their solutions to the "farm problem." Some will present convincing arguments that it is a social rather than economic problem and therefore requires social solutions. It's been costly social solutions to problems that have built the incredible federal deficit which has been partially responsible for the farm problem. Agriculture can't take any more of those kinds of solutions. Yet that could happen if we don't stand tough together.

Agriculture is at the crossroads and, in a way, I think, so is Farm Bureau. We have a 65-year record of action and success and have earned the reputation of being a reasonable, responsible organization. This record has influenced decision-makers to listen to and respect our positions. There's no doubt that they will listen respectfully to our position on Farm Bill '85.

But it will take more than our reputation to win this battle. Because of all the "help" Congress will be offered to write the new farm bill, our elected representatives will be under extreme pressure. They'll be looking not just at words in a policy book, however wise those words might be, but at the constituents who put them in the positions they now hold. They'll be taking the pulse of those constituencies to see how broad the support is for proposed solutions. If that pulse for Farm Bureau's policy doesn't register very high, then they'll look for alternatives, even though they may not be the best for our industry.

This shifts the major responsibility back to where it belongs — to each individual farmer member. Let your congressman know that you support Farm Bureau's policy on federal farm programs. Talk to your friends and neighbors — both farm and non-farm — and convince them that your organization's grassroots-developed solution to a problem that affects them is the best one.

Elton R. Smith

Elton R. Smith, President
Michigan Farm Bureau

Updating the Family Album

By Connie Turbin

One of my New Year's resolutions was to stop using my closet shelves as a storage place for photo albums, loose family photos, cards and letters. I have my father's baby pictures, for cripes' sake. And there's the complete series of letters written by my great aunt during an adventurous trip to the western states in 1926, not to mention the many unidentified photos of stern looking men and even sterner looking women.

It is my downfall, however, that I find even the most enigmatic faces peering out from these photos to be precious. This sentimentality dooms any effort to relegate baby photos, theater tickets and such to the attic or basement.

So I have revised my resolution to require that the box labeled "Very Old Walker Family Photos" be replaced with an identically labeled, but neat and well-organized, photo album. My revised resolution extends to the 1982 family Christmas photos, vacation snapshots, school pictures and the like.

It is, however, easier to update the Farm Bureau family album. Let's start with an official welcome to the new and some now-familiar faces, and say farewell to cherished friends who will always be a part of the Farm Bureau family.

•After a stint as a vo-ag instructor in South Dakota, Kris Ranger says coming home to work in her native Alcona County "suits her just fine." Kris is replacing Doug Fleming as Northeast Region representative. Fleming has been transferred to the Central Region.

•Andrew Ferdinand and T. R. Cagney relinquished their "rookie" titles to Ranger after just seven months. Ferdinand and Cagney joined the MFB staff in May 1984 to take over regional representative duties in the Northwest and Southwest Regions, respectively.

•Kevin Kirk traded farm equipment sales for computer software when he returned to MFB this fall. Kirk, who had six years of prior employment with the organization, joined the MFB AgriCom program as market specialist in charge of sales and promotion. He replaced Mike Kovacic who is now Young Farmer Department manager.

•Ben Kudwa came to MFB from Agra Land's grain and bean marketing division (formerly Michigan Elevator Exchange). Kudwa serves as MFB AgriCom program operations manager and marketing specialist.

•Matthew Butzin also comes to MFB from Agra Land, Inc., where he had served as the cooperative's chief financial officer. Butzin assumes the duties and responsibilities as MFB and affiliated companies treasurer and chief financial officer, a position held by Max Dean until his retirement on Jan. 2, 1985.

•Max Dean served MFB and its affiliated companies for over 32 years. He first served as assistant, then became credit manager for Farm Bureau Services, Inc. In 1974 he was selected as treasurer and chief financial officer for the total organization.

•Gene Greenawalt, whose 15-year career in FB earned him the respect and friendship of members and staff, will be missed by those who relied on his counsel and benefited by his hardworking example. Greenawalt served as a senior regional

representative responsible for orientation and training and was a former manager of the MFB Group Purchasing affiliate.



KRIS RANGER



ANDREW FERDINAND



KEVIN KIRK



BEN KUDWA



MATTHEW BUTZIN



MAX DEAN



GENE GREENAWALT

U.S. Producers Seek ITC Rulings

WASHINGTON

Apple Juice Imports — Foreign apple juice concentrate has now taken more than 50% of the total U.S. apple juice market. As a result, growers are experiencing a decline in juice apple marketings while the apple juice industry is experiencing continued growth.

Through the efforts of the Michigan Processing Apple Growers (a division of MACMA), AFBF and growers in other apple producing states, growers now have the opportunity to obtain relief from imports of foreign apple juice concentrate.

During the last session of Congress, the Michigan Processing Apple Growers, with the support of Congressman Guy Vander Jagt, pursued legislation which would have added a small tariff on imported apple juice concentrate. Even though the bills were not enacted, a compromise was reached between the administration and Vander Jagt's office.

Under this compromise agreement, the office of the U.S. trade representative will file a complaint with the International Trade Commission. If grower representatives successfully prove that imported concentrates are injuring growers and the industry, the ITC will recommend remedies, which might be in the form of tariffs or import restrictions, to the administration.

A determination has been made to secure legal counsel to prepare the ITC complaint and argue the case. The total money

needed to finance the project is expected to be \$120,000. Growers are being asked to contribute \$60,000 to finance the project. Grower Contributions will be matched by AFBF.

The Michigan Processing Apple Growers Marketing Committee has approved a \$10,000 contribution to the grower fund. The Michigan State Horticultural Society has contributed \$1,000. Some processors and sales agencies in Michigan are also expected to contribute funds, and several other state marketing associations are also in the process of collecting funds to be used for the complaint.

Anyone willing to contribute additional funds for the complaint should send a check, payable to the American Farm Bureau Federation, to MACMA, P.O. Box 30960, Lansing, Mich. 48909. Further information is available by calling MACMA at 1-800-292-2653.

Canadian Pork Imports — The International Trade Commission has unanimously ruled that domestic hog producers are being hurt by Canadian pig and pork exports to the U.S.

Canada exported about 125 million pounds of pork products and almost 500,000 hogs to the U.S. in 1983; 1984 Canadian pork and pig exports to the U.S. are nearly triple those figures.

Following the ITC ruling, the Commerce Department will investigate to determine if the Canadian government subsidized the exports — an action subject to retaliation by the imposition of countervailing duties. A joint ITC/Commerce binding ruling could be out in May.

U.S. Protests Unfulfilled Chinese Grain Contract — The U.S. formally protested China's failure to purchase 3.8 million tons of American grains, worth \$475 million. This is the first time China has reneged on a contract since Sino-U.S. relations were re-established in 1979.

Under a 1980 grain agreement, China committed to purchase six million tons of wheat or corn annually. The Chinese fell 1.6 million tons short on purchases in 1984 and 2.2 million short of their obligation in 1983.

Throughout the final months of 1984 Chinese officials complained about grain prices, the discovery of pesticide residues in wheat shipments and "protectionist" U.S. textile regulations.

LANSING

Legislature Convenes — The 83rd Legislature began its session at noon on Jan. 9. The schedule for January was very light with the time devoted to swearing in the 13 new lawmakers, plus two others who were elected in special elections; election of certain House positions; selection of seats based on seniority; committee assignments; and introduction of bills. Gov. James Blanchard's State of the State address to a joint session was expected during the second week of the session.

The Democratic Party's majority in the House was cut from last session's 62-48 to 57 Democrats and 53 Republicans. The Republicans were hoping to

(continued on page 8)



Tax Services from Farm Credit: because we know the tax laws for every farming move you make.

Ivor Eliason, C.P.A., tax specialist for Farm Credit. There are a lot of capable tax planners and preparers. But most of them can't do for farmers what we do. Even though they're capable people on the whole, they just don't work with farmers and with farm taxes on a day-to-day basis. And in many cases, we end up amending previous-year tax returns to get money back for the farmer that should have been coming his way all along.

I may be partial because I've been working for Farm Credit for so many years. But I know for a fact that our people have the specialized know-how that makes them the superior tax planners and preparers for farmers. Our people can help you with purchase scheduling, Investment Tax Credits and depreciation deductions. They are trained, tested and certified by Farm Credit. Everything they do is geared toward saving the farmer money.

As with all of the services we provide, Tax Services from Farm Credit Services is for *farmers only*. So, when you come in for tax planning or preparation, you'll know you're getting specialized service that's offered by people with a *total* commitment to serve the farmer.

We have the latest information on the tax laws that can benefit your operation.

So call or stop in today.

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



McManus Named to Ag Commission



At the annual ag legislative dinner, Jan. 9, Gov. James Blanchard announced the appointment of George McManus (center) of Traverse City to the Michigan Agriculture Commission. McManus, who replaces Rebecca Thompkins, also of Traverse City, is a former MSU extension specialist and owner/operator of a family fruit operation in Grand Traverse County. Congratulating him are MFB Senior Legislative Counsel Robert E. Smith (left) and Frank Madaski, Michigan Ag Conference secretary-manager.

Legislative Review

(continued from page 6)

have a greater representation on several committees, especially appropriations where last session there were six Republicans to 13 Democrats.

The Senate is at mid-term with a narrow Republican majority of 20-18. It is now 19-18 due to the election of Republican Paul Henry of Grand Rapids to Congress. This vacancy will also result in reorganization of Senate committees.

A special election is set for March 26 in the 32nd District. Control of the Senate is up for grabs. It will be a hard fought special election. If the Democrats win the district, the Senate would have a 19-19 tie. The Democratic lieutenant governor, Martha Griffiths, can vote to break a tie, which could result in the Democrats taking control of the Senate away from the Republicans. Control includes control of all committees.

