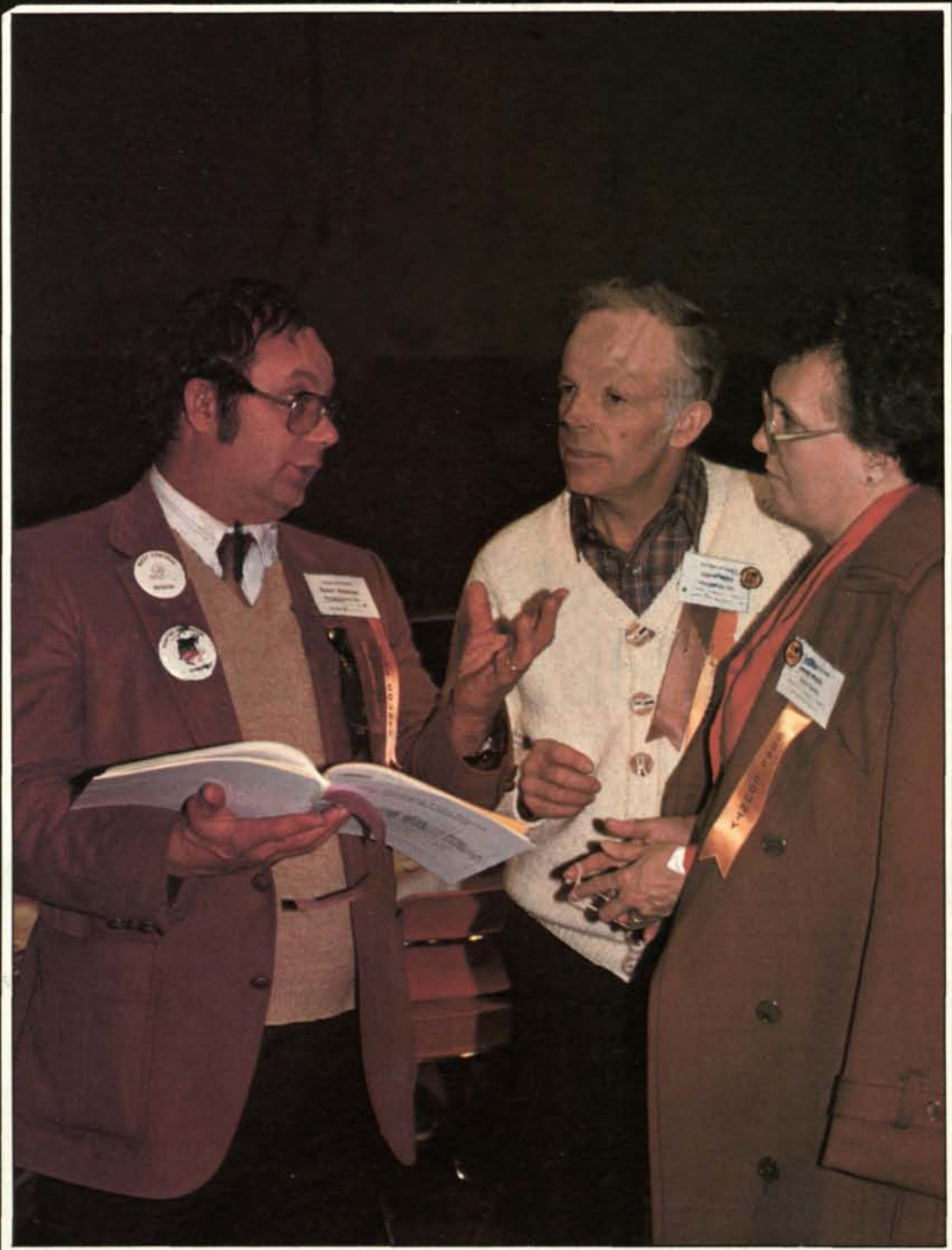


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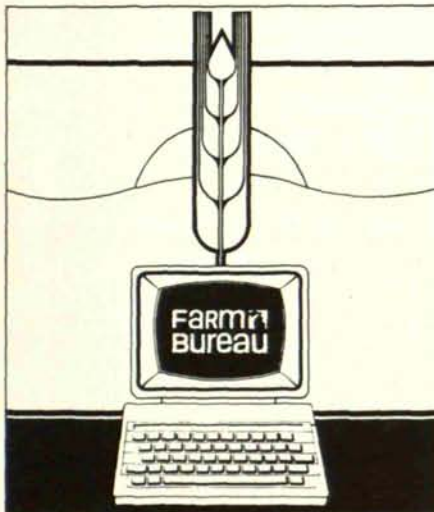


MFB Holds Annual Policymaking Session at Grand Rapids

Farm Bureau

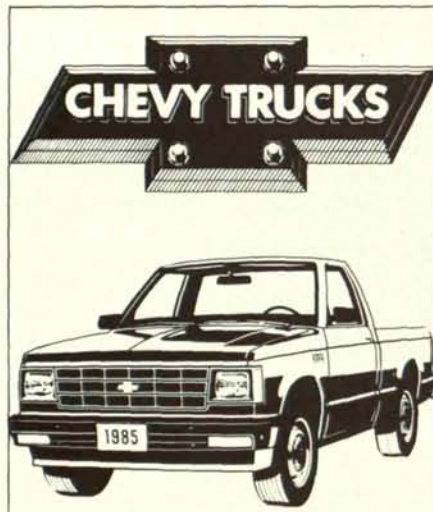
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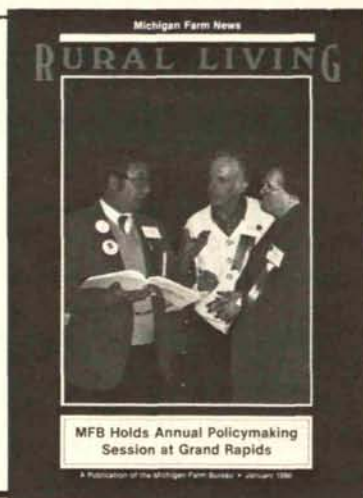


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FARM NEWS

A publication
of the
Michigan
Farm Bureau



JANUARY 1986
VOL. 65 NO. 1

THE COVER

Delegates Bob Anderson, John Webb and Kay Webb use a break in the general session to continue informal discussion of the policy issues.

Photo By Cathy J. Kirvan

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MFB Annual Meeting Report

From the opening of the resolutions session, Dec. 10, to the closing hours of debate on Dec. 13, the over 500 county FB delegates participated in policy consideration, awards and recognition, and informative special sessions at the 66th annual meeting of the Michigan Farm Bureau

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MFB works to help members increase their net farm income through legislative and commodity programs and by bringing members savings opportunities through a broad selection of member-only products and services

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Michigan Farm News RURAL LIVING: Michigan Farm News Rural Living is published monthly, on the first day, by the Michigan Farm Bureau Information and Public Relations Division. Publication and editorial offices at 7375 West Saginaw Highway, Lansing, Mich. 48917. Post Office Box 30960 (zip 48909); telephone, Lansing 517-323-7000, extension 510. **SUBSCRIPTION PRICE:** \$1.50 per year to members, included in annual dues, \$3.00 per year non-members in Michigan, \$5.00 per year non-members out of state. Publication No. 345040. Established Jan. 15, 1925 as Michigan Farm News, name changed to Michigan Farm News Rural Living Dec. 1, 1981. Mailed second class postage, permit pending, at Lansing, Michigan. Make change of address requests, in writing, to Rural Living offices, Lansing. **EDITORIAL:** Connie Turbin, Editor and Business Manager; Donna Wilber, Contributing Editor; Marcia Ditchie, Associate Editor; Cathy J. Kirvan, Associate Editor. **OFFICERS:** Michigan Farm Bureau President, Elton R. Smith, Caledonia; Vice President, John Laurie, Cass City; Administrative Director, Robert Braden; Treasurer and Chief Financial Officer, Matthew Butzin; Secretary, William S. Wilkinson. **DIRECTORS:** District 1, Marlin Outman, Constantine; District 2, Lowell Eisenmann, Blissfield; District 3, James Sayre, Belleville; District 4, Elton R. Smith, Caledonia; District 5, Mark Smuts, Charlotte; District 6, John Laurie, Cass City; District 7, Larry Snider, Hart; District 8, Lyle LeCronier, Freeland; District 9, Donald Nugent, Frankfort; District 10, Margaret Kartes, West Branch; District 11, Robert Wahmhoff, Baraga. **DIRECTORS AT LARGE:** David Conklin, Corunna; Michael Pridgeon, Montgomery; Wayne Wood, Marlette. **FARM BUREAU WOMEN:** Diane Horning, Manchester. **FARM BUREAU YOUNG FARMERS:** Gary Skinner, Ithaca.

Farm Bureau — Together We Win!

(Editor's Note: The following Rural Route column has been excerpted from remarks delivered Dec. 11, 1985 by Elton R. Smith in his annual president's address at the Michigan Farm Bureau annual meeting in Grand Rapids, Mich.)

"Farm Bureau — Together We Win!"

What an appropriate theme for an organization that has brought about so many "wins" during the years — "wins" that have resulted from members working together for a common goal, sharing their time and talent, giving of themselves through positive action to deal with the challenges facing their industry. . . .

Yes, Farm Bureau is an organization dedicated to the theme of "Together We Win!"

One of the best examples of this was the "Washington Fly-In" held this past September. Sixty FB members from across the state took time from their operations to fly to Washington. Once there, they visited with each of Michigan's 18 congressmen and both U.S. senators, strongly voicing their support of FB policy as it related to the 1985 farm bill. . . .

I am sure that many of you sent postcards and letters to Washington, also supporting the formation of a market-oriented farm bill. I can assure you that those letters made a difference. They clearly demonstrated the "grassroots" support that FB policy represents

and added a deeper meaning to the words and ideas expressed by the fly-in participants.

Local FB Action Has Impact

FB members win when Community Action Groups, local affairs committees, county boards and others develop and execute local policy. Farm Bureau is one of the few action-oriented organizations that can quickly mobilize with the people and resources necessary to deal with local issues.

Tom Gill, a member of the Wayne County FB board, recognizes this power. It was with this in mind that he urged County President Walt Rochowiak to use some of the organization's "political pull" to set up a countywide meeting on agricultural drainage problems. Publicity from the meeting resulted in a phone call from William Lucas, Wayne County executive, and a request for Walt to meet with him at his earliest convenience.

