



# RuralLiving

MICHIGAN FARM NEWS

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DECEMBER 1986

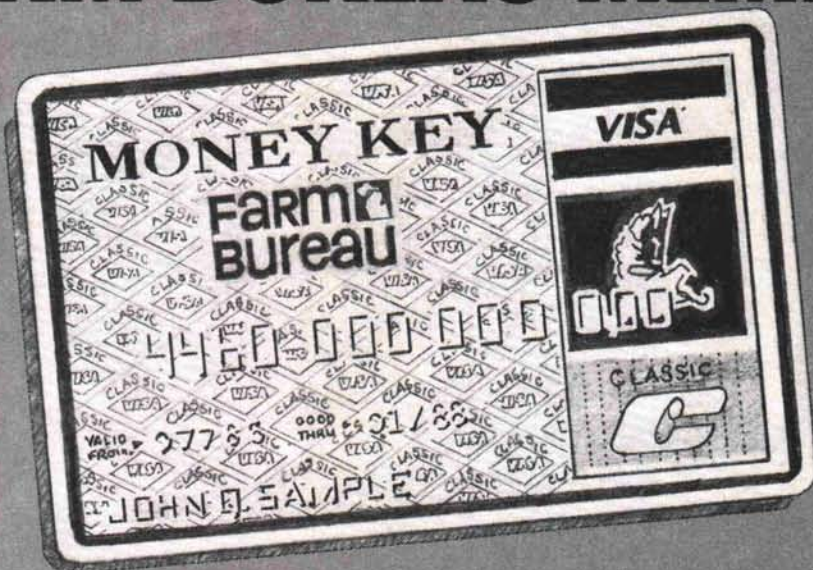
Inside: Holiday Giving Brings Joy  
MFB's Policy Development

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# AN EXCLUSIVE OFFER FOR FARM BUREAU MEMBERS

**NEW**



## APPLY NOW FOR YOUR FREE FIRST YEAR VISA® MEMBERSHIP

- \* Free First Year Annual Membership Fee  
\$12.00 annual fee thereafter
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It's finally here! You've asked us for a special Farm Bureau credit card—in response, we've put together a truly exciting program. This program is a special offer only available to Farm Bureau members. With this card, you'll have the exclusive opportunity to show your involvement with the Michigan Farm Bureau, and you'll receive the unique features that make this card more than just another line of credit.

So don't delay—fill out the application below to start enjoying the advantages of your Farm Bureau VISA card.

*Robert E. Braden*

Administrative Director

To apply simply cut out and complete this short application, then mail to:  
Bank Card Center, P.O. Box 6703  
Rapid City, SD 57709-9944

**Farm Bureau**

**MONEY KEY**



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Applicant's Name (Please Print)
2. \_\_\_\_\_  
Street Address
3. \_\_\_\_\_  
City State Zip
4. \_\_\_\_\_  
Social Security Number
5. \_\_\_\_\_  
Date of Birth FB Membership No.
6. \_\_\_\_\_  
Authorized User's Name (Please Print)
7. \_\_\_\_\_  
Authorized User's Relationship to Applicant
8. ( ) \_\_\_\_\_  
Applicant's Home Phone Number
9. \_\_\_\_\_ ( ) \_\_\_\_\_  
Applicant's Employer & Phone Number
10. \_\_\_\_\_ ( ) yrs. ( ) mos.  
Applicant's Monthly Income & Length of Employment

### Important Information. Please Read.

This offer is an invitation for you to apply for a credit card by completing the attached application and returning it to the Credit Card Center by August 31, 1987. This invitation may be withdrawn at any time for any reason.

- A. Offer valid only to Farm Bureau Members.
- B. If retired, self-employed or unemployed, proof of income in the form of an IRS 1040, IRS 1099, recent pay stub, or W-2 must accompany this application, or offer will be withdrawn.
- C. 18% Annual Percentage Rate. \$12.00 annual membership fee for VISA, waived for First Year.
- D. Free Ride Period: 25-day time period from the billing date until the Due Date.
- E. The Bank has the right to take any action(s) it feels necessary to determine the creditworthiness of the party signing this application.
- F. Issued by Independence One™ Bank, N.A.

**APPLICATION MUST BE SIGNED TO BE CONSIDERED.**

11. \_\_\_\_\_  
Applicant's Signature
12. \_\_\_\_\_  
Authorized User's Signature

CODE: 33-201





## WINTER STEEL SALE

High productivity tillage tools  
for Farm Bureau members

- American made drop-forged, special alloy steel... heat treated for longer life.
- Fits virtually all field equipment (OEM certified).
- Precision sharp edges, made to stay sharp.
- Plain or carbide hardsurfaced for toughest soil conditions.
- Knives for side and front mount.



RIVETED SICKLE ASSEMBLIES



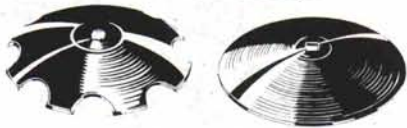
CHAIN

SWEEP



ANHYDROUS  
KNIFE

DOUBLE  
POINT SPIKE



NOTCHED  
DISC BLADE

PLAIN  
DISC BLADE



ROCK SHARE

### SAMPLE PRICES

	Price
<b>Plow Shares</b> (box of 6 w/bolts)	
John Deere, 16", 4 bolt	\$48.91
Case-IHC, 16", 4 bolt	\$48.91
<b>Shins</b> (box of 6)	
John Deere, WD-3	\$38.02
Case-IHC, WI-25	\$34.02
<b>Moldboards</b> (soft center)	
John Deere, NU 1036SC	\$62.28 ea.
Case-IHC, 16"-18"-20"x5/16"	\$54.30 ea.
<b>Chisel Spikes</b>	
Chisel Plow, SD-23	\$9.71 ea.
Twisted Slash Point, 4"	\$9.55 ea.
<b>Disc Blades</b>	
20"x7 gauge	\$13.74 ea.
22"x1/4"	\$23.75 ea.
<b>Cutter Bars</b>	
New Holland, 479-9 ft.	\$60.00
New Holland, 495-12 ft.	\$85.20
John Deere, Combine 200 Series, 16 ft.	\$139.20
<b>Guards</b>	
New Holland, 215A-219191	\$5.74 ea.
<b>Gathering Chain</b>	
John Deere, AN 102009	\$28.49

FOR MORE INFORMATION CONTACT  
YOUR LOCAL VENDOR OR COUNTY FB

VOL. 63 NO. 11

December 1986

# Rural Living

MICHIGAN FARM NEWS

A Publication of the Michigan Farm Bureau

## About the Cover

Winter snowfall creates Christmas  
card scenery throughout Michigan's  
countryside.



## In This Issue

- 9** **Holiday Giving Brings Christmas Joy** Members in Michigan's northern counties are bringing Christmas joy to farm youngsters through the "Christmas for Agriculture" project.
- 11** **MFB Picks the Best for PD Process** The organization's "cream of the crop" are selected to compile the 1,200-plus county FB policy resolutions.
- 14** **Election Update** AgriPac's "win" percentage remains high in November general election.

## Columns

Legislative Review . . . . .	5	Grassroots Perspective . . . . .	18
President's Message . . . . .	7	Rural Exchange . . . . .	22
Country Almanac . . . . .	10	Farm Bureau Market Place . . . . .	23
Agrinomic Update . . . . .	16	Advertisers' Index . . . . .	23

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**Editorial:** Connie Turbin, Editor and Business Manager; Donna Wilber, Contributing Editor; Marcia Ditchie, Associate Editor; Cathy J. Kirvan, Associate Editor and Production Manager.

**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, Robert Gregory, Traverse City; District 10, Margaret Kartes, West Branch; District 11, Robert Wahmhoff, Baraga. At-large: David Conklin, Corunna; Wayne Wood, Marlette; (one vacancy), Farm Bureau Women; Diane Horning, Manchester. Young Farmers: Gary Skinner, Ithaca.



