




RURAL LIVING



Farm Bureau Support for EMAT Program
Lending a Helping Hand

Discount Farm Fasteners & Hardware Program

ORDER FORM

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

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SHIPPING INFORMATION — Please print clearly.

Name _____

Address _____

_____ Zip _____

Phone _____

Total Cost of Hexagon Bolts \$ _____

Total Cost of Hex Nuts \$ _____

Total Cost of Lock Washers \$ _____

Total Cost of Flat Washers \$ _____

Total Cost of Carriage Bolts \$ _____

TOTAL ORDER \$ _____

Tax (if applicable) \$ _____

GRAND TOTAL \$ _____

CARRIAGE BOLT									
COARSE THREAD PLATED									
LGT	1	1-1/2	2	2-1/2	3	4	5	6	8
DIA	50	50	50	50	50	25	25	25	25
1/4	1.40	1.95	2.25	2.65	3.00	2.15	2.55	3.07	
5/16	50	50	50	50	25	25	25	25	
	2.40	2.95	3.55	4.27	2.59	3.31	4.03	4.75	
3/8	25	25	25	25	25	10	10	10	
	1.95	2.25	2.75	3.00	3.72	1.92	2.35	2.76	
7/16		10	10	10	10	10	10	10	
		1.39	1.65	1.92	2.16	2.51	3.31	3.84	
1/2		10	10	10	10	10	10	10	
		1.80	2.16	2.47	2.83	3.48	4.08	4.75	

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**Farm
Bureau**

MEMBERS ONLY

RURAL LIVING

FARM NEWS

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Farm Bureau



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THE COVER

Genesee County FB President Sandra Hill proudly presents CES/EMAT representatives John Leach and Henry Allen with a \$5,000 contribution to the EMAT program.

Photo By Marcia Ditchie

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FB's 'Helping Hand' Actions Based on Pride in Agriculture



The recent "Phil Donahue Show," broadcast live from Cedar Rapids, Iowa, put U.S. agriculture on center stage. Any good intentions on the part of its producers, other than high viewer ratings, were blown away in a typhoon of emotions. Frustrations, fist-waving and denunciation were prevalent; any productive solutions to the farm income problem were lost in the din.

Members have shared their concern not only about how this television spectacular dragged down the image of agriculture, but also the image of Farm Bureau, charged with being more interested in selling insurance than in helping farmers survive. A ridiculous charge, to be sure, but one that gave critics an opportunity to ask: just what is Farm Bureau doing?

Actions Farm Bureau has taken to help farmers survive this difficult transition period should make every member stand tall with pride and I think it's time we started publicly showing that pride.

I am sure you share my pride, for example, that we are the only non-government unit to financially support the EMAT program, a proven-effective "helping hand" for troubled farm families (see story on page 8).

Farm Bureau's most recent action to address the farm problem is the two tier debt restructuring plan. It is an example of the constructive, well-analyzed approach our organization takes to develop solutions to problems.

Granted, it does not have the emotional appeal that captures the attention of national net-

works like a moratorium on foreclosures would have, but it makes good economic sense. I encourage you to carefully study the proposal and be well-prepared when the call for member action comes (see *Agricultural Update* for additional details).

The crucial keys in our two tier debt restructuring plan are: (1) it benefits financially troubled farmers, (2) it benefits lenders holding the debt, and (3) it benefits farmers who are in a strong financial position.

It allows some financially troubled farmers to survive when otherwise they could not. Financial institutions will lose less money than they would if no action is taken, and operators who are currently meeting their interest and principal obligations will continue to have access to sound financial institutions.

It's an economic fact of life that no plan will help all farmers who are in trouble, but we believe that up to two-thirds of those farm operators in financial trouble can be helped with this program. It is a debt management program — not a debt forgiveness program.

For the past five or six years, agricultural finance policy has been pursued on a "one more year" basis. The focus has been on keeping producers (borrowers) and lenders solvent for one more year in the hope that the debt/income situation would correct itself. Since farm operators and lenders cannot survive without each other, actions were taken on the assumption that anything that would help one would help the other.