Small Business — Several bills passed in 1984 designed to help small business in Michigan. Many of these new laws will be useful in agriculture. They include laws that will make it harder to pass bad checks, including one that requires banks to print the opening date of checking accounts after July 1985. It has been found that bad checks are more frequently written on new accounts. The new law allows collection on the amount of the bad check up to twice as much as damages with maximum of \$500. A prompt payment law allows the levy of late fees against state agencies that do not pay their bills on time.

Another important new law for everyone is an "equal access to justice" rule providing reimbursement of legal fees if businesses or individuals can show that the state is taking legal action against them in a "frivolous manner."

Small Claims Court limits were also increased from \$600 to \$1,000 beginning in January 1985 and to \$1,500 in 1986.

Bridge Replacement — Replacement of 90 bridges on Michigan county roads and municipal streets has been approved by Transportation Department Director James P. Pitz.

The estimated cost of nearly \$21 million will be paid with funds from the federal Critical Bridge Replacement and Rehabilitation Program and the Michigan Critical Bridge Program. On most of the bridges, federal funds pay 80% of the cost, and the state and local agencies 10% each.

The 90 bridges approved for replacement were recommended by a nine-member committee representing the Michigan Department of Transportation (MDOT), the 83 county road commissions and the municipal street agencies. The selection was based on the condition of the bridges, their importance to the street or road network and the local agency's ability to finance its share of construction.

There are over 10,000 bridges 20 feet in length or longer in Michigan. Some 3,498 of them are rated structurally deficient or functionally obsolete.

K-12 School Issues — The Governor's Educational Summit Task Force's final report will likely trigger many education bills this session. The report identifies priority K-12 issues. Five regional meetings were held on local school concerns. The task force was impressed by the diversity of school districts throughout the state. One of the chief concerns was the loss of local control because of state mandated programs.

Some of the task force recommendations include: a voluntary accreditation system for K-12 (continued on page 30)

AFBF Hawaii Convention Draws 8,200 Members

On Jan. 10 the 200 FB members from Michigan attending the 1985 AFBF annual meeting boarded jetliners for the mainland, but not before they received leis and farewells from their island hosts. Aloha, the Hawaiian greeting which means both hello and goodbye, expressed an invitation to the visitors to return to the south sea islands.

The farmers may have ended their Hawaiian visit reluctantly, but not empty-handed. In addition to the usual tee-shirt and ballcap souvenirs, they returned with pride in their national farm organization and awards for 10 winning state programs.

Stars Shine on Michigan

MFB was once again recognized as having some of the best programs in the nation at the AFBF awards program. While the MFB members cheered them on, organization leaders collected six gold and five silver stars.

Gold stars were won for agriculture in the classroom, local government, information, marketing, membership and policy development. Silver star programs included commodities, policy execution, rural health, women and young farmers.



Aloha! HAWAII

Young Farmer Contests

A California dairyman, a Virginia beef producer and a farrow-to-finish hog operator from Tennessee won the AFBF Distinguished Young Farmer contest. Each will receive a brand new tractor, rent free, for one year.

The tractors will be provided by Allis Chalmers to each winner and to the Illinois hog producer who won the discussion meet. This is the sixth year that Allis Chalmers has participated in the awards program.

Winners were selected from a record 37 entries. Competing in the DYF contest from Michigan was Neal Sanford of Jackson County. Representing the state in the discussion meet was Joel Holzhausen of Midland County.

Mark Smuts of Eaton County was elected second vice chairperson of the AFBF Young Farmer & Rancher Committee. Smuts chaired the MFB committee for the last two years.

President's Address

Expanded agricultural markets at home and abroad are the "increasingly obvious answer to improved net farm

income," according to Robert Delano, AFBF president. "Nothing is more important to trade expansion than a sensible, workable, domestic farm program that does not encourage surpluses and does not price us out of the market."

Delano opened his annual address with a tribute to members for their bipartisan efforts in the 1984 elections, where, he said, the purpose of the exercise was to elect "tax and spending conservatives within both parties. We must now support those who have heard our call for fiscal responsibility."

He called for aggressive market development and a move toward farm programs in tune with supply and demand.

"Farmers and ranchers are tired of farm programs that dislocate or destroy market patterns, followed by government attempts to cut supply to fit demand through production adjustments that always move downward."

Noting a close correlation between price support levels and our country's ability to operate competitively, Delano said no other government in the world holds its farmers back or otherwise places them at a competitive disadvantage.

Delano reminded voting delegates that the organization's number-one goal has always been improving net farm and ranch income. He called trade and taxes the twin keys to improving that income. "The future of agriculture is tied to how well we do in both areas."

Noting that tax increases have been continual and substantial over time, Delano said, "If there were any direct relationship between tax increases and debt reduction there would not have been a national debt."

He said that without any new authority, increases written into current law will raise marginal



taxes by 9% over the next five years, adding that this anticipated revenue is more than matched by already scheduled increases in federal spending.

Addressing the problem of growing farm debt, a harsh economic reality now facing one farmer in three, Delano said nothing would help more than lower taxes and lower interest rates. He also called for a revitalized effort to win a constitutional amendment to require a balanced budget.

Delano concluded by urging farm people to continue speaking for themselves. He cited five areas that require special attention during 1985: a flexible, market-oriented farm bill; reduced federal spending to allow lower interest rates and promote economic growth; tax reform — without tax increase; expanded international markets for U.S. farm products and continued compassion for the less fortunate people of the world.

Commodity Session

While it may not be a perfect instrument for addressing problems and issues on interna-

tional trade, the General Agreement on Tariffs and Trade (GATT) remains a viable negotiating tool. That was the consensus of two specialists who spoke about agriculture's interests in GATT at the AFBF annual meeting.

GATT provides a vehicle for the U.S. to talk about its differences without resorting to a trade war every time a problem arises, said Thomas R. Graham, an attorney from Washington, D.C. If the U.S. withdraws from GATT, this country could be forced to fall back on bilateral trading, he said.

He urged the farmers to use GATT to their advantage and play within the international rules. He also cautioned them to avoid unjustified protection practices.

Graham praised agriculture for its foresight in promoting foreign trade for the last 40 years. In recent years, he said, the high value of the dollar and keener competition among other countries have placed the U.S. in a good position.

"Farm Bureau can help by providing information and leadership when negotiating within

GATT," he said. "Your organization can help steer others (commodity groups, etc.) along the right path."

Debt, Tax Reform Topics of National Issues Conference

Characterizing failure to reduce the federal deficit as "intergenerational rape," which will burden future generations of taxpayers, industrialist J. Peter Grace brought his crusade to eliminate government waste to the AFBF annual meeting.

Grace, who headed the private sector task force that examined government spending and management practices, said the deficit can only be lowered through cuts in transfer payments and in government waste, not by tax increases.

The Grace Commission recommended 2,478 actions that could save the government more than \$400 billion over three years. So far, proposals which will save \$26 billion during the next few years have been implemented.

Among the categories of government spending that Grace says are ripe for cuts are federal and military pensions, defense procurement and 963 social programs. Contending that no one knows precisely who the beneficiaries of social spending are, Grace said all recipients of government aid, whether food stamps or low-interest loans, should be required to fill out the equivalent of W-2 forms at the end of each year.

Without any action to cut government spending, Grace predicted that the federal deficit in the year 2000 will hit nearly \$2 trillion.

Also speaking at the conference was Assistant Treasury Secretary Manuel Johnson, who discussed tax reform. Johnson, an architect of the department's tax reform plan unveiled in December, said the proposal is still being evaluated by the administration and could be changed.

National Farm Policy

With the debate over the 1985 farm bill soon to start, the AFBF delegates adopted the framework for its upcoming legislative proposal, calling for a "market-oriented" agriculture that relies on supply and demand rather than government action to determine production and price.

Voting delegates acknowledged that the shift to a market-based system may be difficult. They said target prices should be provided "as income supplementation for farmers to help them make the adjustment to a market-responsive agriculture."

Delegates rejected a proposal to set a deadline for phasing out target prices. The policy supports loan levels for all major export commodities, but stipulates that loan levels be related to a three to five year average domestic price and adjusted annually by no more than 10%. Delegates also called for the termination of the farmer owned grain reserve to be replaced by nine-month, interest-free price support loans to wheat and feed grain producers.

Other key farm policy areas included opposition to conservation cross compliance as a requirement for farm program benefits. The delegates favored incentives to encourage producers to put diverted acreage into permanent soil conserving use and they stated unequivocal opposition to "economic incentives to artificially stimulate producers to bring fragile lands under cultivation. Any producer that brings such land under cultivation shall be ineligible for any federal incentive payments for any crops in his entire farming operation."

Addressing international trade issues, the delegates urged the government to insist on strict implementation of trading rules to prevent unfair practices. The policy recognized the importance of international markets to our domestic ag industry and recommended aggressive ag market development abroad.

"We're wrestling with depreciation," Johnson said of one of the plan's controversial provisions, which would curtail the accelerated write-offs for plant and equipment enacted in 1981. Such provisions are being looked at to see if they are "burdensome" on economic growth, he said.

Describing tax reform as the logical extension of the Reagan effort to encourage savings, investment and additional "work effort," Johnson said the administration would prefer a single-rate flat tax, but is "boxed in" by having to maintain the present level of revenues.