Michigan Farm Bureau

# AgriPac Raffle

Promoted by State and County Young Farmer Committees

## WIN

### GRAND PRIZE

Caribbean  
Cruise for Two

### FIRST PRIZE

Northern Michigan  
Weekend for Two

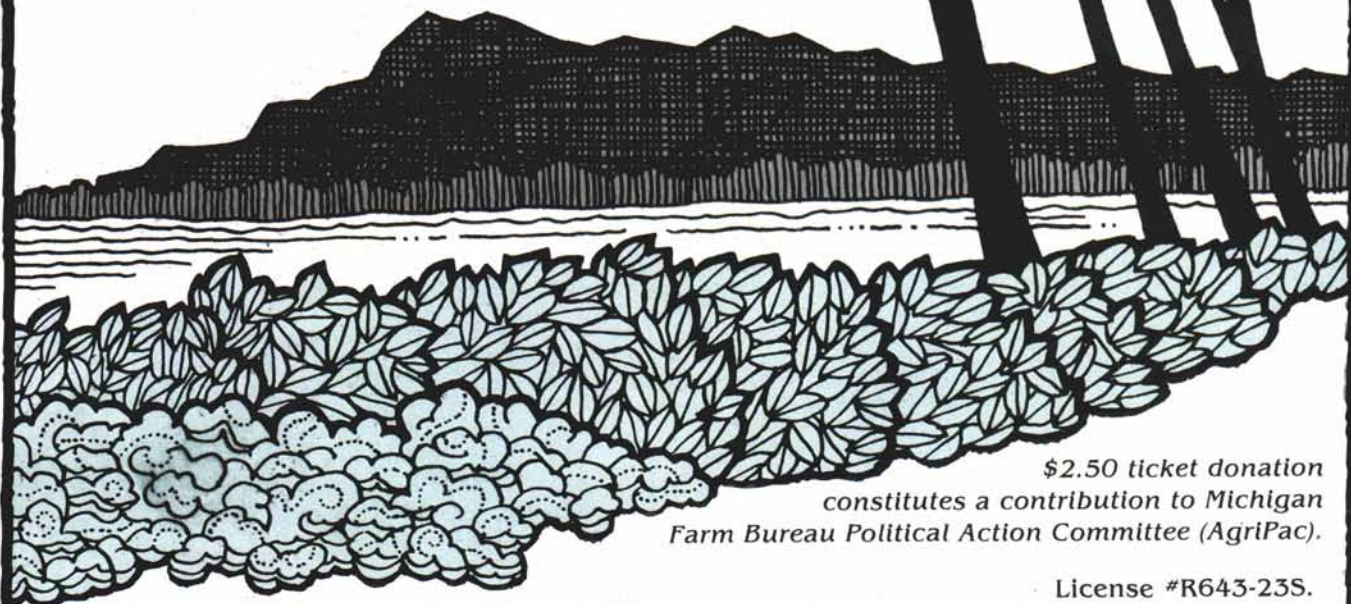
### OTHER PRIZES

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

Drawing will be held at the Michigan Farm Bureau Annual Meeting, AgriPac Breakfast, Dec. 11, 1986, 8 a.m., Amway Grand Plaza Hotel, Grand Rapids.

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

*Tickets may be purchased by MFB members only.*



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

License #R643-23S.



## Congressional Action Slows as 99th Congress Draws to a Close

■ **Immigration Reform** — In early November President Reagan signed sweeping immigration reform legislation. The new law grants residency to foreign workers who can verify having worked in U.S. agriculture for the prescribed period, then make them eligible for permanent residency status after three years. The legislation also requires that federal agents obtain search warrants before entering farm fields to check the status of workers.

### Washington

■ **Pressure Valve for Farm Debt** — A new farm bankruptcy law was signed into law in late October by President Reagan, giving a ray of new hope to some of the farmers who are most hopelessly in debt. The new chapter 12 added to the nation's bankruptcy code will allow family farmers to pay off debts over a longer period as an alternative to being forced into liquidation.

The new bankruptcy provision is available only to farmers who earn at least half their gross income from farm operations and can attribute at least 80% of their debt to it. Under chapter 12, farmers can reorganize debts of up to \$1.5 million by filing a reorganization plan within 90 days after filing for bankruptcy.

■ **1986 Crop Estimates** — The surprise in USDA's corn crop estimate released in mid-November was there was no surprise. Despite wide-spread weather problems, the predicted 8.22 billion bushel harvest is unchanged from the previous forecast and 7% less than last year's

record. The soybean crop was placed at 2.01 billion bushels, wheat at 2.07 billion bushels and sugar beets at 24.8 million tons.

■ **Corn Sales to Canada Duty Bound** — Canada placed an import duty on U.S. corn of \$1.05/bu. in early November after complaints by Canadian growers that subsidized U.S. exports of corn were hurting their incomes. The Canadian Import Tribunal has 120 days to make a final ruling but the duty is effective immediately.

Seed corn, sweet corn and popping corn are excluded from the duty since almost all of the corn produced in Canada is used for livestock feed and corn sweeteners.

■ **Soviet Grain Production Up** — The Soviets have placed their official grain production estimate for 1986 at 210 million tons, leading American analysts to up their estimates to 195 million tons. Whatever the true figure, USDA officials say Soviet imports will be the lowest in eight years.

Only 26 million tons of U.S. grain are expected to be shipped to the Soviets next year: 14 million tons of wheat, 11 million tons of coarse grains and 1 million tons of miscellaneous crops. It was only two years ago that the Soviets imported 55.5 million tons of U.S. grain.

In the interval, the first two years of a multi-year pact, the Soviets have reneged on contracted purchases of wheat by a total of more than 5 million tons although they have exceeded contract stipulations in corn purchases. □

### Lansing

■ **Right-to-Farm** — The special governmental agencies task force proposals to require "management plans," approved by the MDA for "all farm operations," especially livestock operations, have been withdrawn. Such control could have also been extended to erosion, pesticide use, noise, dust, odor, air and water quality, local zoning land use plans, certain subdivision splits, designation of agricultural development zones, etc.

No further action will be taken until reports are received from three citizen committees which include many ag producers. The committees are on waste management, education/information and legislation.

Farm operations are already regulated by several laws. These include federal EPA restrictions and state air quality and water quality laws.

The major issue now is the attitude of the Air Pollution Commission which, in spite of the recommendations of the DNR staff experts, ruled against the farm exemption in the Air Pollution Act and refused a permit to a hog farmer. This is a serious situation and the MFB board, at its November meeting, approved financial support for the farmer involved if he decides to take the issue to court. This is a major precedent setting case.

■ **Flood Relief** — This was expected to be the major issue when the Legislature returned in mid-November. Gov. Blanchard's \$200 million interest free loan program was introduced. It would be handled through the banks and PCAs with a \$200,000 limit with repayment beginning the fourth year through the tenth year. If passed, it would be available to any farmer

(continued on page 17)





## Farm Bureau Travel Service



Dear Farm Bureau Member:

The Michigan Farm Bureau has just announced a totally new program for Farm Bureau families! The new Farm Bureau Travel Service and Deep Discount Travel Service are services you are eligible to use for no additional fee.

Farm Bureau Travel Service information for ticketing, car rental and overnight accommodations is easy to access. Just call the toll-free Farm Bureau Travel Service line (1-800-331-1729, except in the Grand Rapids area; in **Grand Rapids**, call 452-9556). Professional travel counselors are available every weekday from 9 a.m. to 5:30 p.m. to assist you with your travel needs.

Our Deep Discount Savings make vacation travel even more enjoyable! For those who can travel on shorter notice, the Farm Bureau Travel Service offers additional savings of up to 50% and more through our exclusive Deep Discount Travel Service. Just ask for the **Deep Discount Travel Desk** to get the latest information on travel offerings, departure dates and savings!

I am very pleased to be able to describe this new full service travel program including the Deep Discount Travel Service to you. I hope that you and your family will use the service for vacations or for business and routine travel. The service is free! The savings are substantial!

Sincerely,

*Robert Braden*

Robert E. Braden  
Administrative Director, Michigan Farm Bureau

- P.S. Here are some past examples of Deep Discount Travel packages:
- Caribbean Cruise departing Miami, seven nights, includes air transportation from Michigan — \$729/person.
  - Hawaiian Island Tour, 12 nights, includes air transportation from Chicago — \$1,023/person.
  - Puerto Vallarta, Mexico, seven days, includes air transportation, deluxe one bedroom resort suite and meals/beverages at the resort — \$500/person.
  - Las Vegas round trip flight from Chicago — \$149/person.





## Meeting the Challenge of Change

Michigan Farm Bureau and affiliates have long been considered progressive organizations willing to make the necessary changes to meet the needs of members. During my tenure on the various boards of this organization, we have indeed experienced a great deal of change. Each of the companies has enjoyed success and dealt with significant challenges.

Farm Bureau Insurance Group has grown to be the largest, most responsive farm insurer in the state.

Farmers Petroleum responded to the needs of members with custom diesel fuel in 1964. It exhibited strong leadership by becoming the first in Michigan to market Agrihol, a blend of gasoline and alcohol, for motor vehicle use in 1979. FPC made significant organizational structure changes with the formation of Farmers Crude Production Co. in 1981.

The formation of MACMA in 1961 and its growth to become the largest state Farm Bureau marketing and bargaining association has contributed significantly to our ability to serve farmers.

Michigan Farm Bureau Group Purchasing, Inc. was established in 1976 upon the strong recommendation of a state study committee. The member only program was approved because of a need to provide high quality products at volume discount prices. This need still exists today and I encourage your continued support of the Safemark program.

Michigan Farm Bureau has experienced growth and change as well. With over 99,000 member families, we are clearly the leading advocate for farmers of this state. Our leadership development program and other member involvement activities have repeatedly earned gold stars at the American Farm Bureau Federation level. New service-to-member programs including AgriCom/ACRES/AgriVisor, the Family Saver Buyer's Service and Save-On Cars have also served our members well. A new emphasis on the Community Action Group program and the recommendations of the state FB Women's Study Committee, approved by the board of directors in early November, will assure that our parent organization will be positioned to meet the challenges which lie ahead.

All of these changes have resulted from the directions given by you, our membership. They have resulted from our commitment to provide service to farmers and rural Michigan.

I want you to know that I am proud of the accomplishments we have made over the years. Each of you has had an important part in making the Farm Bureau family of companies a strong voice in the Legislature, a sign of service in our local communities, and a caring organization that reaches out to its membership.

It has been a high honor to serve as your president during the past 22 years. Our organization has remained strong because of a solid membership base . . . one which has formulated meaningful policy based on fact, not emotion. I am confident Farm Bureau will continue to "Meet the Challenge of Change."