This "one more year" policy was based on the idea that the debt problems of agriculture were caused primarily by forces beyond the farmer's control. Once these outside forces — like high interest rates, strong dollar, low exports, declining land prices and high production costs — went back to "normal," everything would be fine. However, these outside forces are not the sole root of the debt problems and changes in these forces will not relieve the debt pressures.

Agriculture has run out of "one more years." Approximately 100,000 to 125,000 farm operators are at the point where substantial debt restructuring will be needed over the next two years to avoid liquidation — either voluntary or forced. But the problem goes beyond just this segment. Loss of a significant number of financially troubled farmers will create a domino effect of failed banks, higher farm interest rates to cover the losses and still lower land values.

I strongly believe that our two tier debt restructuring program is the best possible alternative to the "one more year" policies that have not brought a solution to the farm debt problem. The goal of our program is not just to rearrange the list of winners and losers. The goal is to create more winners. It is worthy of your support.

Elton R. Smith

Elton R. Smith, President
Michigan Farm Bureau

Over 100 county and state FB legislative leaders and assistants will participate in the 1986 Washington Legislative Seminar, April 15-18. Sponsored annually by the MFB Women, the seminar provides members selected by county FBs the opportunity to make personal contacts with members of Congress and other public officials and convince them to take action consistent with FB policies. Briefing meetings for legislative leaders and assistants were held by congressional districts during March.

FB Women in seven districts have announced plans for spring rallies. Dates and locations are: District 2, April 8, Adrian; District 3, April 8, Saline; District 5, March 24, Corunna Fairgrounds; District 6, April 2, Cass City; District 9, April 4, Cadillac; District 10, May 6, Cheboygan; District 11, April 23, Escanaba. Contact your county women's chairperson for more information.

Fourteen FB members from Michigan have been appointed to national FB commodity advisory committees by AFBF President Dean Kleckner. The committees advise the AFBF board of directors on how to implement AFBF policy related to each commodity and will make recommendations for policy resolutions next fall. Appointments include: aquaculture, Leonard Dutcher, Chippewa County; beef cattle, Lowell Eisenmann, Lenawee County; dairy, Wayne Wood, Sanilac County; deciduous fruit and berries, Don Nugent, Benzie County; eggs, Albert Cook, Ingham County; feed grains, Clay Maxwell, Gladwin County; forestry, Warren Suchovsky, Menominee County; nursery and greenhouse, Walter Rochowiak, Wayne County; poultry meat, Austin Greenhoe, Montcalm County; sheep, Duane Tirrell, Eaton County; sugar, John Knoerr, Sanilac County; swine, Michael Pridgeon, Branch County; vegetable and potato, James Sayre, Wayne County; and wheat, John Laurie, Tuscola County.

Topics have been selected for the 1986 Young Farmer discussion meet. Competition will begin this summer with county and district meets. District winners will compete at the MFB annual in December for the chance to represent Michigan in the national competition which will be held in Anaheim, Calif., in January 1987. The topics are:

- How should conservation programs be structured to assure preservation of our land and water resources?
- How can farmers and ranchers respond to the opportunities ahead as new technology reduces unit costs and improves market opportunities for all farm commodities?
- How can agriculture attract and keep competitive, dependable sources of credit?
- What direction will the federal government and farm organizations take in future farm programs?

Making the cut for MFB's Fabulous Fifteen (the top three counties in each membership category) is a part of the annual membership campaign competition. This year the honors go to Mackinac-Luce and Antrim in Category I (1-500 members); Midland, Ogemaw and Wexford in Category II (501-1,000 members); Muskegon and Kalamazoo in Category III (1,001-1,500 members); Wayne, Livingston and Macomb in Category IV (1,501-2,100 members); and Kent, Bay and Monroe in Category V (2,101 members and over). Several counties in Categories I and III are at the scrimmage line and just percentage points away from membership goal.

Preliminary results of the 1986 farm finance survey — sponsored by MDA, conducted by the Michigan Agricultural Reporting Service and summarized by MSU's Ag Econ Department — indicate that 77% of the state's farms have a strong financial position with debt/asset ratios of less than 40%. Six percent are experiencing serious financial stress with debt/asset ratios of at least 70%, down from the 9% reported in last year's survey. The survey also showed 90% of farms with real estate loans are current on their principal and interest payments; 13% had negative farm family incomes in 1985; 4% expect to discontinue farming during 1986; and 11% planned to discontinue during the next two years because of their financial situation.