Economic Services Conference

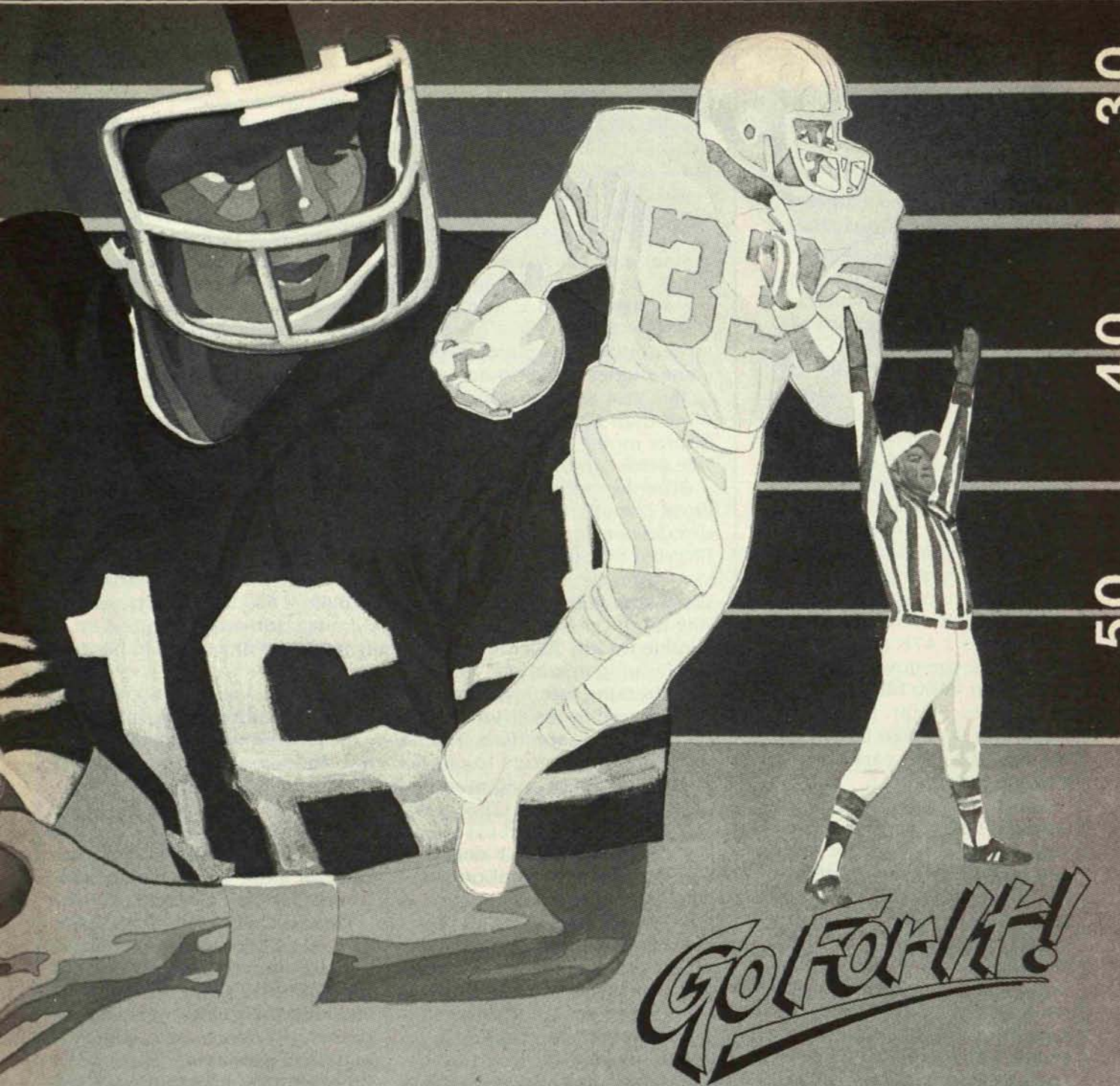
Saving FB members money is the bottom line in developing economic services according to AFBF President Robert Delano. He said the services were

created to "help members operate more economically and to manage their farms better."

Delano cited two specific programs, ACRES, a computer-related information service, and the American Farm Bureau Service Company, a supplier of tires, batteries, baling twine and steel products.

Noting that ACRES has an impressive file of subscriber comments on the effectiveness and savings of the program, Delano said "service and savings to members, through top quality products, at advantageous prices are the only reasons for the existence of either the Safemark or the ACRES market information programs."

As a matter of record, Delano noted that in 1984 Safemark gained \$1.5 million in total sales and paid back more than \$2 million in volume rebates to state FB service companies.



Whereas, membership is the lifeblood of our organization, providing the human and financial resources to carry out programs to serve farmers, and

Whereas, member strength is vital to the maintenance of a powerful voice for agriculture in the legislative and public opinion arenas, and

Whereas, the agricultural industry needs a strong Farm Bureau in 1985 and beyond,

I do hereby proclaim Jan. 30 through Feb. 8 as membership blitz and call upon every team player to join in this all-out, state-wide drive toward the goal line.

Elton R. Smith, MFB Football League Commissioner

Blitz Goes for Big Membership Yardage

With that presidential proclamation, 1985 membership campaign players have taken the field with orders to "blitz" and gain big yardage toward the state goal of 85,553 family members.

The statewide blitz is part of the game plan for this year's drive, kicked off during the MFB annual meeting in Grand Rapids on Nov. 27. Revved up by recognition for past performances and "go-get-'em" locker room talks for this year's challenge, county teams are playing the first quarter with a winning spirit.

When the officials call the downsmen onto the field, the FB teams hope to have gained more yardage than during last year's game during the same period. A successful blitz is crucial to reaching gain and target.

A Total Team Effort

When Football League Commissioner Elton Smith called for "every team player" to participate in the blitz, he meant just that. MFB staff have been called into the big game to serve as scouts for the county teams and regional conferences.

Home office personnel are taking their game calls seriously, dressing up the building at 7373 W. Saginaw Highway in Lansing with signs at entrances and staging a pep rally that shook the rafters and the usually staid business atmosphere of FB Center.

Competition between scouts assigned to regional conferences is fierce. Staff proudly strut their conference colors, cheer the prowess of their teams and confidently challenge other scouts to dare to try to edge out their teams for the "We're Number One" spot.

But the involvement of MFB staff in this year's membership campaign won't end with the rousing pep rally. The scout teams will be communicating regularly with the county players and coaching staffs, providing them with information on competing teams' playbooks, and lending their particular talents to assuring successful drives in their assigned regions. Scoreboards in each MFB divisions' work areas showing the positions of teams keep the competitive spirit burning.

Incentives, Challenges Inspire Players

While home office personnel vie for "Scout Team of the Week" honors, some county players are competing for something more tangible than a title. In the Northwest Conference, for example, players can earn points for gift books valued at between \$15 and \$50.

Recruiting (non-member farmer prospect names) is worth 50 points; a sack (renewal prospect call) is 100 points; a first down (new member prospect call) is worth 200 points; an interception (sign-up renewal) gives a player 400 points; a field goal (sign-up new associate member) is 600 points and a touchdown (sign-up new regular member) is a whopping 1,000 points. "Call" points are earned through personal contact — not phone calls.

A "collegiate player" who earns 4,500 points wins a \$15 gift book; a "big league player" who earns 5,500 points gets a \$25 gift book and an "all star player" who earns 6,500 points wins the \$50 gift book.

In the Thumb Conference, membership workers from the

Huron Harvesters, Lapeer Log Rollers, St. Clair Sod Busters, Sanilac Hustlers and Tuscola Turf Tillers are working to earn tickets to a victory dance at the end of the season. Each county will also recognize the top two volunteers with "most valuable player" and "most improved player" designations.

Other regional conferences also have identified some competitive challenges to spur membership play performance. On Jan. 4, the South Conference was represented at a press conference and radio interview follow-up with WBNO at Bryant, Ohio, by Jackson County FB President Tom Betz and membership chairperson Gary Spicer. With the state border as their scrimmage line, Betz and Spicer challenged their Buckeye rivals in Fulton County, lead by county president Bob Baddorff, to a hard hitting membership fight to the goal.

Get It Done Now!

At the end of the season, regional conferences, county teams and individual players will receive their share of the glory that accompanies success. Regardless of final position, when the whistle signaling game's end blows, scores are entered in the record books and teams gather in locker rooms to analyze their strategies, all players, coaches, managers and scouts should feel good about their contributions to the total effort.

Blitz was a new word in the Farm Bureau glossary this year but Commissioner Smith, confident that the strategy is right, believes it will become an integral part of the annual membership campaign.

(continued on page 30)

Dates for the series of regional Lansing Legislative Seminars have been set. The seminars offer members the opportunity to meet with their state legislators to share FB policy as well as a chance to view the House and Senate in action. All seminars will be held at the YWCA, 217 Townsend St., Lansing. They begin at 9:30 a.m. with registration. Following a legislative update from the MFB Public Affairs Division, members will meet with their legislators over lunch. In the afternoon, members are welcome to visit the capitol to watch the proceedings.

Date	Region(s)
Wednesday, Feb. 13	North, Northeast, Northwest, Upper Peninsula
Wednesday, Feb. 20	Saginaw Valley
Tuesday, Feb. 26	Southeast, Southwest
Wednesday, Feb. 27	West, West Central
Thursday, Feb. 28	Thumb
Tuesday, March 12	Central, South

The 1985 Michigan Certified Farm Markets annual meeting, Feb. 13-14 in Lansing, will also mark the first MCFM awards and recognition program. MCFM members have been invited to submit entries in three categories: most innovative sales promotion, best outdoor farm market sign, and best market promotional brochure. Recognition will also be given for largest dollar value purchased from Farm Markets Cooperative and the largest percentage increase in dollar value of products purchased from the cooperative. For more information, contact Michigan Certified Farm Markets, P.O. Box 30960, Lansing, Mich. 48909; 517-323-7000, ext. 700.

The Young Farmer Leader Conference will be held March 6-8 at the Lansing Sheraton Inn. Workshops include farm safety, farm and time management, new concepts in crop and livestock production, estate planning, marketing, farm computers, building county FB programs and the role Young Farmers can assume in the policy process. An AgriPac auction will also be held to help support MFB's "Friends of Agriculture" in the 1986 elections. Keynote speaker at the conference will be Charley Willey, a "serious humorist" who spoke at the 1981 MFB annual meeting. Conference costs are \$120 per person based on double occupancy, \$160 per person single occupancy, and \$75 per person without overnight accommodations. The deadline for reservations is Feb. 20. For more information contact your county FB secretary or Young Farmer Committee chairperson.