### Seeds

- President Smith accompanied Governor Blanchard and MDA Director Kindinger on a seven city tour of the state Oct. 22-23 and Nov. 19. The tour launched the "Michigan — Heritage of Quality" campaign to promote the state's food and agricultural industries.
- Members of the Berrien County FB welcomed President Smith to their 1986 annual meeting, Nov. 7.
- MFB hosted 30 representatives of Michigan commodity and agricultural organizations at FB Center, Nov. 13, to discuss implications of the Harkin-Gephardt proposal in the U.S. Senate for mandatory production controls. AFBF senior economist John Hoseman addressed the group.
- President Smith chaired a meeting of the Michigan Agricultural Summit, Nov. 21 at FB Center. MFB hosts the meeting of agricultural leaders quarterly.

A handwritten signature in black ink that reads "Elton R. Smith". The signature is written in a cursive, flowing style.

Elton R. Smith  
President, Michigan Farm Bureau

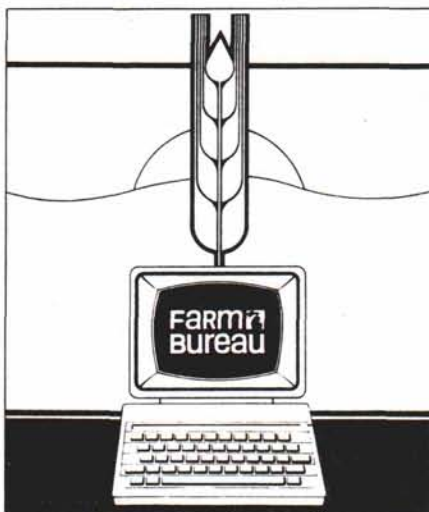
# Farm Bureau

State Young Farmer Committee  
presents the  
Official Sponsors of the  
**1986 Leadership Contests**

Catch the excitement!

Wednesday, December 10 • Amway Grand Plaza Hotel

**AgriCom<sup>SM</sup>**



**Outstanding Young  
Farm Woman**

**Chevrolet**



**Discussion Meet**

**Deutz Allis**



**Distinguished  
Young Farmer**



# Holiday Giving Brings Christmas Joy to Farm Youngsters



**A** warm country farmhouse snuggled under a blanket of freshly fallen snow... the scent of a Christmas pine... and the delight in a child's eyes... these are signs that Christmas is just around the corner, but for many farm families still struggling with the effects of fall flooding, the holiday season will not be so bright.

In the spirit of Christmas, FB members in other areas of the state are looking for personal and caring ways to make family celebrations more joyous.

In MFB's District 10 counties of Alcona, Alpena, Antrim, Charlevoix, Cheboygan, Emmet, Iosco, Montmorency, Ogemaw, Otsego and Presque Isle, the FB Women's Committees have initiated a "Christmas for Agriculture" project that promises to draw support from every county FB in the state. Working with church organizations and community agencies in the mid-Michigan area, the group plans to collect and distribute toys for youngsters in farm families.

According to Paul Wegmeyer, MFB regional representative for the area, the project idea was first suggested by the Women's Committee in Presque Isle County.

"We realize that many of the flood victims are hurting financially," said Betty Rusch, committee chairperson. "Some of these farm families will not be able to afford many Christmas presents this year. However, children do not understand these problems and parents feel added emotional stress."

Gaining support for the project was no problem. The Presque Isle Women's Committee outlined the project at an Oct. 30 gathering of the District 10 Women at West Branch. A vote was taken and the project was unanimously adopted by all the counties in attendance.

Key assignments were made and a Dec. 1 deadline was set. To promote the project among their county memberships, women's leaders met with county FB boards of directors and Community Action Group members. Project volunteers agreed to contact local churches and civic organizations. News media throughout the area were contacted to publicize the activity.

Gifts are being accepted until Dec. 1 from FB members, organizations and other individuals who wish to

contribute. Donors have been asked to limit their gifts to new toys. They should be wrapped and marked for a boy or girl with the age level indicated.

The toys will be collected at county FB offices or designated locations through Dec. 1. In several counties, the Farm Bureau Insurance Group office is the drop off point. Deliveries will be made to coordinating mid-Michigan agencies in the second week of December.

Wegmeyer will be working with MFB Regional Representatives Becky Jeppesen (Saginaw Valley), Bernie Bishop (Thumb Region) and Pat Lause (West Central) to develop a successful distribution network.

Some of the participating counties are considering expanding on the project to include selling Christmas trees at wholesale prices to farm families who may otherwise be unable to afford a Christmas tree this year.

While the holiday project may not offer economic benefit to farm families for the crucial months ahead, it is a heartfelt gesture from FB members in District 10 to say: "We want to help make this a truly Merry Christmas for agriculture this year." □



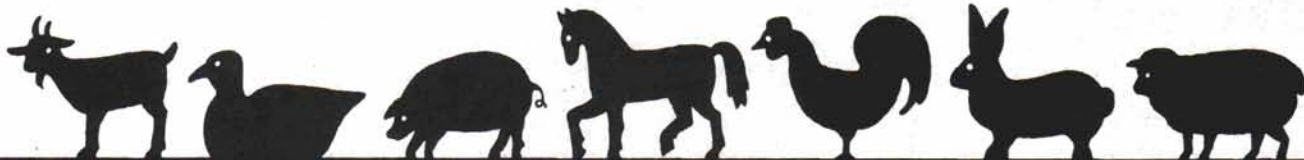
# Country Almanac

## December

- Dec. 1-5** MACMA Holiday Citrus Sale Delivery — Contact your county FB secretary for delivery details.
- Dec. 1-2** New Presidents' Conference, FB Center, Lansing
- Dec. 1-2** MFB/FFA Producers' Forum co-sponsored by MFB Young Farmers and the FFA, Midway Motor Lodge, Lansing
- Dec. 1-3** MFB Policy Development Meeting, Lansing — Members of the committee will review and correlate nearly 1,200 resolutions submitted by county FBs and advisory committees. From these resolutions, the 20 members of the committee will prepare a slate of proposed policy recommendations to present to the delegate body at the MFB annual meeting in Grand Rapids, Dec. 9-12.
- Dec. 1-3** Michigan Horticultural Society Meeting, Grand Plaza Hotel and Grand Center, Grand Rapids
- Dec. 1-Jan. 9** Safemark Winter Steel Sale — contact your county FB secretary for details. Place your order through local vendors.
- Dec. 9-12** MFB and affiliated companies annual meetings, Grand Plaza Hotel and Grand Center, Grand Rapids. See the article on page 11 of this issue.
- Dec. 16** AgriCom/AgriVisor Beginning Subscriber Seminar, Lansing
- Dec. 17** Michigan Association of Farmer Cooperatives annual meeting, Manager-Director Seminar and Legal Tax Accounting Seminar, Clarion Hotel, Lansing. Registration deadline is Dec. 12, 1986.
- Dec. 25** Christmas Day

### Coming Up

- Jan. 6** Michigan Soybean Association annual meeting, Zehnders, Frankenthum. Contact MSA Executive Director Keith Reinholt for registration and meeting information, phone 517-652-3294.
- Jan. 6-7** County Leader Institute, Clarion Hotel, Lansing. This is the first in a biennial series of comprehensive training sessions for county FB executive committees and committee chairpersons. Registrations are made by the county FB.
- Jan. 10-15** AFBF annual meeting, Anaheim, California. MFB members may make meeting and travel reservations until Dec. 5, 1986. Make your travel arrangements with Spartan Travel (1-800-433-0044) and your meeting and hotel reservations with MFB; reservation forms are available from your county secretary.
- Jan. 20-21** AgriCom/AgriVisor Winter Marketing Seminar, Lansing
- Jan. 26-Feb. 6** Membership Blitz for 100,000 in 1987. Membership campaign volunteers will launch the 1987 drive to reach the statewide goal of 100,000 member families.







# MFB Picks the Best to Lead State PD Process

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The work of the 20 member 1986 MFB Policy Development Committee won't be complete until the last resolution is thoroughly discussed and debated by the delegate body.

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**W**hen you're looking for people to lead Farm Bureau in one of its most important activities, you look for the best in the organization's human resource bank. A review of the credentials of the 1986 MFB Policy Development Committee indicates that it is Michigan agriculture's "cream of the crop" that has been assigned the critical task of leading Farm Bureau's policy development process.

Proven FB leadership at the county and district levels is only part of the criteria for appointment to this committee. Involvement in commodity organizations, school boards and local government are pluses for the select 20 who serve in this capacity. With the broad range of topics addressed by MFB's voting delegates, experiences beyond their own farm gates and beyond the FB "gate" lend depth and credibility to the task at hand.

Members of the 1986 state PD Committee fill that bill. There's a member who serves on the state Pork Producers' Committee, one who is president of his local school board, a township supervisor, a member of the state Soybean Association, a past president of the state Apple Commission, an MMPA board member, and a nurse involved in rural health and safety issues.

The committee members must be willing to invest that precious resource — time . . . time to meet with resource people from FB staff at the state and national levels, from state agencies and commodity organizations, with officials of our land-grant university, to gain insight and knowledge about the issues affecting agriculture and the people involved in the industry.