The 23rd annual Young People's Citizenship Seminar is set for June 23-27 at Olivet College. The seminar provides students with several "hands on" experiences that help them understand their responsibilities as U.S. citizens. Each county FB can send five students. The registration deadline is May 1. Contact your county secretary with names of suggested students and/or sponsoring organizations.

Congress Studies Budget Balancing Measures

Senators Announce Balanced Budget "Consensus"

— Calling legislative action to amend the U.S. Constitution a "safer route" than a constitutional convention, a bipartisan group of senators unveiled a consensus version of a constitutional amendment to require a balanced budget.

WASHINGTON

If approved as proposed, the amendment would take effect in 1991 or in the second year after its ratification by states, whichever is later. It would prohibit budget outlays from exceeding receipts unless three-fifths of the Congress voted otherwise.

The amendment would also require that any bill to increase revenues be approved by a majority in the U.S. House and Senate in roll-call votes. Congress would be permitted to waive the provisions in the event of a declared war.

Gramm-Rudman-Hollings Amendment Dips Effective Prices to Dairy Producers — Dairy processors and ultimately dairy producers are feeling the effects of the Gramm-Rudman-Hollings balanced budget amendment. A 4.3% reduction went into effect March 1 for all areas subject to the amendment.

While the price support remains at the legislated level of \$11.60/cwt., the effective price support dropped 55¢/cwt. The reason for the drop in the effective rate is that payments to processors for manufactured dairy products, i.e. non-fat dry milk, butter and cheese, will be

discounted 55¢/cwt. to comply with Gramm-Rudman-Hollings requirements.

FB Backs Ag Credit Solutions — As part of its plan to implement a two tier debt reduction plan, AFBF is backing proposals in the U.S. Senate that would set in place enabling legislation for an extended loan write off period of 10 years and establish "buy down" interest rates for farm borrowers. (See Agrinomic Update, page 18).

Lyng Officially Named USDA Secretary — Richard Lyng, former USDA deputy secretary to John Block, officially took office as the secretary of agriculture on March 7. Formal swearing-in ceremonies were scheduled for the following week.



RICHARD LYNG
USDA SECRETARY

The Senate approved the Lyng nomination by a 95-2 vote. Dissenting votes came from Senate Democrats Donald Riegle of Michigan and William Proxmire of Wisconsin.

Alcohol Fuel Continues to Lead MFB Legislative Want List

LANSING

Alcohol Fuel — S.B. 630 continues to be debated in the House of Representatives. The bill has passed the Senate but faces an uncertain future in the House Taxation Committee and on the House floor.

S.B. 630 would provide incentives to encourage ethanol production in Michigan. The incentives would be through credits on the single business tax, depending on the number of bushels of corn purchased for ethanol production.

Two large plants and a single

smaller plant are being considered for construction in Michigan. A 10 million gallon plant would require 40,000 acres of corn to operate, thus creating a new market for Michigan corn producers.

There are numerous by-products of ethanol production, including distiller's grain, which could be fed to cattle and hogs; and carbon dioxide, which is used in several industries including the soft drink industry.

There is considerable opposition from oil companies, gas station operators, jobbers and other organizations. Contact by farmers with members of the House is important to the success of this bill.

Property Tax Study — The Senate Republican majority has announced that a 15-member citizens commission will be created to study the property tax in detail. Issues to be addressed include tax limits, assessments, exemptions, appeals procedure, taxation of personal property, and possible tax alternatives.

A Senate resolution will create the commission which will be appointed by Senate Majority Leader John Engler (R-Mt. Pleasant). The report of its findings is due in December 1986. Gov. Blanchard has applauded the Senate effort.