AgriCom's Winter Marketing Seminar will be held Feb. 20-21 at the Lansing Hilton Inn. Topics include beginning and advanced marketing education, grain and livestock seasonal price patterns, workshops on agricultural options, a special dry bean marketing session and market outlook and strategies for the future. All AgriCom Option 1 and 2 subscribers and family members are eligible to attend; all educational expenses are covered as part of their subscription. Other FB members are invited to attend but will be assessed a \$125 registration fee, plus room and meal expenses. If they subscribe to either AgriCom Option 1 or 2 service within 30 days of the seminar, the fee will be rebated. For more information contact MFB AgriCom, P.O. Box 30960, Lansing, Mich. 48909, phone 517-323-7000, ext. 547.

A joint Information / Local Affairs Conference is scheduled for Feb. 19-20 at the Hyatt Regency, Flint. County FB Information Committee members and chairpersons, newsletter editors, Local Affairs Committee chairpersons and presidents will learn how to conduct a total information campaign to gain member involvement and public support for the county FB's position on local issues. Workshops will include spokesperson training, FB "in the news," graphic design, radio opportunities, photography, exhibits and displays, county newsletters, producing your own slide-tape presentations, and the secret of volunteerism. Participants will be involved in a "Meet the Press" program, featuring MSU's Dr. Ralph Hepp on the Extension Service's program, "New Economic Realities in Michigan Agriculture." Another conference highlight will be an address by Robert Driscoll of the Michigan Farm Radio Network on making things happen through your organization. Conference costs range from \$40 to \$81 per person.

J. Ray Gillespie has been named acting director of the MSU Cooperative Extension Service. Former director Gordon Guyer left the post Dec. 31. Gillespie, who has been associate extension director, will fill in while the MSU College of Agriculture and Natural Resources conducts a nationwide search for Guyer's successor. This will be Gillespie's second stint as acting director of extension. He spent six months in that role in 1982 while Guyer was involved with a national extension committee in Washington, D.C.

RURAL EXCHANGE

Former Teacher Suggests Field Trip List for FFA

In the January discussion topic you asked for ways in which the Farm Bureau could help vocational agriculture.

Some of the FFA chapters plan summer trips. While teaching at Okemos we took several trips which I felt were very

educational for the students and which helped me to keep up with Michigan agriculture.

The trips usually lasted three days. We made three or four agricultural oriented stops each day then camped at night at state parks. A student who went on three such trips during high school would visit 10 or 12 ag-

related establishments. Our FFA financed the trips with group projects.

If the Farm Bureau statewide would identify establishments that would welcome such visits and then make the list available to vo-ag teachers, I feel it would fit in the total agricultural education picture. Many ag teachers are young men who are not familiar with the possible stops.

Some possible stops include grain elevators, terminal markets, livestock auctions, Benton Harbor Fruit Market, dairy processing plants, Gerber's vegetable plant, cherry processing, livestock feed processing, specialized crop farms, orchards, blueberries farms, potato farms, sod farms, certified seed farms, roadside stands, credit and bank institutions, irrigation set-ups, fish hatcheries, forest products centers and a farm with a good shop layout.

*Roland Cook, Mason
Ingham County*



RURAL RASCALS — Grandma Martha Betz knows what rural rascals like: their own barn and farm toys. The play scale wood barn was her special gift to Randy (left) and William. The boys are the sons of Tom and Linda Betz of Jackson County.

Rural Living editors welcome contributions for Rural Exchange and Rural Rascals. Send comments or photos to Rural Living, P.O. Box 30960, Lansing, MI 48909.



SAY YES! MICHIGAN CHERRY BOWL! The inaugural game drew over 70,000 fans and was the fourth best attended of the post season bowl games. That first year success has Michigan Gov. James Blanchard (center) and Michigan Cherry Committee member John Rice of Cass County (left) and chairperson Earl Peterson of Oceana County smiling about prospects for the 1985 event.

FARMETTE

*By Andrea Hofmeister
Tuscola County*



"For Valentine's Day I wanted to get you something you really wanted, and last summer you mentioned how much we needed an impact wrench, so . . ."

CONSERVATION TILLAGE: HOW TO

Some growers using conservation tillage say they're having trouble getting the grass control they need. The fact is, a herbicide that works fine in a tabletop seedbed can run into problems in a trashy field. The trick is to match the chemical to the conditions.

We believe Dual® fits real well. Here's why.

Dual fits conservation till

To get reliable control, you need a herbicide that won't evaporate off the trash. One that'll wash down readily with the first rain. And then stay put in

the top few inches of soil. That's Dual.

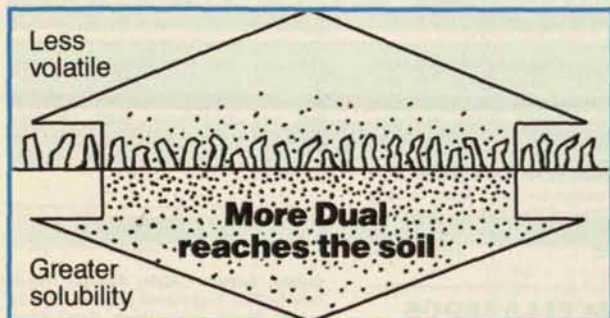
The right properties

Chemically, Dual has close to ideal properties for a herbicide. For example, because it's less volatile than other major grass herbicides, Dual won't evaporate off the trash. And because it's easily dissolved with water, the first good rain will carry it down to the soil. Once there, Dual stays put. It just won't leach out. In tests*, about



IMPROVE YOUR GRASS CONTROL.

two-thirds of the Dual applied remained in the top three inches of soil, even after a ten inch rain.



Dual application rates are measured in pints, not quarts. And there's no need to increase them for incorporation.

Longer-Lasting Dual

You've heard us talk about longer

control, the two to four more weeks that Dual holds. It's especially important in conservation tillage. For one thing, the cooler temperatures under the trash mean that grass seeds germinate later. If your herbicide's control doesn't last long enough, there'll be grasses sticking up through the trash about summertime.

Change for the better

Go give Dual a try. It'll help you realize the advantages of conservation tillage without the grass problems.

CIBA-GEIGY



LONGER LASTING
Dual

FARM BUREAU MARKET PLACE

FARM EQUIPMENT

Hog Equipment — Del-Air Heat Exchangers, Osborne Feeders, K.G. Johnson Farrowing Crates, Chore-Time Feeding, Mix-Mill Systems, Hamilton Distributing Company, 616-751-5161.

(6-12t-23p-ts)

Grain Dryers — Stormor Ezee-Dry, Farm Fans Automatic, Used Dryers, PTO and Automatic, Hamilton Distributing Company, 616-751-5161.

(6-12t-17p-ts)

FARM EQUIPMENT

Complete Line of New and Used Irrigation Equipment — Also equipment for manure pumping and spreading by gun, tanker, or injection, Plummer Supply, Inc., 1-800-632-7731.

(1-12t-23p)

WANTED: N.I. cornpicker and N.H. field equipment. Phone 517-525-2803, evenings.

(2-12t-10p-ts)

LIVESTOCK

Duroc Boars and Glits sound and durable. Delivery available, Jim Pre-lich, 8147 Forrister Road, Adrian, Mich. 49221. 517-265-4112.

(6-12t-18p)

Corriedale Sheep breeding stock. Blue ribbon fleeces. Phone 313-429-7874.

(3-12t-8p)

Free Catalog — Wholesale prices, reds, cornish cross, barred rocks, sexlinks, white rocks, leghorns, turkeys, ducks, Reich Poultry Farms, R.D.I., Marietta, Pennsylvania 17547.

(12-6t-22p-ts)

Milking Shorthorn: Young bulls, yearlings and calves for sale. Write or visit Stanley M. Powell and Family, Ingleside Farm, Route 2, 3248 Powell Hwy., Ionia, Mich. 48846.

(2-6t-27p-b)

MISCELLANEOUS

"Jingle Bell" Snowsuits for Cabbage Patch Dolls. \$9.00 p.p. Also doll pattern list for 25¢ plus stamp. Sue Teichman, 1371 S. Aiken Road, Owosso, Mich. 48867.

(2-26p)

Portable solid carbon-block purifier will filter over 100 EPA priority listed agricultural and industrial toxins from your family's drinking water, including PCBs and dioxins, for just pennies a day. Space-age security for only \$255.00. Call or write for a free brochure, R. William Bell and Associates, 6492 Perryville Road, Holly, Mich. 48842. 313-654-2769.

(2-56p)

DOGS

Collie, Border Collie, Sheltie (Miniature Collie): Registered puppies, several studs. Health guaranteed. Baird Farm, Lowell, 616-897-9462.

(2-16p)

MISCELLANEOUS

Satellite Antenna Brokers Needed — no experience required. Buy direct from distributor. Bypass middleman. Wholesale \$581. Retail \$1,195. Call day or night: 303-636-0663 or write: Antenna, P.O. Box 15236, Colorado Springs, Colorado 80935.

(2-2t-33b-ts)

Ingham, Eaton and Clinton Counties — for business gifts, special promotions, awards, thank you gifts, open houses, fund raisers, whatever — call George B. Nichols Co. in Lansing, 517-484-7298. for quotations on large quantities of imprinted specialty items and calendars.

(1-2t-38p)

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

(11-6t-22p-ts)

Attorney — Farm Born and Raised. Familiar with dairy, cash crop, beef and most farm programs. Engaged in general practice of law with emphasis on estate planning, bankruptcy, financial problems and associated areas. Desire to work with agricultural related clients. Available statewide. Call or write Thomas Budzynski, 25550 N. River, Mt. Clemens, Mich. 48045. 313-463-5253.

(1-6t-52p-ts)

PHASE CONVERTERS save on power and motor costs. Hand and power tools. Discounts. Adastik Enterprises, Ada, Mich. Phone 616-363-4790.

(2-2t-19p)

FOR HOMEMAKERS

Cabbage Patch-Like Dolls! Complete instructions, patterns, birth certificates, \$2.75. Hamiltons, Box 652-181, New Ulm, MN 46073.