The outcome of this meeting opened a channel of communication to the county drain commissioner's office and resulted in direct issuance of permits to farmers for cleaning out their drains. The system which was established saves farmers close to \$500 in permit fees.

A similar local win occurred in Jackson County in 1984 when the county board, aided by FB member Sandy Gifford and others, successfully defeated an attempt by animal rights activists to stop the release of pound animals for research.

The county FB, working with MSU, local doctors and others, coordinated a campaign which ultimately persuaded the Jackson County Board of Commissioners to maintain their existing policy of allowing unwanted pets to be sold for research purposes. This is perhaps an even more significant win, given recent developments on the state level with the introduction of Senate Bills 393 and 394. These bills, if enacted, would prohibit pound seizure and the use of pound animals for research projects on a statewide basis.

This issue is just one part of a broader concern that FB has been monitoring for some time. . . . We as a farm organization and as individuals must work to see that the story of our commitment to the proper care and treatment of animals is told. Our "Ag in the Classroom" program is an excellent vehicle for positive education on this subject.

FB Seeks Fair Taxation Policy

Taxation, the size of government and the federal deficit continue to be major policy issues for our organization. AFBF is currently working to assure the passage of legislation that would result in fairer tax treatment of health insurance costs for self-employed individuals. Passage of legislation, such as FB is currently supporting, would result in a deduction of one-half of our insurance premiums, and would



MFB President Smith and Gov. Blanchard share winning attitudes about Michigan agriculture and the state's economic future.

provide a reasonable and responsible approach to remedy this inequity.

Investment tax credit is another important area which must be addressed by tax reform . . . Federal income tax policies have exerted upward pressure on farmland prices and helped concentrate farmland ownership with high income farmers and non-farmers as opposed to beginning farmers . . .

The current tax code has encouraged the substitution of capital for labor and supported growth trends in the number of very small farms and very large farms at the expense of medium-size family farms. It has reduced efficiency in some farm activities through induced changes in management practices and it has increased supplies and lowered prices for some farm commodities.

Developing Nations Represent Brightest Export Future

In what has to be considered one of the milestone FB "wins," public law 480 was signed into law by then-president Eisenhower on July 10, 1954. P.L. 480 has been an ongoing effort supplying over \$35 billion in food aid to over 100 countries since its inception . . . Among the groups advocating a program to channel U.S. agricultural surpluses as aid to less developed countries was an FB Community Action Group in Michigan . . .

Closely related to food aid is economic aid for foreign countries . . . For the economies of these (developing) nations to

grow, we must first raise the level of income for individual citizens . . . Rising incomes, plus population growth, can easily combine to outstrip needed increases in domestic supplies and create demands for agricultural imports in these developing nations . . .

In 1982, the total amount of goods and services purchased in Michigan by foreign assistance program funds exceeded \$30 million. This includes agricultural commodities as well as machinery and equipment, technical knowledge and training services.

These nations are our brightest future markets — as poor nations prosper, so will our U.S. food and agricultural sector.

FB Works to Find Positive Solutions to Ag Credit Issue

Perhaps one of the most current issues we must face is that of agricultural credit. Care must be taken to insure that we arrive at a solution which will help farmers, and at the same time insure the survival of the financial institutions which serve agriculture. Of the \$210-plus billion in agricultural debt which USDA estimates existed on Jan. 1, 1985, about \$120 billion is held by farmer/operators . . . Our concern must be for the owner/operators, not those who have non-farm income to manage their debt.

The Farm Credit System holds one-third of the total agricultural debt. Because of its importance as a vital source of credit for American agriculture, steps must be taken to insure confidence in the financial integrity of the system.

As chairperson of the AFBF Federal Agricultural Credit Study Committee, I can assure you that our organization is working to implement a plan to bring about this end.

Lending institutions outside of the Farm Credit System are also carrying close to one-third of the agricultural loans. FB will encourage these local banks to use the debt adjustment program of the FmHA. This program provides farm loan guarantees after certain steps have been taken.

We will also seek changes that will allow commercial banks to have the authority to extend the period of time to write off farm loan losses. This change will reduce the possibility of impairing the bank's capital and allow lenders to evaluate a farmer's debt position more favorably.

The changes we are calling for will give lenders more flexibility in dealing with farmers and provide both the opportunity to work out of their current difficulties.

Member discipline is a key ingredient that determines our success in local communities, in Lansing and in Washington, D.C.

We must also realize that individual commodity success cannot come at the expense of another segment of agriculture. The strength of Farm Bureau policy lies in our ability to involve all segments in the decision making processing.

I'm confident that our policy will become reality because "Together We Win" through Farm Bureau!

WASHINGTON

Farm Credit — While delegates met at the MFB annual meeting, Dec. 10-13, the U.S. House of Representatives passed a farm credit assistance bill in much the same form as one passed earlier by the Senate. It establishes a line of credit with the Treasury Department for the nation's 37 Farm Credit System banks, toughens federal regulation of the system and calls for pooling resources among the different units in the entire system to better handle farm credit problems. Like the Senate version, the bill would require congressional appropriation for any purchase of FCS obligations by the Treasury Department.

Farm Bill '85 — FB is urging Congress and the president to support H.R. 2100, the compromise farm bill approved by a House-Senate conference committee.

The bill puts a cap on excess stocks of major export commodities; ties loan rates to average market prices; offers a short-term target price freeze; legislates an export bonus incentive program; ties dairy supports to government purchases; and protects fragile lands by mandating a 40 million acre conservation reserve.

Superfund — The House of Representatives has approved a five year, \$10 billion reauthorization of the Superfund Toxic Waste Clean-up Program, clearing the way for House/Senate conference committee work expected to start when Congress returns in January. The bill was approved by 391 to 33.

Among the more controversial portions of the bill was the method of financing the \$10 billion program through a value



CONGRESSMAN SCHUETTE PRAISES AGRIPAC'S GRASSROOTS STRUCTURE: Michigan's congressman from the 10th District, who was elected in 1984 with support from MFB AgriPac, interrupted a busy congressional schedule to be present at the 1985 AgriPac Breakfast, Dec. 12 at Grand Rapids. Rep. Bill Schuette told those attending the Thursday morning breakfast that votes on the federal budget and tax reform were being held in Washington, D.C. He briefly reviewed the issues facing Congress before the holiday recess and told the audience that he expected a farm bill to be completed before the holidays. He also gave assurances that Congress would not let the Farm Credit System fail.

added tax. However an amendment was passed to strike the value added tax in favor of a higher feedstock tax on petrochemical companies, reaffirming the underlying principle of the program that polluters bear the financial responsibility for clean-up.

Another controversial section would have established a federal cause of action and allowed victims exposed to hazardous wastes to sue for damages in federal court. It was defeated by a vote of 261 to 162.

A third provision of concern to FB was an amendment which would have required companies to report emissions and releases of chemicals or substances causing cancer or other chronic health effects and to report annually to local emergency health committees. FB opposed the amendment because of the implications to

farmers who apply fertilizers and pesticides. FB has since been told that the sponsors will exclude farmers and ranchers from the provision when the bill goes to conference committee.

Leaded Gas Testing — The EPA has presented an outline of the tests they plan to conduct with the USDA to determine what effect a ban on leaded gas would have on older farm engines. Before the tests begin, EPA wants the farm community to evaluate the plans.

The EPA tentatively plans to test five older gasoline powered engines to include: an International 444 tractor, a John Deere 520 tractor, a Ford 8N tractor, a John Deere model 95 combine and possibly a truck. The study will also examine the effects of selected additives. The farm implements will be tested under various power settings for a total of 100 hours of operation.

FB Backs Ethanol Plant Development

"Fuel From Corn" — Development of three ethanol fuel processing plants is in the offing for Michigan if the Legislature passes an incentive proposal, S.B. 593.

LANSING

The bill was introduced by Sen. Harmon Cropsey (R-Decatur) and Sen. Gary Corbin (D-Clio). A total of 21 senators signed the bill, however, this does not guarantee that all would vote for it.

As introduced, the bill provides for continuation of the present 1¢ per gallon tax exemption for six months. By that time there must be five million gallons of ethanol production, or the law expires. If there is a five million gallon production rate at that time, the exemption goes to 4¢ in state and 2¢ out of state. In another six months, the production rate must be 10 million gallons, or the law expires.

Companies willing to invest in Michigan say they can meet those deadlines. At present there are commitments for one plant in Gratiot County, one in Washtenaw County and a third in Jackson County. These plant locations would create a tremendous new market for Michigan farmers. A 10 million gallon plant would require four million bushels of corn. That supply is the equivalent of 40,000 acres with an average yield of 100 bu./acre. Savings in transportation alone means at least 5¢ cents more per bushel on the price.

Livestock farmers would also benefit from ethanol production

through the steady availability of high protein distiller's grain as a lower cost feed for cattle and hogs. In addition, a variety of jobs and new economic activity would be generated in rural areas through the sale of by-products.

The use of ethanol in gasoline (gasohol) has greatly increased throughout the country as a safe replacement for lead as an octane booster and ethanol has benefits in the environment. Burning gasohol reduces air pollution, particularly hydrocarbons and carbon monoxide. In addition, using gasohol greatly reduces the need for foreign oil.

Michigan consumers have purchased 50 million gallons of ethanol fuel (gasohol) each year making the state one of the largest users of the "fuel from farms." The sale of corn for ethanol alcohol production has reached about 220 million bushels, creating a domestic

use market for corn larger than most world markets.

Farmers and consumers will have to throw their support behind S.B. 593 because getting final passage of the legislation will be most difficult. Reaction from major oil companies is mixed; some will strongly oppose it. There is division, too, among the state departments. The departments of agriculture and commerce support the bill; the departments of treasury and transportation strongly oppose it.

One hearing has been held by the Senate Finance Committee. Due to strong opposition, a subcommittee was appointed to study the issue.

If Michigan farmers want this major, new market for corn then every farmer must let his state senator, representative and the governor's office know that farmers strongly support S.B. 593.



Water Planning Commission — Gov. Blanchard spoke to the first meeting of the new 15-member commission. He stated that "our future will depend on our stewardship of the abundant water with which we have been endowed" and "it is critical that we elevate water policy to the status it deserves in Michigan government."

The commission has two years to develop policies for the state and make recommendations to the governor and Legislature. Present state water law and regulations, Great Lakes diversion proposals, state agency policies and responsibilities, etc., will all be evaluated.