In ordinary times, the biggest block of invested time for the committee occurs in early November when three days and nights are spent pulling together, from the nearly 1,200 resolutions submitted by county FBs and state advisory committees, a slate of approximately 150 recommendations to present to the voting delegates at the MFB annual meeting. Consolidating and correlating that many resolutions without losing the intent of those who submitted them is no small task.

The timing of this three-day session allows the committee to send the proposed resolutions to the counties for their consideration prior to the annual meeting. This procedure gives voting delegates an opportunity to gain direction from the members they represent before they cast their vote on the positions their organization will take on the issues.

It took an "act of God" to detour the PD Committee from this schedule. Committee members who are leaders in their organization and their communities are, first and foremost, farmers. That meant their top priority in the wake of the worst natural disaster Michigan agriculture had experienced in this century was to salvage what crops they could from the devastation left behind by the flood waters.

This necessitated setting their crucial three day and night session back to Dec. 1-3, with no time for the usual county perusal of the proposed policies. This means voting delegates will go into session on Dec. 9 "cold," dependent upon their own intuition and listening skills of the past year.

Robert E. Smith, MFB senior legislative counsel, has been involved in FB's policy development process for over 30 years as a member and chair of the state PD committee and as a staff person. He believes that if the voting delegates have done their homework, such as attending the probable issues meetings, the policies they adopt will reflect the organization's grassroots thinking.

"Delaying the committee's three day session is certainly not something we're willing to accept during normal

*(continued on page 20)*



It goes much further. To an active interest in the financial needs of farmers like you. Nowhere can you see this more clearly than in our loan officers. They make the visits and put in the time not because it's a job, but because they want to make sure each farmer has a thorough understanding of the financial options available. In this way, each farmer can make more informed business choices.

To provide this financial expertise, our loan officers have to have an in-depth knowledge of ag finance under their belt. And the ability to stay current and keep up with changes in the industry.

This is what Farm Credit Services is all about. We understand agriculture and ag financing better than anyone else because it's our only business. This helps us understand your needs better. After all, we've been helping farmers for over 70 years. And we're here to stay.

All of which means, our commitment to your operation begins where a lot of others end. And that's something you can't put a price tag on.

Look to Farm Credit Services. We take an active interest in the financial needs of farmers like you.

**Farm Credit Services**



# OUR COMMITMENT TO YOUR OPERATION





**N DOESN'T END ON THE DOTTED LINE.**



# ELECTION UPDATE...

**O**f the 121 "Friends of Agriculture" endorsed by Michigan Farm Bureau's AgriPac in the 1986 general election, 107 were elected, giving the political action committee an 88% success ratio.

Grassroots input into the decision-making process played a key role in a successful political action year, according to Jack Laurie, MFB vice president and chairperson of AgriPac.

"We involved a lot of people in this year's election," Laurie said. "AgriPac's success can be directly attributed to the involvement of county

Farm Bureau Candidate Evaluation Committees. The method the committee used to analyze the candidates' voting records and positions on issues, and personal interviews with some candidates also contributed to successful endorsements."

All eight of the "Friends" endorsed for the U.S. House of Representatives were successful. In one of the key congressional races, incumbent Bill Schuette (R-10th District) won by a 51.3%-48.7% margin. The race was closely watched by MFB because of the future impact it could have in the next session of Congress.

"With his re-election, Bill Schuette should retain his seat on the House Agriculture Committee," Laurie said, "which will be important if there are attempts by the new Congress to change farm legislation."

Ninety-nine of the 113 "Friends" running in state elections were successful in their campaigns.

In the gubernatorial race, Gov. Blanchard tallied a 69%-31% vote against challenger Bill Lucas. Blanchard carried all but one county in the state and registered the largest gubernatorial victory margin since 1928.

Just three of the 29 candidates endorsed for state Senate seats lost their elections while seven of the 74 "Friends" in the Michigan House were unsuccessful in their bid for election.

In the contests for the 3rd District Court of Appeals, MSU Board of Trustees, State Supreme Court and State Board of Education, one of two AgriPac-endorsed candidates in each race won. □

## Congratulations! "Friends"

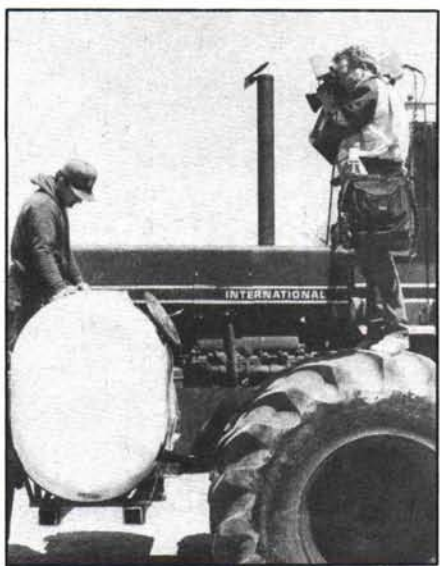
<b>U.S. Representatives</b>		31st	Dick Posthumus (R)	37th	James Kosteva (D)	87th	Francis Spaniola (D)
2nd	Carl Pursell (R)	32nd	Vern Ehlers (R)	39th	Jerry Bartnik (D)	88th	Robert Bender (R)
5th	Paul Henry (R)	33rd	Phil Arthurhultz (R)	41st	Michael Nye (R)	89th	Gary Randall (R)
6th	Bob Carr (D)	34th	James Barcia (D)	42nd	Glenn Oxender (R)	90th	Victor Krause (R)
8th	Bob Traxler (D)	35th	John Engler (R)	43rd	Carl Gnodtke (R)	92nd	Thomas Mathieu (D)
9th	Guy Vander Jagt (R)	36th	Connie Binsfeld (R)	44th	Lad Stacey (R)	95th	Alvin Hoekman (R)
10th	Bill Schuette (R)	37th	Mitch Irwin (D)	45th	Mick Middaugh (R)	96th	Mickey Knight (R)
11th	Bob Davis (R)	38th	Joe Mack (D)	47th	Paul Wartner (R)	98th	Ed Giese (R)
18th	William Broomfield (R)			48th	Don Gilmer (R)	99th	Joanne Emmons (R)
<b>Governor</b>		<b>State Representatives</b>		49th	William Martin (R)	100th	Roland Niederstadt (D)
	James Blanchard (D)	1st	Michael Bennane (D)	50th	Mike Griffin (D)	101st	Tom Hickner (D)
<b>State Senators</b>		7th	Nelson Saunders (D)	51st	Susan Munsell (R)	102nd	Michael Hayes (R)
6th	Robert Geake (R)	8th	Carolyn Kilpatrick (D)	54th	Paul Hillegonds (R)	104th	Thomas Power (R)
8th	Rudy Nichols (R)	11th	Stanley Stopczynski (D)	55th	Wm. VanRegenmorter (R)	105th	Thomas Alley (D)
9th	Doug Carl (R)	14th	Joe Young Sr. (D)	58th	Debbie Stabenow (D)	106th	John Pridnia (R)
11th	Norman Shinkle (R)	15th	Joe Young Jr. (D)	59th	Lynn Jondahl (D)	107th	Pat Gagliardi (D)
13th	Jack Welborn (R)	18th	Sid Ouwinga (R)	61st	Mat Dunaskiss (R)	109th	Jim Connors (R)
16th	Doug Cruce (R)	19th	Don VanSingel (R)	65th	Judith Miller (R)		
17th	Richard Fessler (R)	20th	Claude Trim (R)	67th	David Gubow (D)	<b>Secretary of State</b>	
18th	Lana Pollack (D)	21st	Lynn Owen (D)	68th	Shirley Johnson (R)	Richard Austin (D)	
19th	Nick Smith (R)	22nd	Gary Owen (D)	70th	Lloyd Weeks (D)	<b>3rd District Court of Appeals</b>	
20th	John Schwarz (R)	23rd	Phil Hoffman (R)	71st	Sal Rocca (D)	Elizabeth Weaver	
21st	Harmon Cropsey (R)	25th	Dennis Dutko (D)	73rd	Nick Ciaramitaro (D)	<b>MSU Board of Trustees</b>	
22nd	Harry Gast (R)	27th	Joe Porreca (D)	74th	John Maynard (D)	Barbara Sawyer (D)	
23rd	Ed Fredricks (R)	28th	Robert DeMars (D)	77th	Dick Allen (R)	<b>State Supreme Court</b>	
24th	William Sederburg (R)	29th	Rick Sitz (D)	78th	Keith Muxlow (R)	Robert Griffin	
26th	Gilbert DiNello (D)	30th	Joe Palamara (D)	79th	Nate Jonker (D)	<b>State Board of Education</b>	
27th	Arthur Miller Jr. (D)	32nd	Richard A. Young (D)	82nd	Thomas Scott (D)	Annetta Miller (D)	
28th	Dan DeGrow (R)	33rd	William Keith (D)	84th	John Strand (R)		
30th	Fred Dillingham (R)	35th	Lyn Bankes (R)	86th	Lewis Dodak (D)		



# Mother Nature Plays No Favorites in Farming Game



The two Michigan TV stations that "adopted" crops in their viewing areas quickly learned that Mother Nature still has a firm hold on farming schedules and profits.



**T**wo television stations — WLNS-Channel 6, Lansing and WJRT-Channel 12, Flint — went into the business of farming this crop year. Like most "real" farmers, they experienced commodity prices that were lower than production costs, plus the perils of Mother Nature.