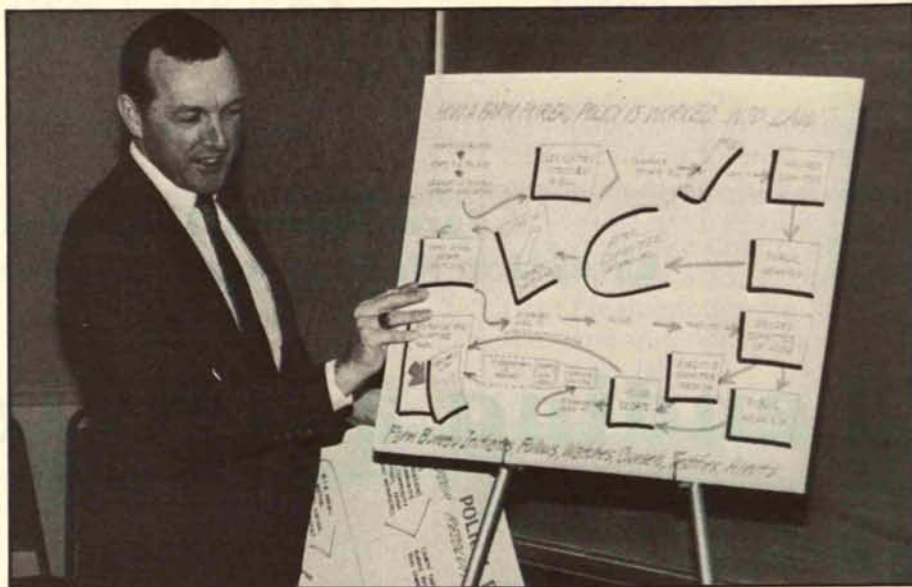
Major changes in the property tax structure would require that other tax programs be developed to fund schools and local government.

Sen. DeMaso (R-Battle Creek) has also announced a privately financed study of all tax exemptions to determine if any such exemptions should be repealed or modified.

The Treasury Department reports that all tax exemptions amount to nearly \$8 billion in potential revenues. The largest and fastest-growing exemptions are in property taxes, which includes exempt property owned by government, religious institutions and charitable groups; property tax refund programs; etc.

Tax Amnesty — Unpaid state taxes have increased about 23% each year. A new "Amnesty Law" will permit tax delinquents to voluntarily pay back taxes whether they failed to pay knowingly or unknowingly. During the amnesty period, there would not be any fines or penalties. It is expected that at least \$50 million will be collected. It is estimated that there are about 160,000 delinquent taxpayers.

Leaders Get PD/PX Lesson



MFB Public Affairs Director Al Almy traces the involvement of FB members and staff in the process of MFB policy execution. The PD/PX lesson took place at the Information/State & National Affairs Conference, Feb. 26-27 in Lansing. See article on page 15.

A new automated computerized collection system, instituted less than a month ago, has already resulted in over \$1 million in delinquent taxes being paid. State Treasurer Robert Bowman has said that "scofflaws" are on notice that failure to pay proper taxes will not be tolerated. He said "get to us before we get to you." Present law provides for 9% interest and 5% per month penalty up to 25%. After the amnesty period, the interest will be 1% above prime and up to 50% penalty.

Great Lakes Water Resources Commission — S.B. 629, increasing the Great Lakes Water Resources Planning Commission from 15 to 16 members, is currently under consideration in the House. The bill, sponsored by Sen. Nick Smith (R-Addison), passed the Senate but faces an uncertain future in the House. The addition of one member appointed by the governor would provide for agricultural representation on the commission.

Overload on Bridges — H.B. 4801, sponsored by Rep. Muxlow (R-Brown City), would increase the fine for load violations on bridges. Currently only a minimal fine is assessed if a truck damages a bridge.

There have been several examples of trucks, which are grossly overweight for the bridge, causing serious damage and, in fact, collapse of the bridge. H.B. 4801 would place responsibility on the truck owner or operator.

Concern has been expressed that in many rural areas this would restrict the flow of farm products to market.

Right to Know — H.B. 4111, known as "Right to Know," has passed the House and is on the Senate floor. This has been very controversial for two years. It applies to any employer using chemicals of any kind, including pesticides.

FB has been very active in a coalition and succeeded in adding
(continued on page 22)

Farm Bureau Support for Extension Management Assistance Teams

Lending a Helping Hand



By Donna Wilber

"A helping hand in a time of agriculture's need" is how MSU's Cooperative Extension Service describes its "New Economic Realities in Michigan Agriculture" program. Initiated in the fall of 1984, its objective was to improve profitability in Michigan agriculture over the long term — while dealing directly and immediately with the short-term problems of financially distressed farmers.