While the commission does not have an appointed member specifically representing agri-

(continued on page 29)

COMMITMENT



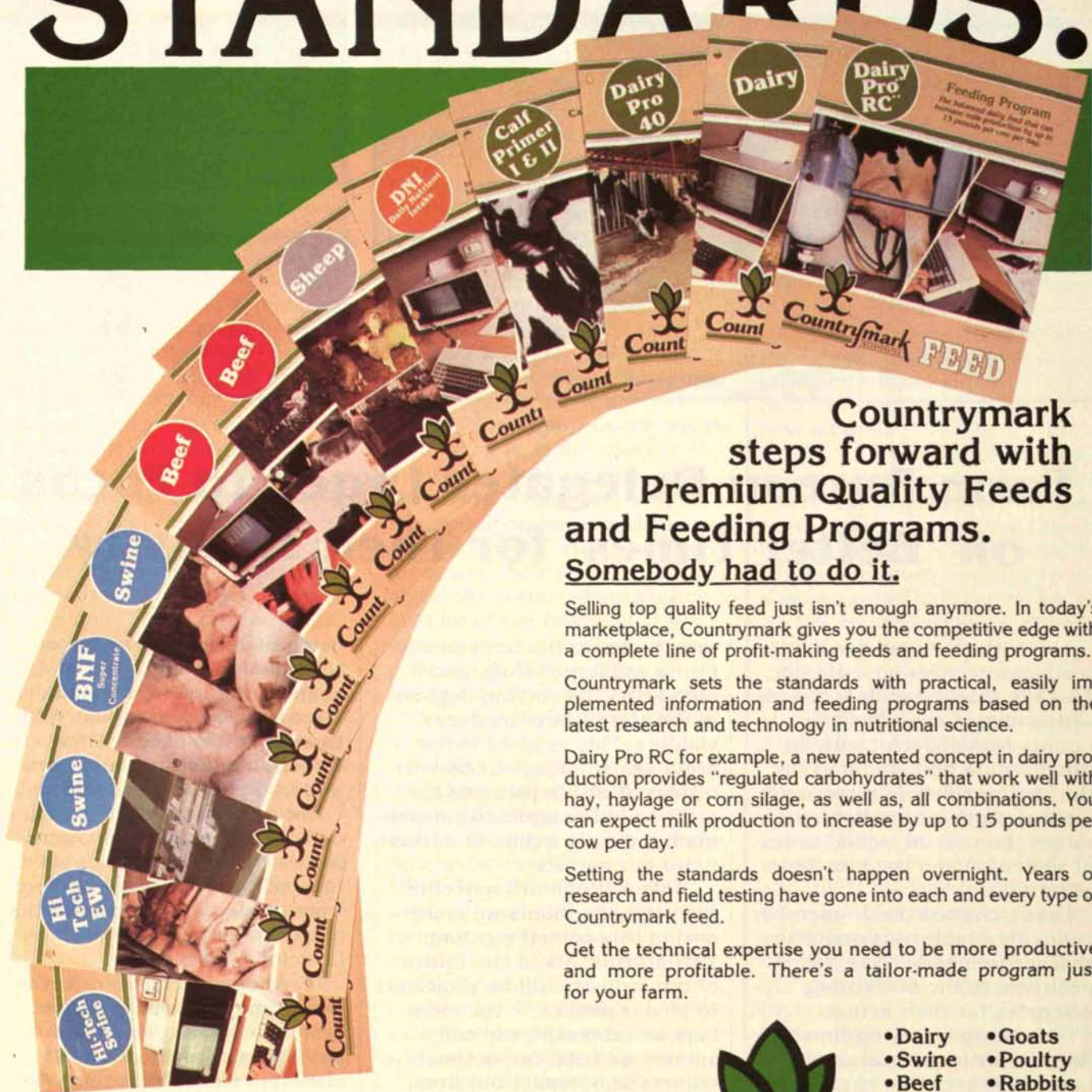
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Farm Bureau Delegates Urged to Focus on 'Better Times' for Their Industry

The 66th Michigan Farm Bureau annual meeting, held Dec. 10-13 in Grand Rapids, opened with a charge from Tuscola County farmer Jack Laurie to the delegate body to focus on the "better times of tomorrow" for their agricultural industry rather than on the "good times of yesterday and the bad times of today."

Laurie chaired the 20-member Policy Development Committee that recommended 141 policy positions to the 504 voting delegates for their action.

"During these trying times for those of us in agriculture, it takes self-discipline to project a winning spirit. That is our challenge, a challenge we must, and will, meet," Laurie said.

"This delegate body is representative of Michigan agriculture today. It represents the many commodities that are part of Michigan's diversified agricul-

ture. It represents both small farms and large farms, and it represents the varying degrees of the state's farm business viability. This year, as in few other years during our 66-year history, it also represents the attitude of the agricultural community during a time of adversity for our industry.

"This attitude will reflect in the policy decisions we make during this annual meeting. This attitude about the future of our industry will be projected to all our publics — the members we represent, the consumers we feed, the decision-makers who impact our lives," he told the delegates.

"During our policy decision process, we will focus not on the good times of yesterday nor the bad times of today, but on the better times of tomorrow. Let the record show that this

delegate body, during one of the most challenging of all years for agriculture, emphasized faith in their industry, in themselves and their fellow farmers, in their organization, and in the future," he said.

During the four days of policy consideration which followed, the delegates took action on a total of 141 proposals ranging from property tax reform to the involvement of churches in farm labor issues.

FB delegates called for several reforms in the property tax system including a new rural-residential classification consisting of non-farm rural residential property to prevent such housing from impacting on agricultural land valuations.

Strong opposition to attempts by churches and religious groups to force organized labor negotiations between farmers and farm workers was adopted by the delegate body.

"In recent efforts involving the Farm Labor Organizing Committee (FLOC) and Campbell's Soup Company, prominent religious organizations donated many thousands of dollars to the organizers of FLOC and actively participated in secondary boycotts against the Campbell Soup Company to pressure Campbell's tomato growers into recognizing and negotiating labor contracts with FLOC," the delegates stated.

"We strongly oppose this type of church and religious organization activity and encourage all church members to become informed and involved in how their state and national church organizations use their money, and learn what political positions are taken by their church. We further encourage all FB members to be more forceful in expressing farm family viewpoints to church policymakers."

Delegates also adopted policy to keep agricultural weather services as a priority in both state and federal government. Weather has more impact on year to year changes in food production and energy usage than any other single factor, they stated, and expressed concern about recommendations to eliminate funding for specialized agricultural weather services.

The delegates went on record to strongly support continued production of ethanol alcohol from farm products and urged that "every effort be made to provide economic incentives to encourage alcohol production facilities in Michigan."

Minutes before the gavel fell to bring the 66th annual meeting of the Michigan Farm Bureau to a close, the delegate body passed a resolution concerning the whole herd buyout concept which, at that time, was still under discussion by the House-Senate conferees. The resolution, which passed unanimously, stated:

"If the whole herd buyout concept becomes part of the 1985 farm bill, we authorize our AFBF elected officials to use their discretion in support of, or opposition to, various portions of the concept depending on the impact it may have on the agricultural industry."

Speaking in support of the resolution, several delegates said that the position statement, which will be forwarded to the AFBF Policy Development Committee for its consideration, would provide flexibility to have input in the farm bill "that's going to be a reality." Emphasizing the unifying factor of the resolution, one delegate said, "Now we can go home and say, 'Together We Win!'"

Following adjournment, President Elton R. Smith complimented the 504-member delegate body. "They were very active and aggressive in their discussion, but what was really great was their positive attitude about the future of agriculture in spite of the financial stress we know some farmers are experiencing. This positive attitude was demonstrated time and time again during this annual meeting."

Policies adopted by the voting delegates during the four-day session dealing with state issues direct the Michigan Farm Bureau in its activities during 1986. Those adopted dealing with national and international issues are forwarded as recommendations to AFBF. The AFBF Policy Development Committee, chaired by MFB President/AFBF Vice President Elton R. Smith, will prepare a slate of policy recommendations to submit to voting delegates at the national annual meeting in Atlanta, Georgia, Jan. 11-16, 1986.

Governor 'Bullish' About Future for Michigan Agriculture

In a message to Farm Bureau delegates, Gov. James Blanchard pledged his commitment to assuring that agriculture and agribusiness are "full partners" in the economic development of Michigan's future.

"I'm bullish about the future of Michigan and I'm bullish about the future of agriculture in Michigan," Blanchard said. "The times have not been easy. High interest rates and the credit crunch have made it extremely difficult for farmers to hold on to their land, not to mention worry about tapping new markets.

"But with our state's diversity, our abundant water and with the research genius of Michigan State University, and the talents of many others, we still have it within our power not only to be a major agricultural state, which we are, but to be the food capital of the world."

Blanchard said that in spite of agriculture's problems, farm exports in Michigan increased by \$103 million in Michigan.

"That's in a period of great unfairness in the value of the dollar and serious trade problems. I think, in spite of the many problems we face, the outlook is for Michigan to continue to show an increase in exports, in agribusiness and in the diversity and strength of our agricultural community," he said.

The governor recognized MFB for its strong support for his efforts to make Michigan the "comeback state."

"We had a plan for Michigan's comeback and you've been part of it. Now we've got to sit down and plan about Michigan's future," he said.

1985 Young Farmer Contest Winners Honored at Annual Meeting

Three young farmers captured titles and prizes during MFB's annual meeting. Competition for the titles of Outstanding Young Farm Woman, Distinguished Young Farmer and Discussion Meet winner is sponsored annually by the organization to surface potential leaders for the future and develop their leadership skills.

Dawn Wilkinson of Allegan County emerged from the finals with the title of MFB's Outstanding Young Farm Woman for 1985. She and her husband, Warren, operate an 800-acre hog operation. In addition to her responsibilities on the farm, Wilkinson works at Fennville Christian Academy. Her leader-

ship experiences of serving on the Allegan County FB board and on several of its committees, plus her record of community service and personal efforts to promote the agricultural industry, were factors in the judges' selection.

As the Outstanding Young Farm Woman, Wilkinson will serve as a spokesperson for MFB at a number of activities during the coming year. In addition to an expense-paid trip to Washington, D.C., next April to serve as a legislative leader during the organization's annual lobbying mission, she also received a year's subscription to AgriCom, Farm Bureau's computerized market information

service, and the use of a computer for a year.