(2-14p-ts)

Guardian Service Glass Covers! Also, other discontinued cookware parts. Guardian, Box 3392A, Orange, Calif. 92665.

(12-3t-14p-ts)

NURSERY STOCK

Berry Plants — Raspberries, strawberries, blueberries, currants, gooseberries, others. Free catalog. Maklelski Berry Nursery, 7130 Platt Road, Dept. RL, Ypsilanti, Mich. 48197. Phone 313-434-3673.

(11-12t-22b)

REAL ESTATE

For Sale: 320 acre farm. Peck, Michigan. Only \$170,000. For information call Century 21 at the Lakes and ask for Theo. 313-698-2111.

(2-2t-22p)

For Sale: 79 acres, 1,000 ft. frontage on Woodruff Lake, Broomfield Township, Isabella County. Call 517-866-2300 early morning or late evening.

(2-3t-23p)

CLASSIFIED AD POLICY

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

Send ads to:

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

Name _____

Address _____

Farm Bureau member Non-member

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

Words _____ Insertions _____ Total Due _____

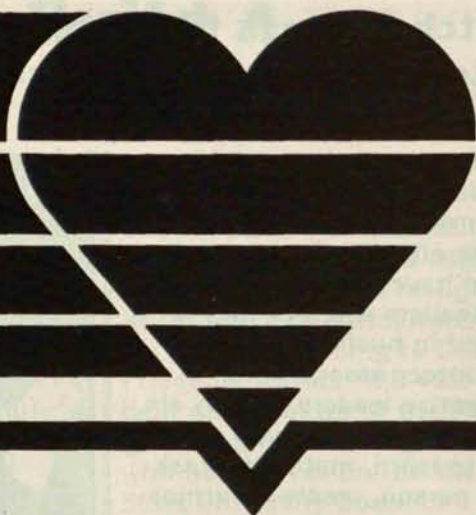
Young Farmer Leader Conference

**BE THERE!
FOR ALL THE
ACTION!**

March 6-8
Sheraton Inn
Lansing

County Volunteers

THE HEART OF LEADERSHIP



By Marcia Ditchie

The "heart of leadership" is learning from other people what they are thinking and feeling, according to the dean of continuing education at Hillsdale College. In workshops on "Building An Effective Organization" at a conference for county Young Farmer and Women's Executive Committee members last December, Dr. Michael Kolivosky told the 120 participants that the key to being a successful leader is to make other people feel good about themselves.

"The most important thing that we give another person is attention," Kolivosky said. "We need to know where people are coming from if we are to work with them effectively."

He told the leaders that the most effective way to have successful programs in their counties is to seek the opinions of other people and involve them in the goal-setting and decision-making processes.

"All of us have certain needs and if you can help other people in your respective counties achieve those needs, you will be

a good leader," Kolivosky said. "Do you give them positive notice, a feeling of certainty, a sense of belonging, provide them with new experiences and a positive image?"

"People want these five things and as an effective leader you can bring them about in the kind of meetings and associations you have with them. It will make you a better leader and your programs will be successful."

Kolivosky's comments were reinforced by Roger Brown of Power Communications in his workshops on "Getting People Involved."

"You want to get people involved and to stay involved," Brown said. "As leaders it behooves you to know how to become involved with people. You get involved by building an effective team which involves people working together, feeling accepted, having loyalty

The personal interaction and involvement of speakers and leader participants was evident during the workshops presented at the Executive Club Conference.

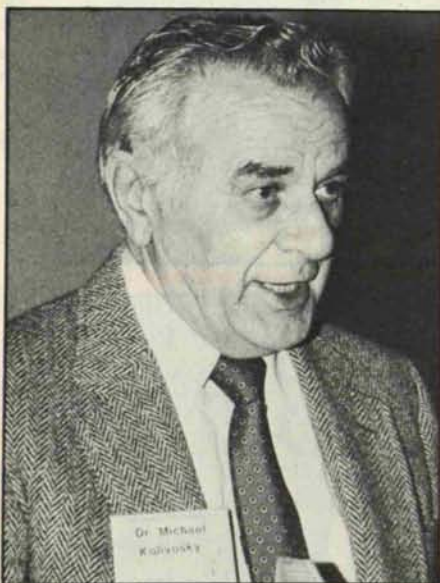


Effective leaders employ six basic concepts: they listen to learn, match the task to the person, create an atmosphere of trust, are outcome oriented and flexible and take one step at a time.

and the expectation of achieving a satisfying experience."

According to Brown, people who are effective leaders today tend to have a style similar to other leaders whether they are involved in business, industry or volunteer associations.

"Effective leaders employ six basic concepts," he said. "They listen to learn, match the task to the person, create an atmosphere of trust and believability, are outcome oriented, are flexible in their work and take one step at a time so as not to become overwhelmed and confused with the entire task.



DR. MICHAEL KOLIVOSKY

"By implementing these concepts and building a good team in your own counties, you will find that a well organized and motivated team of people who are working well together will outperform individuals," Brown said.



ROGER BROWN

Also addressing the county leaders was Dr. James E. Bartholomew, a former dentist and a staff member with the Ohio Department of Education, who told the conference participants that in order to be effective leaders they need to possess four traits — enthusiasm, forgiveness, loyalty and gratitude.

Leadership was also the topic of conference wrap-up speaker Leo Waggoner, executive director and secretary/treasurer of the Iowa Farm Bureau Federation. "You have to take the responsibility to provide positive leadership if you are to be a successful leader," he said.

"You also need to be enthusiastic. Many times in Farm Bureau that can be the difference between just an average job and an outstanding job. If you can be positive and enthusiastic, you're well on the way to being successful.

"The thing I appreciate the most about Farm Bureau is the fact that Farm Bureau is doing more than any other organization to insure that you and I and everyone else will continue

to have a maximum amount of opportunity to do the things that we're willing to do and to work for the benefit of our children and our grandchildren."

The Executive Club Conference was sponsored jointly by the state Young Farmer and Women's Committees to provide county leaders with information and training to carry out their responsibilities as officers.

"If we're going to have active, as well as effective, committees, it is important that we



DR. JAMES BARTHOLOMEW (right) and Young Farmer Craig Schweitzer

work together and support each other's programs," said Faye Adam, chairperson of the MFB Women's Committee.

"As a leader," she told the conference participants, "you will be asked to invest a great deal of yourselves and that is one of the great prices of leadership. The fact that you are a leader indicates to me that you are willing to pay that price. You are the strength of Farm Bureau."

County Leaders Build A Winning Farm Bureau Organization

By Marcia Ditchie

"I challenge you to do the best you can. Give of your time, give of your talent. Help make your county Farm Bureau a stronger unit. When you do, you will be stronger, Farm Bureau in total will be stronger and you will be a winner and a part of a winning industry." That challenge was issued by MFB President Elton Smith to the nearly 200 FB leaders who participated in the County Leaders' Conference in December.

"Our mission is to understand that while things are not ideal, our job is to make things as ideal as possible," Smith said. "In order to do so, county executive committees, county board and committee members must accept responsibility to make things run more smoothly.

"You will be developing stronger programs and setting the example for other counties. Your action back home will be a

great asset to this organization. This conference is designed to equip us as leaders to meet change."

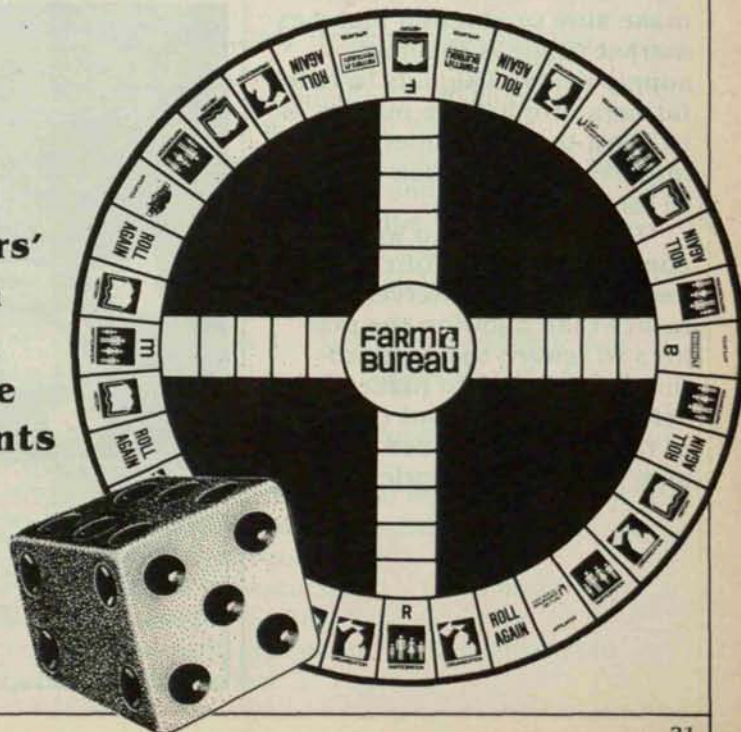
He told the participants that farmers must keep pace with the constant changes in agriculture as a result of new farm programs, different market structures and advanced technology. "Today there are some people who feel that the future of agriculture is almost nonexistent. I do not feel that way. I recognize that we are going to endure some adjustments that may not be easy, but we as leaders must set a positive attitude for our industry," Smith said. "We must tackle small issues first, gain success, then build muscle for tackling larger issues with larger success. The total adds up to an effective voice for agriculture through an effective organization."

It is because of the dedicated effort of members and leaders that Farm Bureau is recognized as the voice of agriculture in Michigan, according to Dean Pridgeon, former MFB vice president and director of the Michigan Department of Agriculture who now serves on the Michigan State University Board of Trustees.

"Farm Bureau is held in high regard by all groups, not only within agriculture and the Legislature, but by the Michigan State Chamber of Commerce and even labor unions," he said. "You have had tremendous success in farm legislation in this state. We have the best tax structure for agriculture of any state, and without Farm Bureau that would have never come about.