The stations "adopted" acres on the farms of two FB member families. Channel 6 had an acre of corn on the farm of Mark and Jeaneen Smuts in Eaton County, and Channel 12 had two acres, one of corn and the other of soybeans, on the farm of Bob and Billie Squanda in Saginaw County.

TV crews monitored their crops from planting this spring through harvest and marketing this fall and shared the progress with their viewers. The bottom line was a loss for both stations but, according to the Smutses and Squandas, it was a gain for ag understanding.

Expenses for Channel 12's acre of corn totaled \$201.60. They received \$143.45 for that commodity for a loss of \$58.15. They did better on their soybeans, with expenses of \$143.50 and receipts of \$139.89, for a loss of only \$3.61.

"Instead of using the custom rate for combining, we actually took the depreciation off the combine. They would have lost a lot more had we used the custom rates," said Billie Squanda. "For the fertilizer and seed, we used the actual costs of what we put into the ground. For labor, we didn't figure a lot. What farmer is making much from his labor these days? If prices had been up where they should be, Channel 12 would have made a profit.

"The farming game this year was something else! With the weather and the depressed prices, it showed the public what was actually happening on the farm and I think it was a valuable experience for the Channel 12 people," she said.

One of the things they learned, Billie said, is that "you can't farm by appointment." On the day the soybeans were to be taken to market, Channel 12 made an appointment to follow their crop to the elevator. Bob was delayed taking fuel to the field, so it was up to Billie to transport the soybeans, with the TV crew following her to the elevator. "So they learned, too, that some farm women are actively involved in the farm operation," she said.

Ken Santa, the Channel 12 reporter assigned to the "Farm Watch" project, was honored by the Saginaw County FB as "Agricultural Communicator of the Year."

The yield on Channel 6's acre of corn was excellent — 164 dry bushels — but it cost them \$41 for drying. They paid \$75 for rent of the land, \$10 for labor, \$23.73 for seed corn, \$22.53 for fertilizer, \$8.72 for potash, \$17.44 for nitrogen, \$10 for fuel, \$3 for insurance, \$10 for repairs and \$12 for equipment investment, for total expenses of \$192.41. It was sold on Oct. 30 for \$1.30 a bushel, minus the \$41 drying cost, leaving them \$20.22 "in the red."

Neither of the stations' acres were in government programs.

"We thought the government program would have been too complicated to explain to the average TV viewer, but we did explain to Leisa Hall, the reporter who followed the crop throughout the project, how the station would have fared under the program," Mark said.

He said the time his family invested in the project was well worthwhile. "Agriculture got a lot of good press and we've been able to inform a lot of people who didn't understand about the business of farming. The Channel 6 people were great and gave us excellent coverage," Mark said. □



## Farmers Face Key Tax Decisions Before 1986 Ends

■ Farmers and other taxpayers have until Dec. 31, 1986, to make key financial decisions that will affect the income tax they pay next year and in the years to come. As in other sectors of the economy, farm operators will experience some gains and losses. There is still a lot to learn about the way the transition rules are written and how they will be interpreted. Unfortunately, the full impact of tax reform on agricultural operations and investments won't be known for some time.

While tax reform was touted as a way to simplify the tax system, the final version is still an unwieldy, complicated document that's certain to make tax accountants wealthy and bewilder the ordinary taxpayer. Proponents of tax reform predict the economy will expand as a result of the tax changes. If that is true, farmers need to be in a position to share in the growth.

An early, basic understanding is essential since some management

decisions should be made before the end of the current tax year. Farmers are encouraged to consult with a tax accountant since the effects of the changes will vary from one farm operation to another.

One thing is certain, beginning in 1987 farming decisions will be based more on profit and loss and less on the ability to shelter income from taxation. In the long run this could serve to the benefit of full-time farmers.

Farmers and ranchers stand to benefit from the lower tax rates and increased personal exemptions. In addition, farmers and other self-employed persons will receive a 25% deduction for health insurance costs through 1989. FB fought an uphill battle to gain this advantage at a time when most tax benefits were being eliminated.

Farm operators will retain an expensing provision which allows them to immediately deduct a portion of the cost of qualified assets. The cur-

rent limit is \$5,000, but it will jump to \$10,000 in 1987. For example, with the purchase of a major piece of equipment, a buyer can deduct the first \$10,000 of depreciable assets in the purchase year. The allowance had been scheduled to increase at a later date independent of tax reform.

On the negative side, farm producers will lose investment tax credit, income averaging and the previous exclusion of 60% of capital gains income. Farm operators with unused investment tax credits will be allowed to carryforward just 65% of the total value.

The new tax law also provides a 15 year ITC carryback provision which allows deductions limited to 50% of the carryover total, or the total net tax liability for the past 15 years or \$750 per year.

Depreciation schedules will be stretched over a longer period. The law also allows farmers to continue using cash accounting, but limits de-

*(continued on next page)*

## Tips & Trends

The following information is provided as a checklist of ideas to explore in tax planning. The information may or may not be applicable to your individual situation. Such information can best be provided by a qualified tax consultant.

- When possible, accelerate expenses from 1987 to 1986 to take additional deductions against the present high tax brackets.
- Defer income from 1986 to 1987 to take advantage of next year's lower tax rates.
- Where appropriate from a tax planning standpoint, plan to cull breeding herds before Jan. 1, 1987 to take advantage of the current capital gains treatment.
- Capital gains considerations may also be a factor in the planned sale of real estate (family transfer, etc.), especially in instances where there has been considerable appreciation in property values.
- Handle the treatment of payment-in-kind certificates carefully, since they are considered taxable income in the year received.
- Subchapter S corporations may provide advantages for some farm corporations. In such arrange-

ments, the profit or loss is passed through to shareholders.

- For many farm operators, Social Security taxes represent a greater burden than income taxes. Through tax planning, limit your exposure to self-employed FICA taxes.
- Weigh the advantages of having your spouse serve as an employee of your farm operation. There may be tax advantages from the deduction of health benefit costs, Social Security and other employee expenses.
- The treatment of deductions and wages for children has been changed. The double exemption available for children under 19 or who were students is gone. Children claimed as dependents on their parents' return are no longer eligible to claim a personal exemption for themselves on their own return.
- Note the changes in the new depreciation schedules and the change in the expensing provision which allows deduction of the first \$10,000 in depreciable assets in the purchase of machinery and equipment.



## Agrinomic Update

(continued from previous page)

ductions or prepayment expenses to 50% of the total expense incurred in the year of purchase. Under a cash accounting system, expenses are generally deducted when paid and income recognized when it is received.

Dairy farmers who participated in the whole herd buyout will be allowed to apply the old rules on capital gains regardless of when they sell. FB fought for this exception when the rules were being written. It was viewed as a matter of fairness for dairy farmers who participated in the whole herd buyout.

Under the old tax system, many non-farm investors had taken advantage of tax benefits in agriculture. Although precise figures are lacking, it is widely held that a greater share of the benefits accrued to non-

farmers than farmers. Some livestock analysts estimate as many as one-third of the cattle placed in feedlots are there for tax investment purposes. The new restrictions on passive losses will undoubtedly change agricultural investment patterns.

Opinions vary on whether this change will produce a positive or negative effect on American agriculture. Most observers predict long run benefits, helping to key production decisions to profit and loss while discouraging overproduction. Some critics warn it will depress land values in the short term by eliminating potential buyers. □

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*Agrinomic Update was prepared by Robert G. Craig, manager, MFB Commodity Activities and Research Dept., and AgriCom project leader.*

## Legislative Review

(continued from page 5)

having major losses due to a weather disaster in 1986. Changes could be made by the Legislature.

■ **Transportation** — The Michigan Department of Transportation has announced a two year program to replace 183 critically deficient bridges; 75 will be replaced or repaired in 1987 and 105 in 1988. In most cases, 80% will be paid by the Federal Highway Bridge Replacement and Rehabilitation fund. The rest will come from the state Critical Bridge Program. Only one of the projects will be on a state highway. This program follows the repair or replacement of 140 bridges last year.

Flood damage to the federal highway aid system totals \$4 million (\$1 million on state roads and \$3 million on county primary roads). Counties can receive 75% reimbursement from the Federal Emergency Management Agency (FEMA) and 12% state reimbursement on roads other than county primary roads; 100% federal reimbursement is available for most county primary roads. About 18% of the county roads are on the federal system.

The state highway formula expires again this year unless the Legislature either extends the formula until next session or comes to grips with this very controversial issue. It was delayed a year ago to provide time for a special House-Senate Fiscal Study Committee to determine the revenue needed to meet maintenance and construction costs. The report will be out around Dec. 1 and will likely call for increased gas taxes and other revenue sources.

■ **Grain Insurance** — Three bills dealing with grain insurance have been sent to subcommittees for discussion. The intent of the bills is to provide farmers with insurance to protect them in the event of a failure of a grain dealer.

HB 5473 (Rep. Randall, R-Elwell) and HB 5487 (Rep. Spaniola, D-Corunna) are similar as they would set up a state fund of \$3 million to \$5 million funded by a check-off or assessment on each bushel or hundredweight of covered commodities. One suggested assessment fee

(continued on page 19)

### Opinion

#### Involving Cooperative Members in Decision Making

(Editor's Note: This article is the third in an eight part series on cooperatives, based on surveys and research conducted by Dr. William Black and Dr. Ronald D. Knutson of the Texas A&M University System and distributed by the American Institute of Cooperation.)