Runner-up in the Outstanding Young Farm Woman contest was Rebecca Clark from Mackinac-Luce County FB. She and her husband, Donald, operate a 350-acre dairy farm.

Fred Leitz Jr. III of Berrien County won the Distinguished Young Farmer title. Leitz and his wife, Leslie, are partners in the family's 1,700-acre farm, specializing in fruit, tomatoes

(continued on page 28)

Best Farm Bill Would be Balanced Federal Budget, USDA Spokesperson Tells Producers

The best farm bill Congress could deliver to American agriculture this year is a balanced federal budget, Alan Tracy, U.S. Department of Agriculture deputy assistant secretary told producers attending the Michigan Agricultural Cooperative Marketing Association (MACMA) annual meeting Dec. 10.

"You cannot run your farms or your marketing cooperative by continually spending more money than you take in — and neither can the federal government," Tracy said. "Farmers have had to pay a high price because of the current budget deficit. It's helped keep interest rates high, it's reduced our export markets, and it's mortgaged the futures of our children and our grandchildren."

Tracy said that farmers do need a new farm bill this year and that an extension of the present farm policy is "totally unacceptable."

"Extending the current farm bill or freezing current loan rates and target prices for another four or five years does nothing more than lock in the failure of past policies. Nor would either action make any headway toward reducing the government's role as an artificial manipulator of the marketplace," he said. "It won't put profits into your pockets. It won't improve the prices you gain through your bargaining cooperative. And it won't sell American farm products in the worldwide markets."

Tracy said that decisions which must be made by Congress during the next several days could influence the course of American agriculture for years to come.

"Farmers are waiting for Congress to make those decisions,

(continued on page 28)



Young Farmer presentations were made at the MFB annual banquet, Dec. 12. Pictured above are Dawn Wilkinson, Outstanding Young Farm Woman (top); Distinguished Young Farmer Fred Leitz Jr. III and his wife, Leslie (center); and Discussion Meet winner Larry Priest, and his wife, Elaine.

There's a Pot o' Gold in Chippewa County

Award-winning Chippewa County FB committees, under the direction of County President Bob Hesselink, found a pot o' gold at the annual county awards program. Chippewa was named "Top County Farm Bureau" with gold stars in six



Chippewa County President Bob Hesselink smiles as he accepts the "Top County Farm Bureau" award from MFB President Elton Smith. Chippewa County was presented with gold stars in six program areas.

program areas: information, local affairs, membership, policy development, policy execution and Safemark.

Runners up in the annual awards competition were Jackson, Kent and Macomb counties; each receiving five gold stars. Jackson County was presented with gold stars for program excellence in local affairs, membership, policy development, Safemark and Young Farmers. Kent County FB received gold stars for Community Action Groups, direct marketing, membership, policy development and policy execution. Gold stars for information, local affairs, membership, policy development and policy execution were awarded to the Macomb County FB.

Four county FBs also received four-star recognition for program excellence. The four-star counties were Huron, Mecosta, Ogemaw and Sanilac.

The awards program was followed by a Las Vegas-style fun night and western Jamboree.

Farm Bureau Honors News People

A journalist from the *Kalamazoo Gazette* and a broadcaster from WHAK radio in Rogers City were honored by Michigan Farm Bureau as "Top Agricultural Communicators of the Year" for 1985. Gold quills, the symbol of excellent in journalism, were presented to the *Gazette's* Mike Van Buren and WHAK's Harvey Klann during a reception held in conjunction with the MFB annual meeting.

The ag communicator award is presented annually to recognize members of the news media for outstanding service to the ag community and for promoting a better understanding of the ag industry by the non-farm public.

Runners-up in the 1985 ag communicator awards program were: Sandra Hogan, *Huron Daily Tribune*, Bad Axe, nominated by Huron County Farm Bureau; Phillip Cloud, WION radio in Ionia, nominated by the Ionia County Farm Bureau; and Gale Langford, *Mayville Monitor*, nominated by the Tuscola County Farm Bureau. Hogan, Cloud and Langford were presented with certificates of appreciation for "outstanding service to the agricultural community."

MFB has sponsored the annual news media recognition program since 1975.

Kalamazoo County Farmer Receives FB's Highest Honor

Arthur Bailey, a farmer from Schoolcraft in Kalamazoo County, received Michigan Farm Bureau's highest honor during ceremonies at the organization's annual banquet, Dec. 12. He was presented with the Distinguished Service to Agriculture award by MFB President Elton R. Smith before a crowd of nearly 1,000 farmers and industry leaders from other ag organizations, government agencies and Michigan State University.



Retiring MFB District 1 Director Art Bailey accepts the Distinguished Service to Agriculture award from MFB President Smith.

Farm Bureau's Distinguished Service to Agriculture award is presented to those individuals who have demonstrated outstanding dedication and commitment to the well-being of Michigan's agricultural industry. Bailey was cited for his leadership as a member of the MFB board of directors for 16 years and for contributions to his local community.

Bailey has served as secretary of the board of education in his community for several years and has been active in the First

(continued on page 28)

Raffle, Auction Raise Funds for AgriPac

With another election year just around the corner, Michigan Farm Bureau's political action committee, AgriPac, expects to report contributions of \$30,000 in 1985.

The FB Women and Young Farmers added to the tally with fundraiser promotions at the 1985 MFB annual meeting. Over \$1,500 was raised at the Silent Auction, Dec. 11, sponsored by the MFB Women, and the Young

Farmer raffle brought in over \$5,000.

Bonnie Puffpaff of Montcalm County won the top prize in the Young Farmer raffle — a Caribbean Cruise. Bob Verellen of Macomb County won a weekend in northern Michigan. Winner of the color television was Charles Chapin of Mecosta County. Leonard Russell of Tuscola won a microwave oven and Jim Droscha of Eaton County won a 35mm camera outfit.



ABOVE: Kalamazoo County FB President Rod VanMiddlesworth got an armful of awards at the MFB annual. Kalamazoo earned the Golden Tractor, Fabulous 15 and traveling trophy awards in the 1985 membership campaign and plans a repeat performance in this year's drive.

LEFT: This Rural Rascal, along with hundreds of other members attending the MFB annual meeting, enjoyed the ice cream social sponsored by MACMA's Direct Marketing Division and the Michigan chapter of the American Dairy Association.

RURAL RASCAL



Huron Proud of Two Charter Members

We understand that there are not very many "life" members in the state, so we thought we'd share the stories of two Huron County Farm Bureau members whose memberships date back to when the county unit was organized in 1919.

Ralph & Lorene Brown are charter members of Huron County FB, having taken over Ralph's mother's membership in 1927. At that time, Farm

Bureau dues were \$5 a year or \$35 for a life membership. "The life membership sounded like such a good deal, so I took it," Ralph says.

He was always very active in the organization, serving as county president in 1943 and 1944. He worked hard to help organize several community groups and the couple has always been group members.

(continued on page 28)

Nominations for 1986 Mother of Year Sought

Shiawassee County Farm Bureau member Myra Spike reports that nominations are being sought for Michigan's 1986 Mother of the Year. Spike won the title in 1976.

The annual search for Mothers of the Year has been an activity of the American Mothers Committee, Inc., for over 45 years to highlight the role of mothers in the home, community, nation and the world.

Nominees must be:

- At least 45 years of age.
- An active member of a religious body.
- An active participant in community, state, national and international activities.
- Married in a legally accepted ceremony.
- A mother with one or more children (including adopted), the youngest of which is at least 15 years old.

For complete rules and nomination forms, contact Mrs. David Hickman Sr., 3489 W. River Road, Muskegon, Mich. 49445; phone 616-744-9728. Completed nominations must be postmarked by Jan. 15, 1986.



Michigan's Mother of the Year in 1976, Myra Spike, plays great-grandmother of 1985 as she comforts six-week-old Randi Marie Kettler so mom Nancy can watch dad Dale compete in the Discussion Meet at the MFB annual meeting last month.

Elton R. Smith of Kent County, who has headed MFB since 1964, was re-elected president Dec. 13. Members of the MFB Executive Committee are Jack Laurie of Tuscola County and Jim Sayre of Wayne County.

Newly elected board members are Marlin Outman of St. Joseph County (District 3), Mark Smuts of Eaton County (District 5), Larry Snider of Oceana County (District 7), and Robert Wahmhoff of Copper Country (District 11). Also elected were Diane Horning of Washtenaw County, representing FB Women; and Gary Skinner of Gratiot County, representing FB Young Farmers.

In other elections held during the annual meetings of MFB and its affiliates, FPC members elected David DeJanovich of Washtenaw County and re-elected Hugh White of Calhoun County to serve two year terms on the cooperative's board of directors. MACMA members elected Richard Walsworth, Larry Snider and P. C. Morrison of Oceana County, Herb Umlor of Ottawa County, and George Stover of Berrien County.

MFB Young Farmer and Women's Committee members will be hosting county committee leaders at the Executive Club Conference, Jan. 7-8, 1986 at the Flint Hyatt Regency. The agenda includes leadership workshops on effective organization, teamwork, public speaking and conducting effective meetings. The conference also promises to be fun and inspiring thanks to an outstanding line up of motivational guest speakers.

Seven MFB board members will serve as voting delegates from Michigan during the resolutions session at the 1986 AFBF annual meeting, Jan. 11-16 in Atlanta, Georgia. Delegates include President Elton R. Smith of Kent County, Vice President Jack Laurie of Tuscola County, Third Member of Executive Committee Jim Sayre of Wayne County, Lowell Eisenmann of Lenawee County, Don Nugent of Benzie County, Dave Conklin of Shiawassee County and Women's Committee Chairperson Diane Horning of Washtenaw County.

Alternate delegates include Mark Smuts of Eaton County, Wayne Wood of Sanilac County, Margaret Kartes of Ogemaw County, Lyle LeCronier of Bay County, Young Farmer Committee Chairperson Gary Skinner of Gratiot County, Mike Pridgeon of Branch County and Bob Wahmhoff of Copper Country.

"Our \$10 Billion Annual Farm Labor Bill" will be the topic of the Farm Labor Conference to be held in conjunction with the 1986 AFBF annual meeting. The conference will include remarks by Congressman Romano L. Mazzoli (D-Ky.), chairperson of the Immigration Subcommittee of the House Judiciary Committee, on the impact of the Immigration Act reforms. A labor legislation panel discussion will also be part of the program. The conference will be held on Jan. 13.