"You also have tremendous political clout," Pridgeon said. "Endorsing candidates is only

A highlight of the County Leaders' Conference was the introduction of the Farm Bureau Trivia game, but the name of the game for the nearly 200 conference participants was organizational strength.



part of it. Unless those candidates see that political organization and activity at the county level, the full effect of what you can do is not going to come into being. The potential that Farm Bureau has in the political arena is tremendous, and you've only tapped it."

To assist the county leaders in their responsibilities, a series of workshops were conducted for members state and national affairs, community action group, local affairs, group purchasing and county FB executive committees. Workshops were also held on team building, delegation and motivation, dealing with conflict and involving others in FB programs.

One of the highlights of the conference was the appearance of AFBF President Robert Delano, who said that today's farm "realities" center on some big problems and changes that lie ahead.

"Federal farm programs that encouraged unneeded production that goes into storage because there are no markets at that price has dulled agriculture's competitive marketing edge," he said. "We are paying for this in lost markets and lost farm income."

Delano said that the way to make sure production matches market usage is to allow supply-demand signals to reach farmers through the market, or to allow the government to use mandatory production controls to do the same job.

"The surest way to wreck commercial agriculture is to use government intervention rather than allowing the markets to reward the best producers. We need to make a conscious decision about the kind of farm system needed to insure the future of agriculture,

and how our organization will serve it," he said.

Another highlight of the conference was the introduction of the Farm Bureau Trivia game. Participants, working in teams, answered questions relating to the history, organization and participation in Farm Bureau as well as its affiliated companies. The game proved to be so entertaining and educational that leaders suggested it be made available to Community Action Groups.

Wrapping up the conference was MSU professor Dr. Howard Hickey, who told the conferees that as leaders they can have an impact on others.

"It is clear to me that you know what the job is that needs to be done, but do you have the commitment to do it?" Hickey asked. "And if it's not done by you, then by whom?"

"You all have a debt to repay because you are where you are today because somebody else took the time and leadership to make it possible. I hope that someday someone will testify to the impact that you had upon their life."



Conferees had the chance to get to know ag leaders like Bob Delano, AFBF president (top, right), and MSU trustee Dean Pridgeon (center, right). There was lots of educational fun as members tested their knowledge of Farm Bureau facts in the FB Trivia game.



CES Statewide Program Addresses 'New Economic Realities in Agriculture'

The U.S. farm economy has been dramatically affected by the value of the U.S. dollar, high interest rates and international markets and trade, MSU ag economists agree. Structural changes have been taking place since the export expansion in the 1970s, but the new international character of agricultural trade is a double edged sword. Foreign trade established financial and political linkages between U.S. agriculture and the international economy that meant profits for farmers in the 1970s, but which now exact "costs" for political events, such as embargoes, and for the strength of our U.S. currency in international markets.

The "costs" are being paid throughout the agricultural industry. Reports indicate that farmers generally received 25% less net cash income in 1984 and that an erosion in land values is jeopardizing the debt-asset ratio of many farmers. The MSU economists say 1985 will be a key decision year especially for the 10% of U.S. farmers with a debt asset ratio over 70%, and for the 30% percent whose debt-asset ratio stands at 40% to 70%.

That's where a new program of education and assistance developed by MSU's Cooperative Extension Service hopes to intervene. According to Hepp, the "New Economic Realities in Agriculture" program will examine agriculture's changing economic conditions and will help farmers in Michigan determine what changes they need to make in their businesses to survive.

The program is being introduced through a series of 14 meetings throughout the state. The series began Jan. 8 in Wayne and will end March 13 in Benton Harbor.

Virtually all aspects of ag production — dairy, cash crops, livestock, poultry, fruits, vegetables, turfgrass and ornamentals — will be covered by the program, which will examine:

- The national economy and how it is affecting agriculture.
- Agricultural credit availability, debt retirement and interest rates.
- Best management practices during financially stressful times.
- How to maintain production while trimming expenses.
- How to analyze the business financial situation.
- The 1985 outlook for crop production and ag exports.
- How Farm Bill '85 will affect agriculture.

•How to improve agricultural marketing practices.

A key component of the program is the use of 13 extension management analysis teams. These special teams will be on call to provide individual assistance to farmers in developing short-term solutions to cash flow problems, planning long-term profitability, managing stress and farm family budgeting. The process will involve an on-site visit by the team leader and appropriate analysis team members and may also involve the lender.

Hepp points out that the program, which will be in operation throughout 1985, has made no additional funding demands. CES resources have been redirected to support and staff the program.

CES STATEWIDE MEETINGS

"New Economic Realities in Agriculture"

- Feb. 5 — Fruit production — 1985 Orchard Show, Park Place Motor Inn, Traverse City
- Feb. 5 — Dairy production — American Legion Hall, Carney
- Feb. 7 — Dairy production — West Branch (meeting location to be determined)
- Feb. 14 — Dairy production — Ugly Heights Country Club, Ugly
- Feb. 15 — Crops and livestock production — Holiday Inn (West), 2900 Jackson Road, Ann Arbor
- Feb. 15 — Turfgrass and ornamental production — Kent Skills Center, 1655 E. Beltline, NE, Grand Rapids
- Feb. 21 — Dairy production — Bullinger Fine Food and Cocktails, 501 Longfellow, Jackson
- Feb. 28 — Dairy production — Knights of Columbus Hall, 115 S. State St., Ionia
- March 5 — Fruit, vegetable, crop, livestock, dairy production — Ag Action Day, Kalamazoo Valley Community College, Oshtemo
- March 6 — Crops, livestock and dairy production — Saginaw Civic Auditorium, Saginaw
- March 7 — Fruit, vegetable, crop, livestock, dairy production — West Michigan Farmers' Day, Muskegon Community College, Muskegon
- March 12 — Crop and livestock production — Town and Country Restaurant, Clare
- March 13 — Fruit and vegetable production — Lake Michigan College, Benton Harbor

AGRICULTURAL CREDIT

Private banks and the Farm Credit System have been exercising caution in their lending practices. While funds are available for credit-worthy borrowers, most private lenders have been tightfisted about lending money to borrowers with marginal repayment capacity — even if there is adequate collateral. This credit rationing procedure has caused greater demands on the Farmers Home Administration. It is not uncommon for PCAs and banks to send long-time farmer customers to FmHA for financing.

Another cause of the FmHA case overload stems from the subsidy factor. The economic emergency (EE) loan program is a prime example. EE loans were designed to help farmers overcome economic hardships caused by credit scarcity or cost-price squeeze beyond their control. The loans can be either direct or guaranteed and supposedly are available only if the farmer cannot get credit from another source.

FmHA loan rates for direct operating loans are presently 11 1/4%. Guaranteed EE loans are loans made by private lenders with 90% of the loan being guaranteed by FmHA. While the interest rate is set by the individual lender, most loans range from 13% to 14%.

When USDA Secretary Block was ordered in early 1984 to allocate \$600 million in EE money, he allocated \$50 million for direct loans and \$550 million for guaranteed loans. A very small amount of the \$550 million in guaranteed loans actually was used. Not only were farmers unwilling to pay the market interest rates, but bankers and PCA officials also were unwilling to fill out the

necessary forms or to loan with only a 90% guarantee. On the other hand, the \$50 million allocated in direct loans was gone with in a week after the program opened.

Another aspect that has added to the overload is the expansion in the number of FmHA programs. FmHA originally was created for one purpose — to

While funds are available for credit-worthy borrowers, most private lenders have been tightfisted about lending to borrowers with marginal repayment capacity.

make loans to Depression-stricken farm families. Today, although FmHA still aids family farmers, it cannot concentrate on aiding family farmers because its programs have become so highly diversified.

Programs that require not only funds, but the time and effort of FmHA personnel, include home ownership loans, rental housing loans, congregate housing loans, water and waste disposal loans, energy impact assistance grants, community facility funding, business and industry funding and watershed and flood prevention loans. These programs all draw on the time that FmHA personnel at the national, state and local levels have to spend on the agricultural credit programs — those programs which FmHA was established to address.

Although complaints of slowness in FmHA loan processing and servicing have been the norm for the last several years, the complaints and criticisms have increased dramatically primarily due to the work overload. In addition to FmHA taking numerous weeks to process an application for a loan, there also have been many complaints about the slowness in the disbursement of money after the loans have been approved.

Because of constituent pressure, and for political reasons, there are dozens of ideas circulating on Capitol Hill as ways to "help" the FmHA in speeding the processing of loans. Farm Bureau has been supporting a proposal (under the direction of the AFBF board of directors) that deals with the problem of



FmHA personnel spending so much time on nonfarm programs. The thrust of the proposal would shift the nonfarm programs of FmHA to a new division in the Department of Agriculture, thereby allowing FmHA personnel to deal with only the farm loans.

Congress, on the other hand, has taken a different tack. Present law allows the Small Business Administration (SBA) to loan for disaster assistance to farmers only if SBA and FmHA have "substantially different" interest rates and if a farmer has applied for aid at FmHA first and has been refused. A new law would lower the SBA interest rate to 4% for those who cannot obtain credit elsewhere and 8% for those who can obtain credit elsewhere, but prefer SBA's loan program. This compares with FmHA's present rate of 5% for the first \$100,000 and 8% for the next \$400,000 for those who can't obtain credit elsewhere and 13.75% for those who can. Obviously, the thrust of the new law will be to shift most disaster lending from the FmHA to the SBA.

1985 Farm Bureau Policy

AFBF policy for 1985 states:

"We believe that Farmers Home Administration (FmHA) disaster loans should be governed by the following principles:

"(1) Interest rates should not be subsidized by the federal government;

"(2) Interest rates should be variable to reflect the market conditions over the term of the loan.

"We desire that the Farmers Home Administration (FmHA) return to its original purpose of helping farmers who cannot qualify for other financing.