A key part of that program is the Extension Management Assistance Teams (EMATs), composed of farm management specialists, home economists and agricultural agents who meet with farm families to develop strategies for dealing, both financially and emotionally, with their economic problems.

Yesterday, there were 13 EMATs working throughout the state responding to farm families who had requested assistance. Today, there are 14 teams because that "helping

hand" got a helping hand from the Michigan Farm Bureau and county Farm Bureaus in the form of a financial donation.

Michigan Farm Bureau has been a strong supporter of the EMAT program since its initiation, and successfully used its legislative clout to gain funding for expansion of the program. The MFB board of directors, at its February meeting, decided to take that support a step further.

The board had wrestled with a variety of proposals to assist distressed farmers. A strong desire for a program that would benefit individual farmers resulted in approval of the \$10,000 commitment to EMAT.

The board members decided this was a positive, constructive, immediate response to their members, friends and neighbors who were victims of current farm economic "realities." The program had been

"We know EMAT works." — Elton Smith

proven effective, and support for EMAT was written into MFB policy.

MFB President Elton R. Smith presented the \$10,000 check to CES officials during a news conference at Kellogg Center on Feb. 24 and told its receivers that the reason for the contribution was, "We know EMAT works." The 13 existing teams were spread thin and the backlog of farm families who had requested help was growing. President Smith asked that the donation be used for the formation of an additional team.

Responding to the donation, Dr. Frank Brewer, assistant director of Extension for agriculture and marketing programs who has spearheaded the EMAT program since its inception, said, "This allows us to expand our existing efforts to help farm families. It is the first time, to my knowledge, that a non-government unit has provided assistance for this type of program in the entire north central part of the U.S."

Brewer paid tribute to MFB's support of the program. "As important as the dollars has been the support of your membership — people talking to legislators about the importance of this project.

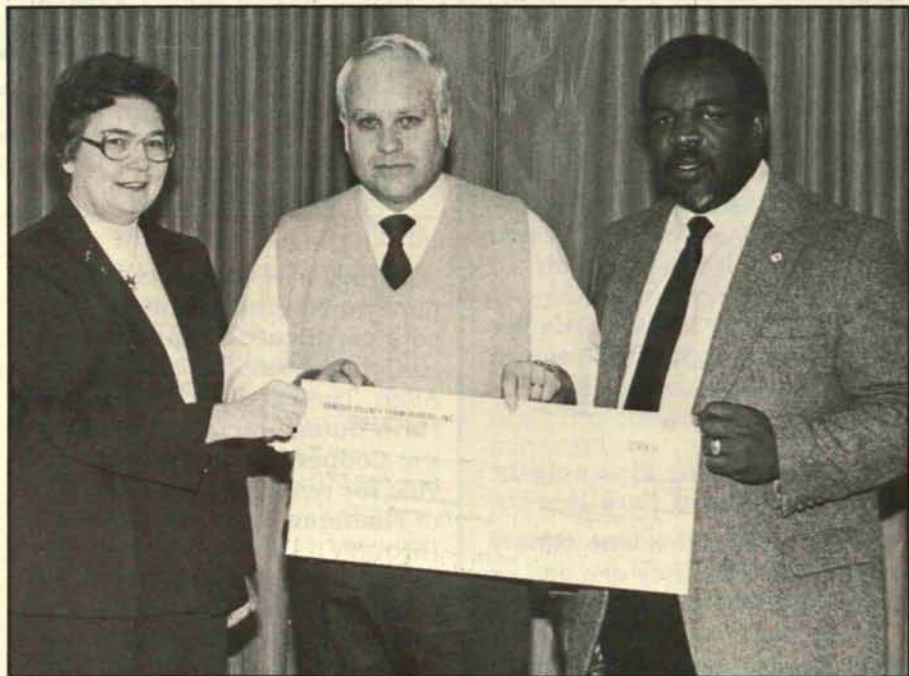
"The dollars now will be extremely valuable. It will enable us to provide assistance much quicker and assure enough resources to continue the program," he said.