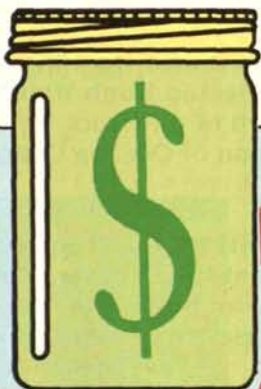
Gov. James Blanchard and MSU President John DiBiaggio will be among the featured speakers when Michigan's legislators, agricultural leaders and state government policymakers get together Jan. 8, 1986 at the Lansing Civic Center for the 38th annual Agriculture-Legislative Reception. The event, which is sponsored by the Michigan Agricultural Conference, gives recognition to legislators who have demonstrated substantial support to Michigan agriculture during the past year.

AFBF President Robert Delano to Step Down: In a speech to state presidents attending the annual AFBF Resolutions Committee meeting Dec. 16 in Chicago, Delano said he would not seek re-election. He will have served six years as AFBF president by the time his successor takes over in January at the AFBF annual meeting. Delano said he will return to his 400-acre farm in Richmond County, Virginia, where he grows wheat, corn and soybeans.

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Farm Bureau Member

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FARM BUREAU MEMBERS SAVE!



Discount savings right down to the nuts and bolts in your farm or home workshop

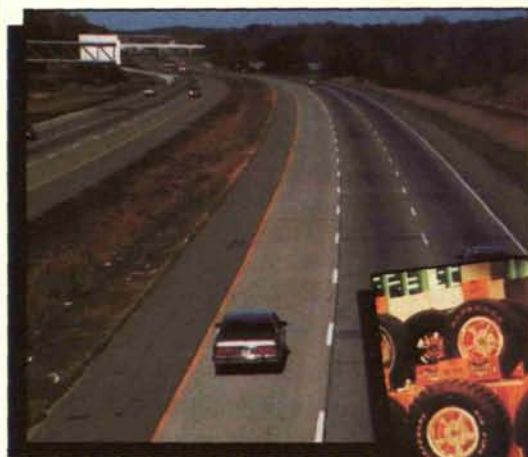
Use Farm Bureau's Discount Hardware Mail Order Service to stock your home or farm workshop with storage bins, repair kits, and a wide selection of nuts and bolts, sawblades, and more. Product descriptions and order sheets are available from the county Farm Bureau: Freight is even pre-paid on orders of \$50 or more.

Farm
Bureau



Save up to 60% on major purchases of name brand furniture, appliances & more!

Farm Bureau's Buyer's Service program can save you 20% to 60% on your next purchase of furniture, appliances, carpeting, televisions, stereos, sporting goods and luxury items. The Family Saver Buyer's Service costs only \$20 per year; compare it to programs costing as much as \$795. Shop with the Family Saver "Quik Quote" system and save hundreds of dollars!



Save on American made cars and trucks—1% over dealer cost!!

You can save hundreds of dollars on your next New Car or Truck purchase with the Sav-On-Cars pricing and purchase system. For just \$9, request a personalized Car Option computer printout showing both wholesale and retail costs. Make your own deal with your local dealership, or buy directly from Sav-On-Cars at an average of just 1% over dealer cost!

Get top quality auto, truck and farm tires and batteries at group purchasing discount prices

These automotive products are available to Farm Bureau members and are sold under the "Safemark" brand. Safemark is a low-overhead, no-frills group purchasing program available through 53 Michigan dealers and vendors.

COUNTRY THRIFT AND OLD FASHIONED VALUE

Get Michigan's Farm-Best Foods at Direct-to-member SAVINGS!

Farm Bureau members can purchase high quality Michigan cherries, blueberries, strawberries, peaches, fresh asparagus, hams, and more through four local county sales each year. In addition, special sale and shipment arrangements bring you fresh Florida citrus, juice concentrates and peanuts, Wisconsin cheeses, and pecans from New Mexico.



Choose Affordable protection and personal service for your family's health care needs

Michigan Farm Bureau members can choose from three Blue Cross/Blue Shield administered group health care plans designed to meet family health insurance needs at an affordable cost. Members are also eligible for group enrollment in one of seven health maintenance organizations (HMO's) throughout the state. Farm Bureau has been providing health insurance for members for over 30 years. Personal, expert assistance on benefits and claims is an important service plus of the Michigan Farm Bureau health care group.

Dollar-saving member-only insurance plans for your vehicles, farm and personal protection

You may already know that **Farm Bureau Insurance Group** is Michigan's largest farm insurer, offering exclusive programs for farmer-members, like Farmowners and Ag Work Comp insurance.

But even if you don't farm, you can take advantage of top quality, money-saving programs like:

- **Mutual Auto Insurance** provides complete coverage for your personal cars and trucks at competitive rates.
- **Special Auto Insurance benefits:** Farm Bureau Mutual auto policies also include a new benefit at no extra cost to you: \$10,000 of coverage per person for fatal injuries while properly wearing a seat belt. Another benefit of our Mutual auto insurance is emergency road service, which is included in comprehensive coverages at no additional charge to members.
- **Member Life Insurance** protects your whole family for just \$25 a year.

- **Accidental Death and Dismemberment** insurance provides no cost coverage for accidental death or injury (in participating counties).
- **Guaranteed Arrest Bond Certificate** guarantees bail for any member arrested for specific traffic violations.

FBIG Universal Life, homeowners, auto, farm, IRA, recreational vehicle and business policies protect people in communities across the state.

With 450 agents and agency managers throughout Michigan, you can always depend on hometown service from Farm Bureau Insurance Group.



Farm Bureau

Get into High-Tech at a lower cost with your AT&T/Farm Bureau Discount

Receive a 30% discount on the purchase of AT&T personal computers for home, farm, or office. You won't sacrifice service or training for these member only savings! AT&T has an extensive network for representatives to provide service and offer training so you can get the most value out of your system.

Call AT&T toll free at 1-800-247-1212, extension 99. Let them help you select an AT&T personal computer to meet your needs. Be sure to ask for your 30% member-only discount!



Get NuVision Family Eye Care at Savings-to-Member prices

Farm Bureau families can save 20% on a complete pair of lenses and frames at all NuVision optical centers. Save, too, on both hard and soft contact lenses. To take advantage of this discount, use your Vision Family Plan card at any NuVision Center and present it when ordering glasses. Family Plan cards are available from your County Farm Bureau Secretary.

Fill out and mail
this card **TODAY!**

I want to save with Farm Bureau member programs!

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Address: _____
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_____ County

Membership Dues

\$45 per year with the following exceptions:

Hillsdale County — \$46

Berrien, Livingston and Van Buren Counties — \$47

Gratiot, Isabella and Shiawassee Counties — \$50

New Member Service Can Help Increase Net Farm Income

Farm Bureau's computerized information program, AgriCom, and the AgriVisor marketing advisory service offer members the opportunity to become part of an elite group of producers who are teamed up with professionals to market their commodities. Now the computerized information delivery offered by

AgriCom and AgriVisor have been joined by a new AgriVisor FM radio sideband service.

The new sideband radio service provides the same marketing information and advisories as the computerized AgriVisor service. Sideband subscribers receive grain and livestock prices, market advice and some

national news, delivered continuously five days a week. The new service is available to members in the southern two-thirds of the Lower Peninsula.

AgriVisor's advice is compiled by five full-time marketing analysts and is based on both fundamental supply and demand factors and technical market analysis. Members can subscribe to the basic AgriVisor package, which includes the sideband radio, newsletters and seminars, for \$468 a year.

Members can also subscribe to one of AgriCom/AgriVisor's six market information and advisory service options via computer. The computerized information system is available throughout Michigan.



Displays by MFB AgriCom, a computerized agricultural information system, and AT&T personal computers attracted many delegates interested in the high tech applications for their farming operation.

New Program Offers Special Discount on AT&T Personal Computers and Software

Farm Bureau members across the country are "tooling up" for the computerized information age through a new member-only program that gives you a 30% discount on the purchase of AT&T personal computers. Members can also receive discounts on compatible software packages for the AT&T computer or for the computer they currently own.

AT&T representatives spent three days at the 1985 MFB annual meeting where they demonstrated the Model 6300 personal computer, a powerful and versatile home computer with

high capacity memory expandable to 640K power.

To take advantage of the discount pricing opportunity, members simply make a toll free call to 1-800-247-1212, extension 99. An AT&T telemarketing representative will be available to review model selection and cost. Be sure to give your MFB membership number to receive the 30% discount.

More information about compatible software packages for home, farm and business is available by calling collect, 616-388-3000.

Buyer's Service Means Big Savings on Major Purchases

Farm Bureau members have the opportunity to save 20% to 60% on purchases of furniture, appliances, carpeting, electronics, sporting goods and more by participating in the "Family Saver" program.

The Family Saver service saves by eliminating the middleman. You order merchandise direct from the factory or distributor and it is shipped directly to you or a warehouse in a city near where you live. The service passes on the savings of not having the high cost of inventory, warehousing, showrooms, sales commissions, etc.

The Family Saver service costs only \$20 for the first year. The annual renewal fee is \$15, but that amount is not charged until you have saved \$1,000 or more in price quotes and/or purchases.

Safemark Approaches 10th Anniversary

When delegates at the 1976 MFB annual meeting gave the go ahead for a new program to provide group purchasing power to farmer members, they were confident that the sales of Safemark farm, car and truck tires, batteries and implement parts would save farmers money and offer them high quality.

For nearly 10 years, the Safemark Group Purchasing program has been doing just that. . . providing top of the line quality at low group purchasing prices. The products, sold under the Safemark brand, are manufactured by companies such as General Tire Corp., Kelly Springfield, General Battery Corp., Exide, Weise, Exxon and others. In addition, Safemark tires carry road and field hazard warranties. A statewide network of Safemark dealers serves Farm Bureau members in Michigan.



Among the most widely accepted Safemark products is the steel implements line. Farm Bureau members have responded eagerly to the opportunity to purchase tough steel tillage tools at prices well below dealer prices. Savings up to 60% are realized on some parts. Tillage tools are sold on a special order twice a year through local Safemark vendors.



Safemark's Group Purchasing program for farm implements, tires and batteries has been helping FB members in Michigan save money on quality products for nearly 10 years.

Save With FB's Discount Hardware Program

Farm Bureau members can save up to 50% on the purchase of fasteners and other hardware through a discount program offered with Hi-Grade Nut and Bolt Co. of Mich.