*In a recent survey of co-op members, only 19% said they had ever served on a committee of their co-op. The same survey showed that on the average, co-op members had at least one year of college education. This would indicate that although co-op members are certainly capable of understanding what goes on in the co-op, including board policy, co-ops fail to genuinely involve members in the decision making. A widening gap is developing between what members want, what management wants, and what the board of directors wants.*

*Additional survey findings indicate that members are progressive and willing to accept change. Annual meetings should provide opportunities for members to express their ideas and be involved in decision making. Unfortunately, some annual meetings have developed into closed affairs. Indeed, some co-ops do not make financial reports available to the membership. There is no way that ag co-ops can be progressive institutions if these practices continue.*

*Having members serve on co-op committees makes good sense. Through committee participation, members are made to feel a part of the co-op. They are involved and have valuable input into the decision making process. These committees are usually chaired by a member of the board and committee decisions are submitted to the board of directors, after considerable research and study by committee members. The advice of the committee can shorten the time that the board of directors must spend in decision making and result in more sound decisions to strengthen the organization internally and among the constituencies they serve.*



# Grassroots Perspective

Last month you probably noticed the new design and topics on the discussion topic page. Along with the background information on the current discussion topic, we'll be reporting your comments on a previous topic, letting you know what's coming up next month and featuring a Community Action Group.

Want to see your group featured on this page? Then send us information about your activities!

Tell us when your group was organized, when you meet, what kind of special projects you've undertaken over the years, what you're up to now, how lively your discussions are... and anything else you can think of! If possible, send a picture also. Black and white photos are preferred.

Send the information and photo to: *Rural Living*, P.O. Box 30960, Lansing, Mich. 48909, then keep your eye on this page. □

## "You Said It"

Here's how Community Action Groups responded after discussion of the September topic "Antibiotics in Feed":

- Sixty-one percent of the livestock producers said their operations would be affected if the use of low levels of antibiotics in feed was curtailed.
- Fifty-three percent said they were not concerned about the impact on their health from exposure to antibiotics.
- Eight-five percent said farmers are generally aware of the concerns about the routine uses of low level amounts of antibiotics in feed.

## In January

### Managing Stress

*How Community Action Groups can act as support groups in times of farm stress.*

## Discussion Topic

# The Emerging Crisis in Ground Water Quality

Water, in its many forms, is a basic and vital ingredient in plant, animal and human life, and it is a critical component of agricultural production. Most people take for granted that adequate quantities of fresh and pure water will always be available. Unfortunately, the quality of water in many areas is not all that we have come to expect.

There has been an aggressive program to clean up the waters of our state, primarily aimed at the industrial and manufacturing sectors. So far the focus has not been on agriculture, in part because industrial water quality problems have been so much more severe and pervasive.

But agricultural water quality is clearly an emerging issue. A primary concern is the presence of nitrates and phosphates in both surface and ground water. There are many sources of those pollutants:

- The application rate of plant nutrients, fertilizer and manure often exceeds the rates at which the plants can use the material. With the rainfall patterns typical to Michigan, these valuable nutrients may be carried away either to surface or ground water. In addition, concentrated livestock operations may result in nutrients leaching through the soil into the ground water.

- Septic tanks are common in rural areas. If not properly installed and maintained, they can result in additional contribution of pollutants to both ground and surface water.

- Underground fuel tanks, if not monitored, can result in substantial contamination to ground water. Tanks over 1,100 gallons are now required to be registered and monitored for leakage.

- The improper application of pesticides or disposal of residue and containers is still another potential source of ground water and surface water contamination. Pesticides are a necessary ingredient to modern agriculture. However, when improperly

applied or disposed of, they can pose a threat to the environment.

Congress showed its concern over the clean water issue by reauthorizing the Federal Water Pollution Control Act in October. Because President Reagan vetoed the bill, claiming that the total package was too costly, the act is expected to be among the first pieces of legislation reintroduced in the 100th Congress.

The version that Congress will reconsider is not expected to be very different from the measure approved in October. That package included a pollution control section that authorized \$400 million over the life of the bill to help control non-point source pollution, including farmland runoff. Although there will be no federally mandated controls as there are for discharges from point sources such as industrial sites, it is expected that states will be required to develop non-point pollution control plans.

It is unlikely that other changes will be made in the basic legislation when it is reintroduced. The current law requires states to develop non-point source plans, and virtually all states, including Michigan, have complied to some degree. "The fact that the proposed act was vetoed will set back Michigan's program, but not kill it," said Al Almy, director of MFB's Public Affairs Division.

He advises that farmers follow these recommended practices:

- Schedule a regular and aggressive soil testing program to assure that fertilizers and manure are not overapplied.

- Employ tillage practices that minimize wind and water erosion.

- Leave a vegetative strip along ditches or streams, or replace the natural vegetation with sod.

- Manage livestock confinement areas to minimize manure runoff.

- Consider whether land under cultivation is really suitable for crops or whether farming it creates more erosion. *(continued on next page)*



## Discussion Topic

(continued from previous page)

sion and ground water quality problems.

Further deterioration of water quality will have an adverse effect on rural residents and farmers alike. Public pressure to identify and correct water pollution problem areas will continue, and agriculture will have an important role to play in the cleanup effort.

### Discussion Questions

- What are the most probable sources of non-point ground water pollution in your area?
- Has the ground water quality changed in your area in the past five, 10 or 25 years?
- What type of farming practices are you using to protect your ground water?

## Legislative Review

(continued from page 17)

amount would be 1/4 of 1 cent. Both sponsors agree in concept to a referendum of the affected growers. If a grain dealer goes bankrupt, payments could be made to producers very quickly rather than having to wait out the long and often involved bankruptcy proceedings.

The proposals would limit payments to 100% of a valid claim up to \$20,000 and 80% of the amount of the claim over \$20,000 and up to \$100,000. The Michigan Agricultural Insurance Corp. would be created to administer the fund. FB has supported such a fund, provided affected producers have an opportunity to vote on the issue. A referendum would be handled the same way as producers now vote on whether to fund, by check-off, research and promotion funds for various commodities.

HB 5474 (Rep. Randall) would revoke the license of any grain dealer who fails to pay an assessment under the grain fund law if passed.

Present law can be protective, provided farmers have a warehouse receipt or certified price later agreements.

■ **Government Cost Reduction** — The third annual Department of Management and Budget "Report on

Efficiency and Cost Reduction" has been released. Some key points are:

•The 1986-87 budget proposal is the first of its kind in the state's history as it is balanced according to generally accepted accounting principles.

•The state saved \$350 million in borrowing costs because of the improved credit rating resulting from paying off the \$1.7 billion deficit. There is a \$500 million positive cash balance. Additional millions will also be saved by local units of government due to the state's solvency. The interest costs to schools, townships, counties, etc., for bonds and loans rise or fall according to the state's credit rating.

•State employment is below the 1979-80 peak.

•The MDA is credited with saving \$85,800 due to efficiency techniques.

■ **Ag Education Council** — Gov. Blanchard, by executive order, has established a 36-member Council on the Revitalization of Agriculture Through Research and Education. Several farm leaders are on the council, along with agribusiness representatives, vo-ag personnel and educational leaders. The directors of the departments of agriculture and education will co-chair the council. MFB President Elton R. Smith and William Tracy, superintendent of the Branch Intermediate School District, are co-vice chairpersons.

The council will recommend to the governor a plan to restore ag education in the entire K-12 school system and also ways to integrate ag research and education in all schools' curricula. The aim is to revitalize the development of scientific and professional expertise in the field of agriculture. There is a critical need for students to understand agriculture in general and recognize the opportunities in the scientific and agribusiness fields.

Formation of the council fulfills one of the recommendations from last year's Governor's Conference on Agriculture. It is also in line with FB policy; FB Women's Committees have been active for the past several years in bringing agriculture into the classroom. This issue is recognized throughout the country, but Michigan is one of the first states to take action.

■ **MSU Weather Disaster Proposal** — FB supports an MSU proposal for additional state funding to help farmers solve many weather disaster problems. This includes:

•Purchase of two near infra-red (NIR) analyzers to be placed in mobile units which will go to counties to analyze forage, grain and silage. Testing would be for nutrition quality and mold, including mycotoxin and aflatoxin.

•Soil testing to assess nutrient leaching, denitrification and soil compaction will be encouraged.

•Additional funding for the job retraining program through the Department of Labor.

•Expanding the EMAT program, including special flood relief teams.

•Providing special marketing and storage information.

•Assisting with rural community and small town problems.

■ **Irrevocable Letter of Credit** — SB 857 (Sen. Smith, R-Addison) provides for either a bond or an irrevocable letter of credit by a grain dealer. The concept is to provide an alternative as bonds are difficult to obtain and expensive if available. By obtaining a letter of credit, the seller would receive the same measure of protection and the dealer would not be required to obtain a bond. The bill has been reported out of the Senate Agriculture Committee.

■ **Taxation** — The special Senate-appointed task force is still in the process of writing a report on property tax and school finance. FB testified before the committee at hearings held in August.

■ **Prison Farms** — SB 808 (N. Smith, R-Addison) would amend the present Prison Industries Act to allow for the sale of certain products grown on prison farms. Prison farms would be able to sell grain, hay and straw but not any product directly consumed by humans. The bill passed the Senate and is in the House Corrections Committee.