Grassroots Support

When the 16 farmers who sit on the MFB board voted to contribute \$10,000 to the EMAT program, they were confident that county FBs would come up with half of that commitment. County FB boards, they were certain, would welcome the op-

portunity to help their troubled neighbors in a positive way. Their confidence in the response of county boards was on target, but the degree of that response has been beyond expectations. As *Rural Living* goes to press, the response of 27 counties has enabled Farm Bureau to make an additional contribution to the EMAT program. Presentation of another check — this time for \$5,000 —

was made to Dean Anderson by MFB President Elton R. Smith during an Agriculture & Natural Resources Week program. The Genesee County FB led the way with a \$5,000 contribution. President Sandra Hill said the generous donation was a board decision.



Genesee County President Sandra Hill proudly presents a check for \$5,000 to CES/EMAT representatives John Leach and Henry Allen. The check represents the largest donation by a county FB since MFB board members approved the joint state and county plan to support the EMAT program.

portunity to help their troubled neighbors in a positive way. Their confidence in the response of county boards was on target, but the degree of that response has been beyond expectations. As *Rural Living* goes to press, the response of 27 counties has enabled Farm Bureau to make an additional contribution to the EMAT program. Presentation of another check — this time for \$5,000 —

"Our board members believe the program is working very well. When they found out that there was a two-month backlog for some of the teams in certain areas, they thought this is one way we, as Farm Bureau members, could help other farmers in Michigan who need help," Hill said.

How Does EMAT Work?

The EMAT process usually begins when a farmer contacts an Extension agent and asks for help. The agent then works with the family to gather the required information and farm records. The standing EMAT team is augmented with specialists in subjects pertinent to particular farm or family problems and areas of production. The team visits with the family for a day, reviewing financial records and facilities, and analyzing the farm/family situation.

Strengths and weaknesses are outlined and opportunities and options are explained to the family. The family is sent a written summary of the visit, including analyses and recommendations. At the family's request, follow-up can also take the form of further visits and phone consultations.

Is EMAT Only for Financially Distressed Farm Families?

No. Farm families who simply want to be sure they are on solid financial ground and are making appropriate management decisions may request a visit from EMAT.

The aim of the "New Economic Realities in Michigan Agriculture" program, of which EMAT is a part, is to improve profitability in Michigan agriculture over the long term. That means a commitment by EMATs to those farms that will likely play a major role in the future expansion of Michigan agriculture.

If You Need Help, How Do You Contact EMAT?

Simply tell your county agent that you would like a visit from an EMAT team or call the Cooperative Extension Service office in your county.



Saginaw County FB members wanted to support a program that works, county Vice President Bill Somers (left) told an interviewer from the Saginaw News at a press conference where the county's EMAT contribution of \$500 was presented to Saginaw County Extension Director Walt Laramie (center).

During a news conference in Flint on March 10, Hill presented a certificate of appreciation to Genesee CES Director Henry Allen. The certificate read: "Our Farm Bureau members commend the Cooperative Extension Service for responding to the needs of Michigan farm families through its EMAT program. We are proud to be a part of a statewide Farm Bureau effort to finance an additional EMAT to assist farmers during this difficult transition period in agriculture. The EMAT program has our endorsement and our financial support."

A Tribute to CES

Oakland County FB was next in line with a \$2,700 contribution.

"We're all frustrated by the hard times facing farmers and very seldom is there a way you feel you can help a fellow farmer," said President L.C. Scramlin. "Our board felt this was something positive we could do and they felt it was really super that we had this opportunity. It was a way that we, as an organ-

ization, could do something for people we could not otherwise reach with our 'helping hand.'"

Scramlin said the donation also provided a "vote of confidence" for the CES in general.

"Our Extension director makes almost as many board meetings as I do. We have a really good relationship. Now, when the Extension (budget) is under the gun so bad, we felt really pleased to give them our support.

"This donation not only helps our fellow farmers, it also provided us the opportunity to give a pat on the back to Extension for doing what nobody else could for farmers. We're guilty sometimes of taking Extension for granted. Now, when all of a sudden we've got our back to the wall, that 'hand' that Extension Service reaches out to help really means a lot.

"We felt our donation tells Extension that we need and appreciate them," Scramlin said.

Pilot Program Explores Video Applications



Selected Community Action Groups are learning that their home video cassette recorders (VCRs) are not only useful for taping movies and TV shows, but may also be an important new communications link with their Farm Bureau organization.