"We are stocked to be a total supplier of farm fasteners for Farm Bureau members," says Hi-Grade owner Ken McNeil. "In most cases we provide UPS same day service from our warehouse. If a farmer needs a specialized piece such as an extra long bolt or fine thread, we have the sources to get it for him or her in less than a week." Freight on orders of \$50 or more is prepaid, excluding bins.

Hi-Grade offers "farm pack" quantities stocked in diameters of up to 1/4" through 3/4" in 6" lengths, and long bolts of 1/2" through 1" diameter up to 12" long. Plow bolts, carriage bolts, special fasteners and farm repair kits of cotter pins, stove bolts, roll pins, solderless terminals, sheet metal screws, hitch pin clips, lock nuts, etc., are also available.



A new farm fastener discount program is gaining recognition as another money saving member only service to members. Displays like this one at the MFB annual meeting are spreading the word.

The company can also provide top hitch pins, shatterproof steel hacksaw blades and frames, nylon cable tie wraps, high speed drill bit index sets and individual drills.

Michigan Farm Bureau Members Receive Extra Benefit With Mutual Auto Policy

There is an auto insurance policy available exclusively to MFB members, and it offers you a lot more than complete coverage at competitive prices.

Besides coverage for personal cars, trucks and commercial trucks, an auto policy from Farm Bureau Mutual Insurance Co. of Michigan provides other special benefits for FB members.

For example, any occupant wearing a seat belt in any vehicle insured by Farm Bureau Mutual is covered by a \$10,000 death benefit at no extra cost.

This no-cost coverage for members will pay \$10,000 to the estate of any occupant who is fatally injured in an auto accident while properly wearing a seat belt.

The \$10,000 coverage for seat belt wearers applies to the driver and passengers alike, as long as the vehicle is insured by Farm Bureau Mutual.

A Mutual Auto policy also offers another benefit for members: emergency road service included in comprehensive coverage at no extra charge.

Member Life Insurance: \$25 Buys a Lot of Protection

You can't beat it: for just \$25 you get an entire year of life insurance coverage for you, your spouse and your children.

That's why the Member Life policy from Farm Bureau Life Insurance Co. of Michigan is one of the best values for FB members. The amount of coverage is based on your age and family composition, but whether you're 18 or 65, the annual cost is still just \$25.

Best of all, when you renew your policy you may get an increase in benefits if the program loss experience permits it (and it usually does). For example, for the 1985-86 policy year, renewing members are covered

for three times the amount listed in the original schedule of benefits for their policies.

This means a lot more coverage at no extra cost. Here's a specific example: The original policy shows \$5,180 coverage for a member at age 30 and \$1,000 on the spouse. With the increase for the 1985-86 year, these amounts become \$15,540 on the member and \$3,000 on the spouse.

Members enrolling for the first time will receive benefits as listed in the original schedule, although they will be eligible for any benefit increases that may be declared when they renew their policies.

New Car and Truck Pricing/Purchasing Program Offers Savings Opportunities to FB Members

Did you know that your FB membership offers you an opportunity to save hundreds of dollars on the purchase of your next new car or truck? The Sav-On Cars program provides members with a computerized auto and truck pricing system that allows you to purchase American-made vehicles for 1% over dealer cost.

A \$9 investment brings you a personalized car option computer printout showing the wholesale and retail costs for the model and options you select. With this information, you can negotiate the best deal with a local dealership or purchase your vehicle from Sav-On Cars, Inc.



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Variety of Health Care Plans Available to Qualifying Members

Thirty years of experience coupled with excellent health care plans are good reasons for choosing a Farm Bureau Blue Cross Blue Shield or Health Maintenance Organization (HMO) plan for your family's health care needs. The variety of plans is designed to meet the health insurance needs of almost any member at an affordable price.

FB's maximum benefit plan — Comprehensive — pays doctors' reasonable charges and 365 days of hospitalization, including surgery and maternity. The plan includes Catastrophic Master Medical that pays doctors' office calls and prescription drugs, with a small deductible.

(continued on page 29)

Governor's Conference on Agriculture Focuses on the Big Three:

Competition Survival Profitability

By Donna Wilber

"The food chain — a human chain" is a phrase used to describe Michigan's food industry and every link in that chain was represented at the Governor's Conference on the Future of Agriculture, Nov. 19-20. Nearly 600 farmers, farm organization leaders, ag-related state government and MSU representatives, and agribusiness people gathered at the Flint Hyatt Regency for the two-day conference which focused on "Competition, Survival and Profitability" for agriculture in Michigan.

Michigan agriculture has the resources to build on its traditional strength and not only survive, but become the strongest, most diverse industry in the nation, Gov. James Blanchard said in his opening remarks. "During the past three years, we have acted on the firm belief that agriculture must be a vital part of our state's overall economic development plans. This conference is the result of that commitment," he said.

Conference participants had a choice of 16 workshops to attend on topics ranging from "How Do We Meet the International Trade Challenge" to



"The food chain — the human chain" stretched across the farm belt states to share common concerns when Kansas Gov. John Carlin addressed participants at the Governor's Conference on the Future of Michigan Agriculture in November. Carlin was introduced by Michigan Gov. James Blanchard.

"Opening and Operating a Food Business." MFB Vice President Jack Laurie served as a panelist for the "U.S. Cheap Food Policy" workshop and pointed to some of the "positives" that Michigan agriculture has that other states do not.

"We have the unique opportunities of an agricultural diversity second only to California.

We have a dynamic support system of research and Extension to help us build a better industry. We have broad recognition of our industry's value to the state's economy. We have government officials and legislators who are supportive of our industry. And we have dedicated people within the industry.



TOP: Farmers, educators and legislators had the opportunity to share their views as members of a conference panel on U.S. cheap food policy. Pictured here are Jack Laurie, MFB vice president, and Larry Connor, chairperson of the MSU Department of Agricultural Economics.

ABOVE: Economic forecaster Dr. Michael Evans told conference participants he was "cautiously optimistic" about the future of agriculture. He advised Michigan to target its poultry, fruit and vegetable industries for the best growth opportunities.

try illustrating their commitment to its future well-being by participating in this conference," Laurie said.

He told workshop participants that while the problems and opportunities facing agriculture are primarily national and international in scope, there are some things that the state of Michigan can do.

"The governor's farm loan program was certainly an example. Providing property tax relief through P.A. 116 is another. State government can also create incentives for the production of ethanol to utilize otherwise surplus crops, attract food processing plants to Michigan, and promote the sale of Michigan agricultural products, especially those of which a major portion is produced within our state," he said.

Economic forecaster Dr. Michael Evans of Washington, D.C., a keynote speaker at the conference, told the crowd that he was "cautiously optimistic" about an economic turnaround in the agricultural sector. Stabilization of the dollar and a decline in interest rates will help, he said, and while "severe competition" from other countries exporting agricultural products will continue, most sectors of U.S. agriculture will compete effectively.

Evans saw reasons for optimism for the state's poultry, fruit and vegetable industries, but "little hope" for Michigan's dairy farmers. He predicted that beans could become a major industry in the state. Sugar will not make a comeback, he said, because of the substitute sweetener competition. For grain farmers, he predicted prices remaining at support levels with a gradual increase in exports.

The economic forecaster advised Michigan to target its poultry, fruit and vegetable industries for the best growth opportunities. State government, he said, should work cooperatively with producers to create a brand-name program for those commodities. "It will take a lot of hard work and promotion, but it's worked in other states and it can work for Michigan," he said.

The governor of Kansas, John Carlin, appeared on the program to share his experiences with the farm crisis in his state, along with his views on what needs to be done to assure the survival of agriculture.

"One of the realities we must accept is that there will be fewer family farms. There are many who don't want to accept that fact. There's a certain element in all of us that wants to keep what we've had. But there is another group among us that looks at the transition and says we must accept whatever it brings. In my judgement of what is best and practical, I believe the approach lies somewhere in between saving everyone and following Darwin's theory of survival of the fittest," Carlin said.

"There's no way we can guarantee an income to every farmer and protect everyone who farms today. But if we don't do some significant

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Farm Economic Outlook for 1986

Michigan Farm Bureau sponsored a Farm Credit Seminar for MFB staff and district directors on Nov. 25, 1985. At that seminar, MFB agricultural economist Robert G. Craig presented a state and national farm economic outlook. The following is a summary of that presentation.

U.S. Economy

Civilian employment is near 108 million persons, an all-time high, with the unemployment rate near 7.1%.

The Gross National Product (GNP) continues to increase for the third quarter of 1985 and is near an annual rate of 4.3%. This continued growth of the national economy is evident in many sectors including housing, manufacturing of durable goods such as cars, and service areas.

Retail prices, as measured by the U.S. Consumer Price Index for all urban consumers, have stabilized in the 3% to 4% area on an annual basis. Food prices continue to increase but at a slower pace than the inflation rate, and therefore, real costs have declined to consumers for food items.

Short-term interest rates (13-week Treasury Bills) continue to soften, with bids in mid-November 1985 closing at around 7.22%, which is down from over 10% in July 1984. Other interest rates continue to post additional drops with the yield on bellwether 30-year Treasury Bonds dropping below 10% for the first time since 1980.

The decline in interest rates has been triggered by actions and future expectations that the Federal Reserve System will

continue to ease its credit hold. Many economists have been urging the Fed to loosen credit conditions and drive down interest rates further to stimulate faster economic growth. Concern about the government's huge borrowing needs has faded as have worries about rekindling inflationary pressures if the economy was further stimulated.

Michigan Economy

The Michigan unemployment rate continues to fluctuate around the 10% level. This is a significant improvement from 1982 when we had the nation's highest rate which was over 17% during certain months. The automobile industry has seen a tremendous rebound in the last few years, but Michigan motor vehicle production has been soft this year. July production units of 212,674 was 5% above a year ago, but down 21% from May of this year.

Clearly, the car and truck industry is the state's top industry, with agriculture being second and continuing to show stable growth. This is the traditional line-up of these two industries and is a change from 1981 when agriculture was ranked as the state's No. 1 industry due to good growth in it and a serious decline in the automobile industry.

Agricultural Sector

The farm economy nationally is in one of the steepest declines in several decades. Cash receipts from marketings of crops, livestock and livestock products is down and government payments are up. Net farm income is expected to be below \$22 billion for 1985. In

comparison, 1980 U.S. net farm income was approximately \$32 billion.