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



## MFB PD Process

(continued from page 11)

times," he said. "But these are not normal times and I'm confident that our delegate body, when given the facts by people they trust who have thoroughly studied all sides of the issue, will make the right decisions."

Members of the 1986 MFB Policy Development Committee are: Dist. 1, George Brossman, Cass County; Dist. 2, Brenda Heisler, Calhoun; Dist. 3, Jim VanBuskirk, Monroe; Dist. 4, John Finkbeiner, Kent; Dist. 5, Jack Anderson, Clinton; Dist. 6, David Milligan, Tuscola; Dist. 7, K. Tim Bull, Muskegon; Dist. 8, Roger Roslund, Gratiot; Dist. 9, Duane Evans, Benzie; Dist. 10, Thomas Foltz, Emmet; and Dist. 11, Ed DeWitt, Chippewa.

Representing Young Farmers are Ed Cagney, Kalamazoo County; Mary Kartes, Ogemaw; and Tom Woelmer, Monroe. Representing FB Women are Alice Happel, St. Joseph; Kathy Kosters, Kent; and Jeanen Smuts, Eaton.

Serving at-large are three members of the MFB board: Jack Laurie, Tuscola County, who chairs the committee; Jim Sayre, Wayne; and Marlin Outman, St. Joseph.

### Annual Banquet: Tribute to ERS

The Grand Center's Welsh Auditorium will be packed with FB members and representatives of Michigan and U.S. agriculture on Thursday night, Dec. 11. It's not just the traditional MFB Annual Banquet that will be the big draw this year. The reason for juggling schedules and possibly fighting a snowstorm to "be there" is the opportunity to pay tribute to MFB President Elton R. Smith, who will step down at the close of the annual meeting from the position he has held for the past 22 years.

Smith and MFB's first lady, Lynde, will receive accolades for their years of service to Farm Bureau and to the agricultural industry. AFBF President Dean Kleckner and immediate past president Bob Delano will be among the delegation of national FB figures who will be on hand to salute the Smiths. On behalf of members and the organization's affiliated companies, MFB Vice President Jack

Laurie will say thanks to Smith for his dynamic leadership.

State government leaders will share how President Smith has had a positive impact on Michigan agriculture, and MSU representatives will show their appreciation for Smith's strong support of the College of Agriculture and Natural Resources, its research and extension efforts.

Other program highlights are being kept "under wraps" for unveiling that night, so there will be some surprises in store for the Smiths and for the audience.

The evening will have its nostalgic moments, but because the word "retirement" is not in Elton R. Smith's vocabulary, it will be a celebration of continuing accomplishments rather than a farewell party. The energetic farmer plans to remain very much involved in agricultural activities. So this year's annual banquet will be a gala affair, with well-earned tributes to a distinguished farm leader — but without the sad farewells that are often a part of such recognition.

The Welsh Auditorium has balcony seating for members who wish to take part in this special occasion without attending the 6:30 banquet. The program will start at approximately 7:45 p.m. Early arrival is advised as a big crowd is expected.

### World Bank Spokesperson to Address Commodity Session

On Wednesday, Dec. 10, MFB members will have a rare opportunity to pose some tough questions on overseas agricultural financing to a representative of the World Bank. Peter Riddleberger, public affairs adviser for the World Bank, will be the MFB Commodity Session guest speaker. A lively question and answer session is expected to follow his presentation.

Established in 1960, the international lending institution is headquartered in Washington, D.C., but its loan portfolio represents \$165 billion in loans and credits to 41 developing nations. The largest share of the World Bank's lending is for agricultural and rural development.

While the World Bank and its subsidiaries are owned by 151 member countries, significant funding contributions are made by the U.S. and Canada. Current controversy sur-

rounding World Bank activities focuses on whether negative competition for U.S. and Canadian farmers has been created through financial and technical assistance to developing nations.

Riddleberger is expected to address the questions of whether third world lending creates competition for U.S. farmers, the proper role of the U.S. government in World Bank activities, and whether the loans and credits should be continued.

The second topic at the Commodity Session will be the proposed Michigan Agricultural Assistance Loan Program announced by Gov. James Blanchard on Oct. 13. The proposal would make available \$200 million in interest free deferred repayment loans to farmers affected by the fall flood and rain damage. Robert G. Craig, manager of the MFB Commodity Activities and Research Department, will report on the latest legislative action to implement the program.

### Health Fair

A "Wellness" health fair will again be part of the MFB annual meeting. Sponsored by the FB Women in cooperation with Michigan Blue Care Network, the health risk screening will be available between 8 a.m. and 6 p.m. on Wednesday, Dec. 10, and between 6 a.m. and 6 p.m. on Thursday, Dec. 11. Appointments are necessary.

Participants will receive direct home mail of all results with an explanation letter. In addition, individual follow-up will be made on abnormal tests. There is no charge for this health screening.

### AgriPac Activities

The FB Women are sponsoring a Silent Auction for AgriPac on Wednesday evening, Dec. 10, during the Las Vegas Night and Jamboree. Hand crafted items up for bid include a ceramic Christmas tree, ceramic duck, wooden pig, hand puppets, grape vine wreaths, quilt of a farm scene, corn husk wreath, comforter, desk set, embroidered pillow cases, a 16" teddy bear and a "cow in a crate." Other items include a District 8 FB Women's cookbook and 10 lb. bags of sugar and lots more! Stop by



the auction table in the Ambassador Ballroom and put in your bid!

Great prizes are in store for the lucky winners of the Young Farmer/AgriPac Raffle! Top prize, which will be drawn at the AgriPac Breakfast, is a week-long Caribbean cruise. Other prizes include a weekend in northern Michigan, a 19" color TV, a microwave oven, a VCR and a 35mm camera outfit. Tickets, which are \$2.50, may only be purchased by MFB members (Raffle license #R643-23S).

You can also support "Friends" by attending the AgriPac Breakfast on Thursday morning, Dec. 11. Stop by the AgriPac booth at the trade show and buy your ticket. Proceeds from the \$15 tickets, auction and the raffle will be used to help elect "Friends of Agriculture" in the 1988 elections.

#### Stars Are Shining in Grand Rapids

Plan to be at the MFB Awards Banquet on Wednesday evening, Dec. 10, to cheer for your county during the star awards presentation. Competition was very tough this year for the top slot and a new county has earned the title "Top County Farm Bureau of the Year"!

Entries in the 1986 star award contest totaled 195. Leading the pack were 33 entries from county FB Women's Committees, followed by 24 entries from Information Committees, 23 entries in the direct marketing area, 21 in policy development, 20 from Young Farmer Committees, and 16 entries each in Safemark, policy execution and local affairs. The newest star award program area — Electing "Friends of Agriculture" — drew 12 entries. There were eight entries in the commodity activities/marketing area and six in Community Action Group. In addition, 38 counties qualified for a gold star in membership by reaching goal.

New to this year's awards program will be announcement of the winners of the three Young Farmer contests — Distinguished Young Farmer, Outstanding Young Farm Woman and the Discussion Meet competition. □

## Three New FB Member Services Give Holidays an Extra Glitter

**T**his holiday season the Michigan Farm Bureau is wrapping up three very attractive member service packages that are sure to add some glitter to your Christmas decorating plans, post holiday vacation or winter hobbies. So don't wait until Christmas to open these exciting gifts!

You'll say, "It's just what I wanted," but there's no secret to this special gift giving. In recent surveys conducted by MFB, members said they wanted three new services: an economical credit card, a discount travel service and a buying service to save both time and money.

When you take off the ribbons, you'll find FB's new Diamond Classic VISA® credit card. This card offers more than just another line of credit for FB families. Members will receive car rental discounts, \$100,000 common carrier insurance, cash advances throughout the U.S. and Canada, and credit card checks so that you can convert other charge balances over to the Farm Bureau VISA card. FB's Diamond Classic VISA card is a full featured card, accepted and recognized around the world.

MFB members have this card available to them *free* for the first year. After the first year, there's a reduced annual fee of just \$12. Your Farm Bureau VISA card provides a full 25 day grace period for payment on new purchases. Look for information and an application form on page 2 of this issue.

Open your second gift package and discover the new Farm Bureau Travel Service. Thanks to discounts on airline ticketing, car rental and hotel accommodations, you and your

family can choose a Caribbean cruise, a Vermont ski weekend or other exciting travel destinations this Christmas or anytime. There are no enrollment fees or hidden charges. Just call the FB Travel Service toll-free travel line (1-800-331-1729; Grand Rapids residents, call 452-9556) to make your plans and reservations. Professional travel counselors are on duty every weekday from 9 a.m. to 5:30 p.m. to assist you with your travel needs.

If you can travel on shorter notice, FB's Deep Discount Travel Desk offers savings of up to 50% and more. Take advantage of these savings by booking one of the travel industry's unsold trips, flights, cruises, tours and weekend packages. Read about just a few of these exciting travel offerings on page 6 of this issue.

FB's third holiday gift to you will please you with its old-fashioned practicality. When you join FB or if you renew your membership before Dec. 31, 1986, you will receive a free enrollment in the Family Saver Buyer's Service. The buying service means savings up to 60% on purchases of home furnishings, appliances, sporting goods and luxury items such as stereos, VCRs, jewelry and luggage.