"We recommend federal funding for low income housing as presently administered by the Housing and Urban Development Agency and FmHA be discontinued."

AgriVisor Market Analysts Discuss Economic Predictions for the 1980s and Beyond

Two market analysts for Illinois Farm Bureau's AgriVisor, rated the number one marketing advisory service in the nation by *Farm Journal* magazine last year, made some economic predictions and discussed marketing strategies for the 1980s and beyond at two meetings for Michigan farmers in December.

Jim Gill, director of market analysis, and Gary Ellis, senior market analyst, told the farmers that agriculture is in the process of "bottoming out" in a 55-year business cycle.

Gill, addressing farmers in Jackson via a telephone conference call, and Ellis, speaking to a group in Frankenmuth, said they did not see a great deal of improvement in farm income in the coming 12 months, "some slight improvement possibly into 1987, but we'll have to see how the supply-demand balance sheets look 12 months from now before that can be a valid forecast."

"Historically, we are back to what is a repeat of the 1930s. There is a 55-year business cycle and we feel that cycle is in the process of bottoming out here in the late 80s," they said.

The domestic demand for grain will increase for the next year or two as livestock numbers increase, they predicted. "Our studies indicate that grain and protein consuming animal units will be on the increase as cheaper corn will attract expansion in the livestock industry. We've already seen this in the poultry industry and we expect it to follow in the swine and beef industries."

Demand for livestock is the hardest to forecast, they said, "because of the mixed signals we're getting from our economic indicators. On the one

hand, they're talking depression and, on the other hand, they're talking continued improvement in business, so we're getting a lot of mixed signals at a very critical time. We think the demand could improve over the longer term in the next one to two years.

Historically, we are back to what is a repeat of the 1930s. There is a 55-year business cycle and that cycle is bottoming out here in the late 1980s.

— AgriVisor Analysts

"We see supplies gradually increasing over the next two to three years. Many price cycle lows in beef and pork are expected in 1987, and we also have a lot of price cycle lows due for our grain and soybean complex in 1987-88."

Gill and Ellis also projected a slight down trend in the strength of the U.S. dollar. "We do not see a fast correction, but we do look for the dollar to see more softening." The strong U.S. dollar has been a major factor in the decrease of farm exports.

The ag outlook meetings were sponsored by Michigan Farm Bureau's AgriCom, a communications system using satellite and microcomputer technology to offer member subscribers up-to-the-minute news and information about commodity prices, agricultural weather and legislation. AgriVisor is the only marketing advice for grain and livestock producers provided through AgriCom.

Good Health Makes Good Sense

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

According to recent publications, there is a growing belief that our health status will not improve as a result of medical and technological breakthroughs. Nor is it believed that improvements will occur due to increases in the number of hospital beds or physicians. Advances in health status are more likely to result from personally initiated actions.

With the rising cost of health care, especially during the last decade, health and wellness programs are gaining considerable attention. Educational programs, communicating skills and knowledge that allow indi-

viduals to assume responsibility for their own health, are believed to be fundamental to improving health status and in saving dollars.

The 1983-87 Michigan State Health Plan identifies four settings where education and promotion services should be provided: in schools, at the local level, for hospital patients and in the workplace. These areas are important for several reasons.

Education and health promotion is necessary in the school setting because lifestyle decisions are made early in life. The most critical element in offering a comprehensive school health education program is the involvement of a competent professional. Many people believe that intermediate school districts are an appropriate place to house such an individual, who could orchestrate and develop a comprehensive program and provide training and coordination of materials. Of approximately 58 intermediate school districts in Michigan, however, there is presently only one that has a health education coordinator on staff.

Another setting where health education and promotion services are recommended is in the community. Pregnant women, infants and those with specific handicaps are the clientele for such programs. Community health services also directly relate to communicable disease control and chronic disease prevention.

At the community level, health department programs have a strong education component, a provision mandated by the Public Health Code. They provide an excellent mechanism for health education because information is exchanged along with concurrent screening, treatment and follow-up.

There is continuous progress to be made with community health services. As of May 1983, 18 of 40 local health departments in Michigan had education staff. This is a marked decrease since 1981 when 27 local programs had education staff.

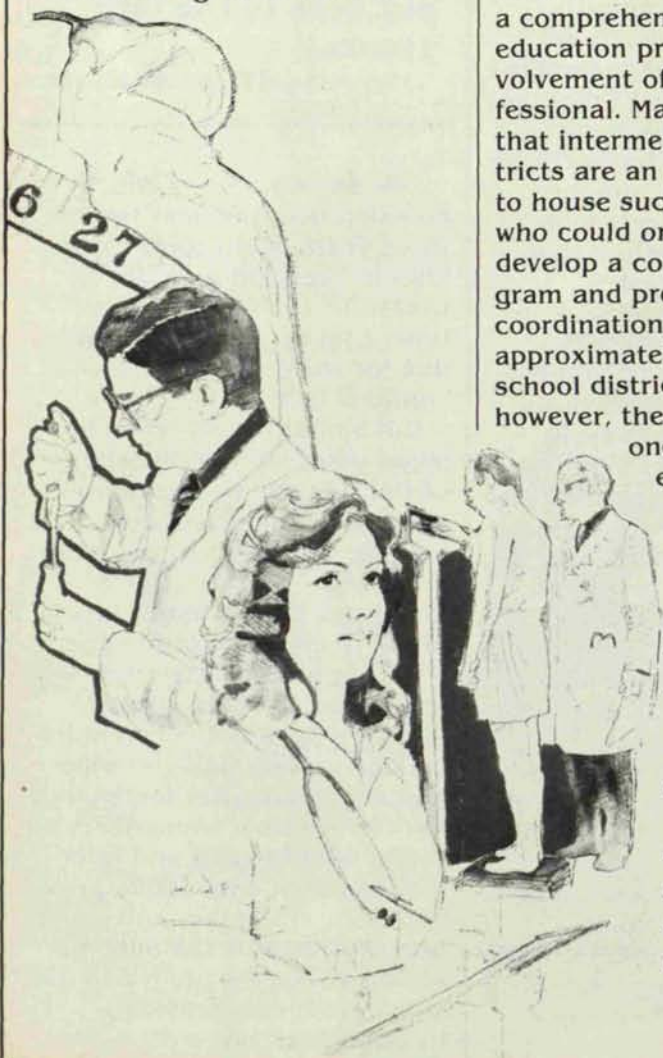
Patient education is also a necessary component in a comprehensive health education program. These programs are designed to assist patients to more fully understand their condition and make decisions accordingly. Patient education

Health Risk Factor

- Smoking
- Drinking
- Not Using Seat Belts
- High Blood Pressure
- Lack of Exercise
- Poor Nutrition/
Overweight

Related Disease / Condition

- Heart attack, lung cancer, emphysema, stroke, other cancers, influenza, pneumonia
- Accidents, liver disease, suicides, homicides, cancer
- Motor vehicle accidents
- Stroke, heart attack
- Heart attack
- Heart attack, cancer, high blood pressure



addresses many of the chronic diseases, particularly diabetes and cardiac rehabilitation, as well as prenatal and postnatal conditions.

Patient education has received considerable attention because of the changing patterns of health status, as evidenced by the transition from acute and communicable diseases to chronic illnesses. The benefits of patient education programs include improved patient care, better utilization of health services, fewer hospital re-admissions and shorter lengths of hospital stays. Other benefits include greater community support for hospitals and increased communication and satisfaction between the physician, staff and patient.

The final setting where health education programs are recommended is in the workplace. Poor health status resulting from lifestyle habits often affects workplace productivity and the days of work lost as a result of illness. The costs are considerable.

The 1980-81 source book of health insurance data for 1979 estimates that 339 million work days were lost as a result of some acute health condition. This is 3.5 days for each worker in the nation.

Social Security estimates that American workers lost \$32.9 billion in earnings resulting from short-term, non-occupational sicknesses or injuries during 1979. Benefits paid under programs providing protection against income loss resulting from these disabilities amounted to \$11.7 billion.

The saving of lives and health care dollars can also be better realized if we consider "health risk factors" or behaviors that lead to disease.

Approximately 50% of Michigan deaths and productive years lost can be attributed to six "risk factors."

Research has not only helped to determine which health behaviors increase the risks of having a heart attack, a stroke, cancer or other disease, it has also helped to indicate the magnitude of the problems they cause. For example, it is proven that smokers develop lung cancer about 10 times more often than non-smokers. Similarly, untreated high blood pressure raises the risk of having a heart attack more than two-and-one-half-fold and the risk of a stroke, tenfold. The total number of attributable deaths can also be calculated.

Information from the 1982 Michigan Risk Prevalent Survey and additional research shows the magnitude of the relationship between health risk and disease in estimates for individuals over one year of age. About 12,000 lives were lost due to poor nutrition and being overweight. This figure increases to 15,000 when the relationship between being overweight and high blood pressure conditions are combined. High blood pressure alone is responsible for 11,000 deaths. In addition, 5,000 deaths are related to the lack of regular exercise; 3,500 deaths to alcohol abuse; and 1,400 lives are lost simply because seat belts are not used. Of the 72,837 total deaths occurring to individuals over the age of one in 1983, nearly 60% are attributable to health risks or behaviors.

Michigan expenditure data for 1978, revised to account for inflation, shows that approximately \$1.7 billion were spent on physician and hospital cost related to risk factors. It is also evident that some health risk factors have a different effect on health care costs than others. The difference is that some, such as alcohol abuse, take extensive long-term treatment and, therefore, are responsible for larger percentages of health care costs.

There are many other costs related to health risks, particularly for worker health. Studies have indicated that employees with risk factors have higher health costs, lower productivity and more absenteeism. Years of life lost before the age of 65 is also a consideration in relation to productivity. For example, if a death occurs at age 25, 40 years of valuable productive life is lost.

The information in the table on page 26 shows the most prevalent diseases or conditions associated with each risk factor.