Michigan's nominal net cash farm income is projected to be approximately \$760 million which is down from the 1980 figure of \$820 million. According to Dr. John Ferris of the MSU Agricultural Economics Department, the nominal net cash income in 1986 should increase to \$884 million. The increase is due to lower costs, especially interest expense and other production expenses, stable marketings and a sizeable increase in government payments.

Farmland values have dropped significantly since the early 1980s in both Michigan and the nation due to the decline in U.S. farm exports, falling commodity prices and credit conditions.

Economic Outlook

The U.S. economy is expected to show continued growth in 1986 with an annual growth rate in GNP of 3% to 5%. Michigan's economy should parallel the nation. Interest rates are projected to decline some more and then level off with long-term rates under 10% and short-term rates between 6% and 8%.

The farm economy is projected to finally bottom in 1986 or 1987. Much depends on the 1985 farm bill, agricultural credit conditions and national fiscal, monetary and trade policies. Farmland prices are expected to stabilize in 1986. The value of the U.S. dollar will continue to gradually decline which should stimulate agricultural exports.

(continued on page 30)

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

The Social and Economic Situation in Latin America

*By Thomas G. Sander
Senior Associate for Latin
America, Universities Field Staff
International*

Latin America is the most developed region of the Third World, but the great majority of its people are poor. Poverty is an inheritance of the past that recent economic development, urbanization, social mobility and an expanded middle class have failed to overcome. Rapid population growth explains why there are probably more poor in total numbers than 50 years ago.

The individual countries differ sharply in their social and economic conditions. Argentina, which has an educated population, is 80% urban, and has built a high level of prosperity through commercial agriculture and industry, bears almost no resemblance to Haiti and Honduras, which are predominantly rural and whose illiterate or semi-literate people live in poverty. Between these extremes are countries like Brazil, Mexico and Colombia, which together include over half the population of the region and have impressively improved economic production and education in the past 30 years.

Certain major social processes are essential to understanding Latin America today.

None is more important than population growth. Improved health care lowered mortality and infant mortality rates without a corresponding drop in birth rates. Historically, high death rates kept population increases low, but by 1960, the

difference between births and deaths was reflected in a population increase that was almost 3% annually. Since then, Latin Americans have adopted the use of birth control, either on their own or through publicly supported family planning programs, so that the regional rate of population growth is down to 2.3% a year.

Nevertheless, all studies project continued increases well into the next century because of

Rapid population growth explains why there are probably more poor in total numbers than 50 years ago.

the disproportionate share of the population in the 18 to 45 age group. In 2020, for example, Brazil will have grown from its present 135 million to 250 million, with Mexico going from 77 million to 162 million.

High rates of population growth place a severe strain on the efforts of governments to improve standards of living. Investments in education, health and housing for the new population increments leave nothing to improve social conditions or to increase production. Currently the most dramatic population problem is the need to create jobs for individuals born in the past 25 years and now entering the labor market. Unemployment and underemployment

rates have risen recently as a result of a squeeze between population growth and unsatisfactory levels of economic growth.

The Latin American nations vary with respect to their population problems. Argentina, Uruguay, Cuba and Chile have low growth rates (1.6% annually or less), reflecting their high levels of urbanization and education; but poor countries like Ecuador and Guatemala continue growing at more than 3%. Brazil, Mexico and Colombia are in between, with sharp drops in fertility accompanying their economic development.

A second major social process is urbanization. The region has undergone a shift of population from the countryside to cities that is without parallel in human history. Brazil, Mexico and Colombia have changed from two-thirds rural to two-thirds urban in the past 40 years.

Mexico City, with 17 million people, is believed to be the largest urban conglomeration in the world, while Sao Paulo, Brazil, is not far behind, at 14 million. Both will have at least 24 million by the end of this century. Thirty percent of Brazil's population now live in 10 metropolitan centers, each with over a million inhabitants.

The negative symbols of urbanization are poor transportation systems, expanding slums, inadequate public services and the army of street peddlers. With insufficient public resources to help them, the poor create their own jobs, build their houses and provide their own transportation. Positive ef-

fects of urbanization include concentrating the population and facilitating the extension of educational and health services. An urban population also adopts modern attitudes more readily through the communications media.

Since World War II, Latin Americans have pinned their hopes on economic development, involving growth of production and government policies on salaries, taxes and social welfare that would guarantee benefits to all of the population. Until 1980, most Latin American countries experienced solid economic growth. The common model was a mixed economy with the state playing a dominant role, especially through its control of resources like petroleum, electricity and transportation, while setting the rules for participation of the domestic and foreign private sectors. Though the rich benefited more than the poor, most segments of the population improved their standards of living.

The chief focus of development was industrialization. The major countries were transformed from exporters of agricultural and mining products and importers of manufactured goods into seriously industrialized economies, with over 20% of the labor force in manufacturing. Industry stimulated the expansion of commerce and government services, movement of population into the cities, and the growth of the middle class and labor unions.

Development has faced three major financing problems. One was the capacity of the government to pay for infrastructure, social services and its other activities. Although tax policies and collection gradually improved, governments frequently ran deficits which they financed by the inflationary mechanism

of issuing more money. A second financing bottleneck has been lack of internal savings and investment as people chose to consume rather than to save. A third problem is a shortage of foreign exchange.

From 1981 to 1983, Latin America suffered its worst economic crisis since World War II. Fortunately, in 1984 the region as a whole underwent a recovery, growing 3.1%, however per capita income improved only 0.6%. The 1984 trend seemed to continue in 1985.

The inability of most of the countries to earn enough foreign exchange from exports and other sources to service their debts precipitated the crisis of 1981 to 1983. Through the 1970s private banks abroad were willing to finance the commercial deficits resulting from excessive imports of petroleum, machinery and consumer goods. As overall debt rose and interest rates jumped after 1979, the burden of debt service became intolerable. A number of countries had also overvalued their currencies and were experiencing unprecedented high inflation.

The adjustment process, monitored by the International Monetary Fund, required the countries to cut imports and try to expand exports. The chief instrument for doing this was devaluing their currencies, which made imports more expensive and exports cheaper. The governments also agreed to cut their budget deficits and, in some cases, real wages. These measures led to recession and a rise in unemployment. In compensation, the banks exempted the debtors from paying back principal and provided new money over the crisis.

The 1984-85 recovery is a process to be expected after a recession bottoms out. An increase in exports to the U.S.,

stemming from the overvalued dollar, has helped. Industrial growth has also taken place by using idle plant capacity without new investment.

But, in many of the countries, inflation continues to be a severe problem as a result of devaluations (which increase the cost of imports), ongoing budget deficits and wage increases.

The principal economic objective of the Latin American countries is to increase the pace of economic growth. New investment will be necessary, but foreign banks are loathe to increase their exposure and economies are not sufficiently stable yet to attract significant private investment. Although Latin America seems to be emerging from the crisis of the early 1980s, the performance of individual countries varies and the future is uncertain. In many countries the per capita income level of 1980 will not be reached again in 1990, if then. Peru, Argentina, Chile and Uruguay are poorer today than they were 20 years ago. Some countries like Brazil, Argentina and Venezuela seem to have a promising future, but others like Haiti and El Salvador could be disasters. Population growth, unsatisfactory economic performance and the frustration of youth over their prospects are central features of the present which will continue into the future.

Discussion Questions

- Should the U.S. allow unrestricted imports from Latin America so those countries can improve their economies and service their foreign debt?
- Does U.S. foreign aid have a role in improving the social and economic conditions of Latin America?

Young Farmers

(continued from page 12)

and corn. The Leitz family packs and ships their commodities. Leitz is the president of the Berrien County Farm Bureau. Judges in this competition base their decisions on management technique, innovative practices and progress made in the farming operation since the young farmer started.

As the organization's Distinguished Young Farmer, Leitz receives the use of a Deutz Allis tractor for one year, and an expense-paid trip to Atlanta, Georgia, to compete in the national contest at the American Farm Bureau Federation annual meeting in early January.

Runner-up in the Distinguished Young Farmer contest was Dan Hopkins of Mecosta County. Hopkins and his wife, Johanna, operate a 160-acre dairy farm.

Larry Priest of Berrien County talked his way to the title of Discussion Meet winner and the use of a Chevy S-10 pickup truck for a year. Priest also receives an expense-paid trip to Atlanta, Georgia, to participate in the national Discussion Meet.

Priest and his wife, Elaine, operate a 180-acre farm specializing in corn and soybeans.

Runner-up in the contest was Gene Graham of Ingham County, who operates a beef and cash crop farm with his family and teaches vo-ag.

MACMA Annual

(continued from page 12)

and their patience is beginning to grow rather thin. The time has come for American farm policy to stop lurching from crisis to crisis. Farmers need stability and consistency in farm policies. They need the

tools to respond to the flow of the marketplace, and they need the incentives to shift their resources accordingly.

"Just as your cooperatives have repositioned themselves for the future, so must we do the same in the broader context of agricultural policy, for today's generations as well as for tomorrow's," Tracy said.

DSA Award

(continued from page 13)

Methodist Church of Portage for over 40 years. He has been active in the Kalamazoo County Farm Bureau, serving on various committees and as president. He is also a member of the Production Credit Association, the Federal Land Bank and the Michigan Live Stock Exchange. He served on the MFB board from 1969 to 1985, and was also a member of the Farm Bureau Insurance Group and Michigan Farm Bureau Group Purchasing, Inc. boards.

In presenting the award to Bailey, Smith said, "During my years of association with Arthur, my respect for him as a farmer, a farm leader, a community leader, and most of all as a caring, giving human being, has continually grown."

Charter Members

(continued from page 14)

Ralph was a 4-H leader for over 20 years and served on the fair board for 10 years.

Since retiring from their dairy farm in 1970, the Browns live in Ubyly and spend their winters in Florida. Lorene was a teacher and Ralph drove a school bus for several years after leaving the farm. They are still interested in the principles of Farm Bureau and always attend the county annual meeting.

The Browns have six children, 21 grandchildren and six great-grandchildren. A nephew, Wallace Hagen, now works their farm.

Lillian Leipprandt's membership goes back to 1919 when her future husband sold her father an FB membership. When she married E. T. Leipprandt, a charter member, he had already purchased a life membership.