For the hobbyist or to supply a farm workshop, there's a special catalog of tools and accessories at outstanding savings. You pay \$4.00 for the tool catalog, but the cost is refunded on your first order. The service is easy to use and deliveries are made to your door or to a local retailer.

Contact your county FB office to enroll, or return the enrollment form provided in your 1987 dues notice. □



# Rural Exchange



**RURAL RASCALS** — *There's more than one way to get into a barn! The team is made up of Maegan, 4, and Zachary, 6, children of Larry and Brenda Hatfield, Mecosta County FB members.*

## BCBS Plan Changes Allowed

■ MFB and Blue Cross Blue Shield have announced that members of the MFB BCBS group who wish to convert their health care coverage to a less costly plan may do so. To make the change to a lower premium program, group subscribers must contact the county FB secretary and request the change. For example, a subscriber to the BCBS Comprehensive plan could reduce their premium costs by converting coverage to the Dimension III or Econo plans, or to a Health Maintenance Organization (HMO).

According to John VanderMolen, manager of the MFB Member Services Department which administers the MFB group health care plans, the change option was negotiated to relieve some of the financial stress on farm families while still providing quality health care protection. □

## Stauffer, FFA Recognize Agri-Science Teachers

■ FFA and the Stauffer Agricultural Products Division of Chesebrough-Pond's Inc. are sponsoring an awards program designed to recognize outstanding ag educators who emphasize agri-science in their classrooms. The program consists of state, regional and national awards to teachers in grades 7 through 12.

The program also seeks to emphasize the technological side of agriculture to young people planning careers. "We want to show the public that agriculture is a high-tech industry with a wide variety of challenging career opportunities for academically talented students," said Dr. Larry Case, national FFA advisor.

The program focuses on four areas of agri-science: biological, environmental, engineering and agri-business technologies. Teachers will be evaluated on how well they meet student and community needs, creative teaching techniques, stimulation of student growth, promotion of program benefits to outsiders and other criteria. □

## Laurie to Study Dairy Policy

■ MFB Vice President Jack Laurie is among the 18 dairy farmers recently appointed by Ag Secretary Lyng to serve on the national Commission on Dairy Policy. The commission will study the dairy price support program and the effects of new milk production technologies. Their findings will be reported to the secretary and Congress to help determine the future operation of the federal price support program for milk. □

## FARMETTE

By Andrea Hofmeister  
Tuscola County



*"I knew that it would be a skimpy Christmas, so I wrapped each sock separately. . . ."*

## 150 Years and Still Growing

■ To honor the efforts of Michigan's original pioneer families, Consumers Power Co. and the State Historical Commission are distributing 126 sesquicentennial plaques for display at farms that have remained in the family since at least 1836.

In its infancy, Michigan proved to be a popular place for pioneers. In the statehood decade, between 1830 and 1840, its population grew more rapidly than any other state or territory.

The plaques will be distributed throughout 1987 as part of the state's sesquicentennial observation. □



# Farm Bureau Market Place

## 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.

## MAIL YOUR AD WITH PAYMENT TO:

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

## 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. (1-12-24p)

**HOG EQUIPMENT** — Del-Air heat exchangers, Osborne feeders, K.G. Johnson farrowing crates, Chore-Time feeding, Mix-Mill systems. Hamilton Distributing Co., 616-751-5161. (6-12t-17p-ts)

**GRAIN DRYERS** — Stormor Ezee-Dry, Farm Fans Automatic, Used Dryers, PTO and Automatic. Hamilton Distributing Co., phone 616-751-5161. (6-12t-17p-ts)

**WANTED: LATE MODEL TRACTORS**, combines, cornheads and compickers. Shinabery Equipment Co., 517-448-8091 or evenings, 517-523-2803. Ask for Bob Jr. or Wayne. (2-12t-20p-ts)

**FOR SALE: 8 SURGE ELECTRIC PULSATORS** for pipeline, 8 Surge milker claws and 2 vacuum tanks for Surge pumps. Phone 616-924-2147, Fremont. (12-21p)

**PIPE THAWING EQUIPMENT** — Ice breaker thaws pipes quickly and safely. Saves time, labor and money! Simply attach cables to frozen pipes and plug unit into a convenient grounded electrical outlet. Phone 313-761-4329. (12-4t-32p)

## LIVESTOCK

**MILKING SHORTHORNS:** Young bulls, yearlings and calves for sale. Write or visit Stanley M. Powell and Family, Ingleside Farm, Rt. 2, 3248 Powell Hwy., Ionia, Mich. 48846. (10-6t-27p)

## HAY LISTING

**HILLSDALE HAY, INC.:** Brian Hasty, Sales Manager, 106 S. County Line Road, Tekonsha, Mich. 49092; home phone 517-765-2099, Litchfield sales phone 517-542-3438 (Wednesdays only). All hay NIR tested. (12-1fn)

**HOWELL LIVESTOCK AUCTION:** Bill or Larry Sheridan, P.O. Box 157, Howell, Mich. 48843; office phone 517-548-3300. (12-1fn)

## MISCELLANEOUS

**"OLD TIME FIDDLE MUSIC."** Twelve Michigan fiddlers on a sixty minute cassette. Send \$4.50 to Fiddle Music, 448 E. Main St., Kinde, Mich. 48445. (12-2t-24p)

**WRITE YOUR OWN WILL:** It's legal. Four will forms to fill out. \$3.00 prepaid. Fast service. Moneyback guaranteed. PICK'S, Dept. MIC, Tompkinsville, Ky. 42167. (6-6t-23p-ts)

**WHY DIE WITHOUT A WILL?** Two legal "Will Forms" and easy instructions. Only \$4... Order Today! Guaranteed! TY-Company, Box 1022-MF, Prior, Okla. 74362. (6-6t-22p-tss)

**"OLD TIME FIDDLE MUSIC ON CASSETTE."** Send long SASE for list. Fiddle Music, 448 E. Main St., Kinde, Mich. 48445. (12-2t-20p)

**OVER 100 RECIPES FROM GRANDMA'S KITCHEN.** Variety, delicious, easy. \$9.95 — SMS, 7347 Willis Road, Brown City, Mich. 48416. (11-2t-18p-ts)

**NICE CHRISTMAS GIFT — RURAL MAILBOX FLIP-UP SIGNAL.** Tells at a glance from your window if your mail has arrived. Easy to install. \$3.00 + \$.85 postage each or 3 for \$10.00 postpaid. Order today. Don Holmes, 4436 Northington Drive, Adrian, Mich. 49221. (11-2t-40p)

**NEED COLLEGE MONEY?** Over \$4 billion now available in scholarships, grants, financial aid! Income, grades, need unimportant. Guarantee you qualify for five financial sources. Most applying receive over 20. Send \$3.00 for brochure, instructions, questionnaire (RE-FUNDABLE). Nationwide Scholarship Finders, Box 2257, Lynchburg, Va. 24501-0227. (11-2t-44p-ts)

## REAL ESTATE

**ARKANSAS: 315 ACRES OF BEAUTIFUL ROLLING HILLS** near Mountain View, Ark. Creek running through property. 175 acres with new fence. New 30x30 hay barn. 130 acres in pasture with four ponds. County road runs through property. Contact REENDERS BLUEBERRY FARMS, 14079 — 168th Ave., Grand Haven, Mich. 49417. Phone 616-842-6675, 616-842-5380 or 616-842-5068. (11-3t-54p)

## REAL ESTATE

**CONDO AT NEW SMYRNA BEACH, FLA., FOR SALE OR RENT.** Completely furnished, two bedrooms, two baths, ocean view from the fourth floor. Tastefully decorated. Phone 517-669-8252. (12-21p)

**FOR SALE: FURNISHED 12X60 MARLETTE MOBILE** with expando in Eustice, Fla. Own lot on canal to Lake Yale. More information on request. Phone 616-843-4143. (12-2t-23p)

**FOR SALE: HOUSE AND 137 ACRES** in Delta County of Michigan's U.P. Bordered by three roads, trout stream, apple orchard. Close to schools and churches. Has R-3 zoning, plus commercial frontage. Great for development or subdivide — \$65,000. Serious inquiries call collect. Fries, Va. Phone 703-744-7701. (12-2t-43p-ts)

## DOGS

**FOR SALE: AUSTRALIAN SHEPHERD PUPS.** Good with cattle, watch dogs and loving, loyal family members. Ready to go Nov. 22. Zielland Farms. Phone 517-874-4616. (12-3t-20p)

## FOR HOMEMAKERS

**GUARDIAN SERVICE GLASS LIDS!** Pyrex percolator and Corning parts. Stevensons, Box 3392RL, Orange, Calif. 92665. (10-3t-15p-ts)

## NURSERY STOCK

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

**STRAWBERRY PLANTS — ASPARAGUS CROWNS.** Certified plants grown on fumigated sand. Free brochure. Krohne Plant Farms, Rt. 6, Box 586, Dowagiac, Mich. 49047. (10-12t-21p)

**FOR SALE: HYBRID POPLAR** 12 cents each. American Chestnut and other trees and shrubs. Coldstream Farm, 2030 Freesoil Road, Freesoil, Mich. 49411. Phone 616-404-5809. (12-5t-20p)

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AgriPac .....	4	Farm Credit Services .....	12, 13
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