Although we know that most deaths in Michigan can be attributed to behavior, recent statistics in the final report to the state Senate's committee to study health care cost containment show that 32.4% of Michigan's residents smoke; 7.5% are heavy drinkers and 20.5% drink moderately; 86.5% of Michigan drivers do not wear seat belts; 20.6% have uncontrolled hypertension; 65.1% do not exercise regularly; 17.7% of Michigan's population is 120% or more overweight; and 15% of this population 111% to 119% overweight. Where do we go from here?

During the last year, the MFB Rural Health Study Committee recognized that in order to deal with the rising cost of health care the many factors that contribute had to be addressed. Health, wellness, education and promotion were among the factors they listed. Others included present and pending legislation and its impact, the distribution
(continued on next page)

Discussion Topic

(continued from previous page)

of physicians, health insurance, the survival of rural hospitals, representation on local, state and national health advisory committees, Medicare . . . the list goes on.

The one factor we can begin to address immediately is health and wellness because we can do something about it individually. In addition, a long-term health and wellness education and promotion program

needs to be considered, beginning at the local level.

In the final analysis, the facts are beginning to prove that an individual's attitudes, values, beliefs and education can significantly reduce the cost of health care. The cost for health care goods and services can be very small, however, considering that the actual price paid can be in terms of life itself if we don't take our responsibility seriously.

Discussion Questions

•Do you know what kinds of educational programs and services are currently offered in local schools, by your local health department, for patients in local hospitals and for people in the workplace? Please list.

•Are you aware of any opportunities for FB members to serve on local hospital boards and other health related boards at the local level? Please list.

•Should FB be involved in promoting health and wellness at the local level? If so, in what ways and to what extent?

MFB Policy Book Available This Month

(Editors' Note: The following are key state policies adopted by MFB annual meeting delegates.)

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

The demand for water from the three largest sectors of Michigan's economy — agriculture, industry, tourism — is expected to increase during the rest of the 1980s. Because settlement of disputes by court action under current common law is slow, expensive, tedious and uncertain, we will support enabling legislation that would:

- Identify critical water management areas on a watershed basis.

- Implement a water-use permit program administered by the local Soil Conservation District for surface and groundwater on a critical water area basis. The permit system should not be put into effect until critical water management areas are established.

- Allow establishment of minimum in-stream flow standards and/or maximum ground-

water withdrawal rates to protect the natural resources of the state from pollution, impairment and destruction.

- Clarify that commercial agricultural irrigation for food and fiber production is in the public interest and is a reasonable use of water.

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

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

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

oped by the director of the Department of Agriculture.

A hydrological study should be completed to identify the source, quality and quantity of our groundwater.

We encourage farmers to register their riparian rights and water usage for crop production with the appropriate county official.

Drain Code Revision —

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

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

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

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

State Policies

(continued from previous page)

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

- Provide for the establishment of a fund for annual maintenance work on each new drain constructed or in existence as of a specified date. The fund, not to exceed the three year estimated maintenance cost, would be established by an annual assessment on landowners benefiting from the drain. Provision for reimbursing a landowner for approved maintenance performed on that portion of the drain on the landowner's property should be provided.

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

Notice of any change of design or assessment from the proposed project presented at the drain hearing should be delivered or mailed to all landowners in the drainage district before the construction begins.

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

Drainage laws in other nearby states provide for routine maintenance which benefits agriculture specifically and the community in general. We believe that all revisions to the Drain Code should be limited to drain issues and not include other issues

such as water rights, irrigation or any other water issues. We are opposed to a complete rewrite of the Drain Code. We vigorously oppose amendments that would add additional and unnecessary expense and delays to drainage projects.

County FBs should schedule informational meetings with their county drain commissioner, road commission, Soil Conservation District and others who may have an impact on maintaining and improving agricultural drainage.

We will aggressively pursue these revisions to the Drain Code and urge that MFB be represented on groups seeking to revise the Drain Code.

Michigan Department of Agriculture — The MDA administers numerous programs which benefit the public in general and farmers specifically. Food inspection, weights and measures and quality standards are only a few of the vital programs assigned to the MDA. During the past several years, a period of reduced state revenues, the MDA has taken a major reduction in budget which has resulted in a complete loss of some services and a reduction of most other services.

We are alarmed at the extremely rapid depletion of qualified personnel in the department. Many positions require extremely dedicated people with the highest degree of professional ability.

Job descriptions should be written to adequately describe the unique requirements and responsibilities of the positions. Qualified people with ongoing evaluation and training are essential to protect the health and welfare of all citizens.

We commend the Agriculture Commission, director and staff for striving for efficiency and quality of service in view of the budget reduction. We will support funding levels which allow the department to provide services necessary to protect the health, welfare and safety of the people while maintaining and enhancing the agricultural economy of Michigan.

Health Cost Deductions — Persons employed by others usually receive many fringe benefits including prescription drugs and health, dental, optical care and even life insurance. While such benefits are a part of their total income they are not taxable with minor exceptions.

Self-employed people and others who do not receive employer paid health programs must pay such costs out of their taxable income.

To correct this growing inequity, we support legislation to permit persons who pay their own health care costs to deduct them from state and federal income taxes. Removing present inequities will encourage the use of private health care plans.

Please send me a 1985 Michigan Farm Bureau policy book:

Name _____

Address _____

County _____ Phone _____

MAIL THIS FORM TO: Michigan Farm Bureau, Public Affairs Division, P.O. Box 30960, Lansing, Mich. 48909

Legislative Review

(continued from page 6)

schools; a teacher certification plan requiring teachers to have "adequate academic preparation"; provision for professional

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development for teachers; certification for administrators; establishment of a Commission on Early Childhood Education to develop pre-school programs for four-year-olds; merit scholarship programs for top high school graduates; expansion and more frequent assessment testing including a wider range of basic skills and subjects; development of model attendance and discipline policies; and incentives to districts to find ways to lower transportation costs.

There are numerous other proposals, however, one to lengthen the school year was dropped.

The general philosophy of the report is in line with the FB education policies passed by the delegates at the 1984 state annual meeting.

Social Welfare — Welfare caseloads dropped to their lowest level in three years in November, according to the Department of Social Services. This is the eighth consecutive month caseloads have declined.

The experimental "workfare" program proved to be successful with several thousand more welfare recipients applying for the minimum wage public jobs than were available. The program was limited to 7,500.

Despite the overall caseload decrease, about 13% of the state's population continues to receive some sort of assistance when food stamps and medical assistance are included.

Truck Violations Reports — A group of 11 transportation organizations in cooperation with the House and Senate transportation committees, state police, Motor Carrier Division of the Michigan Public Service Commission and the Department of Transportation

have implemented a voluntary truck violation reporting system. A 16-page brochure entitled "Help Protect Michigan's Motor Transportation System" outlines the program and Michigan's axle weight law.

Coalition members are observing trucks on the road and will report violations on a truck violation report form. Violations observed include blowing, dropping, leaking, littering, etc., of load; uncovered load higher than six inches from top of side or tailgate; trailer swaying in excess of legal limit (six inches); improper passing; excessive speed; following too closely; load not properly secured; and other violations.

The intent of this voluntary self-regulation is to prevent new and costly anti-truck legislation such as mandatory covering of all bulk loads, rollback of Michigan's gross weight allowance, etc.

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

Go For It!

(continued from page 13)

"When the blitz puts us well on our way to goal, then we can use the combined talents and energies of all team members to execute the policies we have developed. This is a particularly crucial year in that regard," Smith said. "Farm Bureau's strength will be tested in 1985 and we can't spend all of our human resources on a year-long effort to reach membership goal. We need to get that job done now so we can direct those efforts toward reaching the objectives of our organization."

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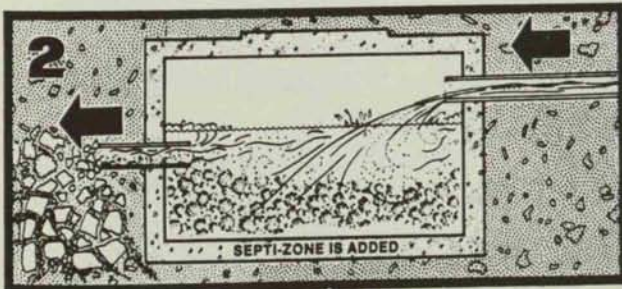
doesn't even stop there. After it turns all those system-clogging solids into liquids, so they'll flow freely through your pipes and septic tank and out into the drain fields—it contains special "wetting agents" that "open" the earth, so it can quickly absorb the liquids from the drain fields. At the same time, SEPTI-ZONE's efficient pH controls help keep a neutral chemical balance...so your pipes won't corrode, and your surrounding soil won't become too acid or alkaline. There you are—with your pipes and tank walls cleaned out, smells gone, your drain fields working freely...all papers, fibers, cotton, sludge, greases, and fats digested—all starting overnight and your septic tank problems solved quickly.

SEPTI-ZONE is non-poisonous, non-corrosive, non-toxic...completely safe to use...harmless to humans and animals. No wonder it's been called "the wondrous, daisy-fresh gobble of septic tank gook!" You'll call it your septic tank insurance policy. Especially since it's guaranteed to deliver trouble-free use of your septic tank—OR WE'LL REFUND EVERY PENNY YOU PAID FOR YOUR SEPTI-ZONE!

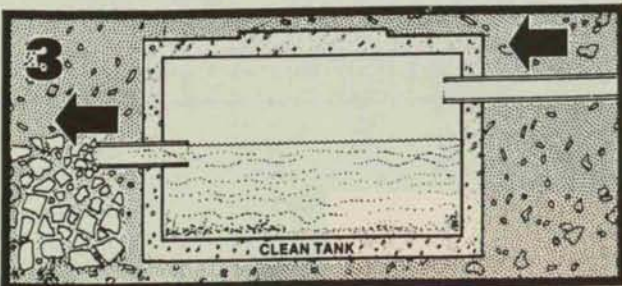
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John Muller, Howell, N.J.

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