E. T. worked diligently to organize the Farm Bureau in Huron County because the farmers had so many problems and needed to be organized to solve them. "He served as county president in the late 1920s," Lillian says. She remembers the board meetings when the women and children also attended. "It wasn't easy to get around in those days and it would usually be very late when we got home from those meetings," she recalls. E. T. also served on the state board at one time.

The Leipprandts were very effective in organizing community groups on the west side of Huron County. They were members of the Hayes Group which Lillian still attends. She recalls the county picnics, annual meetings and women's programs. "I have so many pleasant memories," she reflected, "and so many nice friends all over the county and state." She continues to read the Farm Bureau publications "to keep current on what is going on."

The Leipprandts retired from their dairy operation about 25 years ago when they moved to Pigeon. E. T. passed away in 1976. They have four children, 13 grandchildren and 13 great-grandchildren. Their son, Bruce, lives on the home farm which he operates with his brother, DeWitt Charles, and Charles' sons, Tim and Phil, as E.T.L. Farms.

*Mildred Oeschger, Bay Port
Huron County Farm Bureau
Information Chairperson*

Lansing Review

(continued from page 7)

culture, FB expects to work closely with the commission because water policies are critical to agriculture. FB studies and policies on water issues are recognized as being comprehensive and practical.

Uniform Commercial Code

— S.B. 362, introduced by Sen. Nick Smith and several others, has passed both houses and is expected to be signed by Gov. Blanchard. The bill provides further amendments to the Uniform Commercial Code to apply to all farm commodities and provide a procedure to limit the problem of buyers of farm commodities (farmers, elevators, livestock, sales, etc.) from having to pay for the product a second time because of a pre-existing lien.

The new law, which becomes effective Jan. 1, 1986, will protect both buyers and lenders. It is similar to the amendments made a year ago in the Grain Dealers' Act, but now applies to all commodities.

Under the provisions of the amendment:

- The farmer must provide a written list, not to exceed five buyers and points of delivery, if requested by the lender having a secured interest on the commodity.

- The farmer may only sell to the listed buyers. If sales are made to unlisted buyers without notifying the lender, the farmer is subject to a maximum penalty, not to exceed three years in prison and a \$10,000 fine or both. However, payment of the debt would be an absolute defense and eliminate the penalty.

- The lender must notify potential buyers, listed by the farmer, of any secured lien on the commodity.

- The lender must notify the buyer within 11 days of the payment of the lien.

- The lender is subject to a 90-day imprisonment and \$1,000 penalty for any of the following: providing false information to the buyer, notifying buyers other than those listed by the farmer, or for failure to notify the buyer within 11 days of the payment of the loan.

- A buyer shall issue a joint check when requested by the lender, or issue a check directly to the secured party if requested by lender and authorized by the seller.

- The buyer must not withhold any portion of the payment unless the buyer has perfected a lien.

- A buyer is subject to a penalty of 90-days imprisonment and a \$1,000 fine or both for failure to issue a joint check when requested.

- The lender has a maximum of two years to take action against a buyer who has violated any section of the law.

This has been a very controversial bill with strong opposition from lenders. Under the old law, lenders had few worries. If the lien on a commodity was not paid by the borrower, the lender simply went to the buyer and forced him or her to pay the debt. This resulted in the buyer paying twice for the product. Farmers, as well as elevators and other buyers, have been caught in this trap. Under the new law, each party (lender, producer and buyer) to the transaction has a duty to assure fairness.

Land Auctions — H.B. 4879,

introduced by Rep. Ladd Stacy and others, would permit assessors to use agricultural land auction sales for evidence of "true cash value." The bill has passed the House and is in the Senate Finance Committee. FB has supported the legislation. Under present law, assessors are prohibited from using auction sale prices for this purpose.

Health Plan

(continued from page 21)

Dimension III is a mid-priced, co-pay plan with a \$3 prescription drug rider. Subscribers pay an annual deductible for all health care services until a stop-loss limit is reached.

The Econo plan is a low-cost, co-pay plan that provides the same basic benefits as the Comprehensive plan except that subscribers are required to share the cost by paying a small percentage of the benefit costs.

HMO plans are available through many county Farm Bureaus. HMOs offer broad benefits with emphasis on preventive health care.

Complementary Medicare coverage is available through the Comprehensive and Econo plans at a reduced rate that will help fill the deductibles and co-pays of Medicare and even extend some coverage.

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Conference on Ag

(continued from page 23)

things and make some changes soon, we're going to continue to lose many of our youngest and best-trained farmers. Then we will find that we aren't experiencing a transition — but a dramatic and irreversible change," he said.

Carlin said that there is a role for government in agriculture, but that future farm policy must provide reliability and stability.

"For too long, our farm policy has been short-term and often crisis-oriented. I believe no farm program can work for a capital-intensive, export industry if it does not provide for stability and long-range planning capability. Under current practices, many programs simply do not have an opportunity to be effective before they are changed," he said. "The fact is, farmers cannot make sound economic decisions when there is no certainty in our policy. Over a period of time, this inability has taken, and will continue to take, its toll not only on agriculture, but on agribusinesses and on this country's entire economy."

Carlin targeted politics, both traditional and commodity-wise, for getting in the way of the development of sound farm policy.

"We have to realize that individual commodity success cannot be based on feeding off another segment of agriculture. For too long, limited profits have been based on cannibalism. Agriculture will not survive if our policy continues to pit one entity against another," he said.

He listed reducing the deficit and an improved trade policy as ways the federal government could help ensure the survival of agriculture. State governments, he said, should become

more aggressive as exporters, take advantage of their land grant universities and encourage research to develop new products.

The Governor's Conference on the Future of Michigan Agriculture was co-chaired by Elwood Kirkpatrick, president of Michigan Milk Producers Association, and Frederik G. H. Meijer, chairperson of Meijer, Inc. MFB President Elton R. Smith served as a member of the advisory committee.

Agri-nomic Update

(continued from page 25)

Corn Market

Cash tightness due to heavy use of the governmental loan program by farmers has brought cash prices back to near loan level at major inland and river terminals. Export demand continues weak and disappointing. Commitments are down 33% from year ago levels and weekly export inspections are on par with the USDA's export estimate of 1.625 million bushels for the current marketing year.

USDA estimated the 1985 crop at 8.7 billion bushels, more than 1.1 billion larger than last year and a new record. With last year's carryover of 1.3 billion, total corn supplies for 1985-86 will be 10 billion bushels, just shy of the pre-PIK level of 10.4 billion bushels.

Soybean Market

Wet weather slowed soybean harvest. Large weekly loan entries held the price above the October lows until the recent "Washington Washout" came. The U.S. Senate, adopting large parts of the American Soybean Association's plan of \$4 loan rate with a \$30 cash and \$5 commodity payments per acre, drove the soybean market into new contract lows.

Wheat Market

World and U.S. wheat fundamentals have remained fairly static. Reductions in Argentine wheat due to flooding indicates a 5% to 6% loss, but the larger Australian crop offsets the Argentine loss. Absence of Chinese and Soviet buying of U.S. wheat has been negative, but replaced to some degree by American BICEP efforts.

Midwest cash prices reached loan redemption levels and has already increased farmer selling. The "Washington Washout" that occurred in soybeans spawned some negative spillover into wheat and corn last week that also encouraged cash sales of both.

The odds are high that we are at or near the seasonal top for wheat and if the county loan rate is touched again, then 1985 program and non-program wheat should be sold. With the high stocks of wheat around the world, 1986 will notice a steady decline for the first eight months.

Soybean Meal Market

Despite the sudden plunge in soybean prices, soybean meal prices have stayed fairly stable with good demand by both livestock and poultry producers. Meal prices are subject to the supply-demand trends for it, not on some possible changes in the farm bill.

With soybean prices expected to trend lower in early 1986, meal prices are expected to be stable to lower also. Expansion continues in both livestock and poultry numbers so the range is expected to be \$125 to \$145 per ton, basis CBT futures. This is quite a drop from 1983 prices which were over \$260 per ton. The relatively low feed prices will encourage expansion in both livestock and poultry production.

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(1-12t-24b)

WANTED: N.I. cornpicker and N.H. field equipment. Phone 517-523-2803, evenings.

(2-12t-10p-ts)

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-17p-ts)

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

(6-12t-17p-ts)

Irrigation Pipe — 5,250 ft. of 6 in.; 1,050 ft. of 4 in. Ford V-8 Gorman Rupp pump, water winch traveler, Phone 313-522-0162.

(12-6t-20p)

Snow blower — 7 ft. front mount on 90 M.F. gas with chains. Low hours on tractor since major. With Freeman loader, bucket and 6 ft. blade. All in A-1 condition. Phone Fowler, 517-593-3124.

(1-2t-24p)

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(1-2t-19p)

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MISCELLANEOUS

Property Posted Signs — No Hunting — Trapping — Private Property. Permanent (cold resistant) plastic 8"x8", \$53.00 per 100 minimum, including shipping. Individual signs for your farm on request. ASA Co., 3153 U.S. 23 South, Alpena, MI 49707. Phone 517-354-5198.

(1-2t-34p)

Will Forms — Make your own will easily! Ready to fill in. Mail \$3.95 (2 for \$5.95) to: Forms, Box 3609, New Haven, CT 06525.

(12-6t-24p-ts)

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(12-2t-42p)

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(11-6t-22p-ts)

Old-time Fiddle Music on cassette. Send SASE for list to Fiddle Music, 448 E. Main St., Kinde, Mich. 48445. (1-3t-15p)

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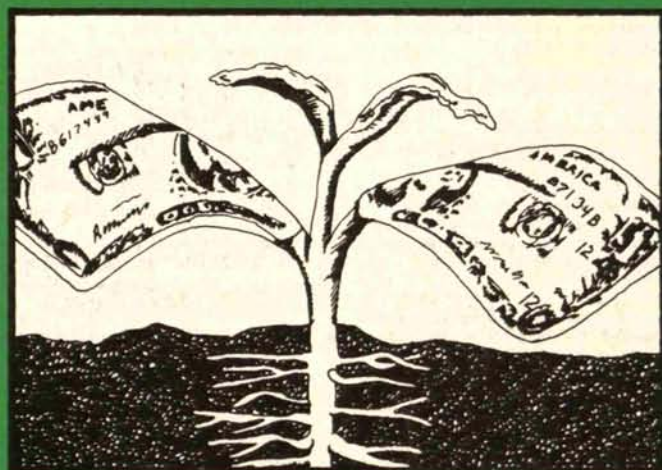
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