Five groups — the Maple River Rowdies in Clinton County, the Saturday Night Specials in Ingham County, the Brady Neighbors in Saginaw County, the Arcada Sodbusters in Gratiot County and the Pioneer Group from the Northwest Michigan County Farm Bureau — are participating in a unique pilot video project that is designed to test the usefulness of video tapes at monthly CAG meetings.

During February, March and April the groups received a video tape produced by the Michigan Farm Bureau Broadcast and Audio/Visual Services Department. The tapes presented an interview on the discussion topic, news and special features. The five groups were asked to assist in the project because they are active in Farm Bureau and represent a wide variety of producers and interests.

"We put the pilot project together to learn how we can use video technology to communicate better with members," said Mike Rogers, manager of Broadcast/A-V Department. "Video can be a very effective way to communicate because it uses pictures and sound to tell a story in an interesting way.

"We think monthly Community Action Group meetings may be an ideal place to present video information."

One of the topics covered in the February tape was an explanation of the Group Purchasing-Safemark service.

"That was a good subject to explain using video," Rogers said. "We were able to take the viewer right out to the warehouse. Group Purchasing manager Harold Chase showed, on camera, exactly how and why a Safemark tractor tire is better than the competition's."

The tapes have included features on the Lansing Legislative Seminars, with statements by key legislators on the value of Farm Bureau member contacts; a news story about the Presidents' Conference and a feature about the MACMA Member-to-Member Direct Marketing program.

"Using video, we were able to transport the viewers to these activities to give them a feel for how dynamic the events

are," said Cary Blake, coordinator of broadcast services and cameraman/editor for the project. "Likewise, we have been able to make the discussion topics more interesting and informative by using colorful computer graphics and illustrations."

A key part of the project has been staff people going to individual CAG meetings where the group members watch the tape in order to evaluate the production. "That's valuable for us because the groups have been direct and honest in their suggestions," Blake said.

"We're using this project to not only find out how Farm Bureau members like getting information through video, but also to polish our production (continued on page 22)



MFB broadcaster and video technician Cary Blake blends interview footage and video graphics to create a monthly video cassette. Five Community Action Groups participate in an MFB pilot program to explore applications of video technology.

Community Action Group Spearheads Vo-Ag Recognition

Members of the Alpena County Challengers Community Action Group are proud that their county is turning out talented leaders for agriculture through the high school vocational agriculture program and complementary activities of the FFA and 4-H.

This pride found appropriate expression in a "Senior Ag Leaders Recognition Program," organized and sponsored by the Alpena Challengers, but characterized by the kind of ag community support that has fostered these young leaders in the Alpena vo-ag program.

The recognition program took place March 6 at the Alpena Four Seasons Best Western where 13 of 19 young ag leaders braved blustering winter winds and below zero temperatures to take part in the first "Ag Leader Banquet" to honor graduating seniors in the Alpena Community School vo-ag program.

M.C. for the occasion was Sienna Samp, former vo-ag student and FFA leader, but the spotlight was on the students. Certificates of recognition were presented to the students by Alpena County FB President Chuck Beegle and MFB Regional Representative Kris Ranger.

Receiving the certificates were Richard Bloom, Waneta Burr, Tracey Chapman, Sue Eagling, Becky Ferguson, Paul Gamage, Mark Haugerud, Theresa Howard, David Jagst, James Johnson, Lori Konecke, David Lumsden, John McConnell, Amy Modrzejewski, Jerry Niedbala, Brian Shumaker, Curt Stoddard, Leonard Thomas and Patty Zbytowski.

Special guests and speakers at the dinner included Alpena Community Schools vocational education instructor and FFA advisor Bill Bartow, Alpena County CES Director Jack Mid-

dleton, MFB Director of Information and Public Relations Mike Kovacic, and Fred and Carolyn Wegmeyer, representing the Challengers Community Action Group.

FARMETTE

By Andrea Hofmeister
Tuscola County



"Okay. That's it. Everybody out. Spring is here at last!"

FB Young Farmers Invite Southwest Blossom Queens to Tour Local Farms

After just three years, Young Farmers in the southwest FB region can take credit for establishing a seasonal tradition that spells spring to area residents as sure as the appearance of the first robin. The Blossom Queens Farm Tour has become a popular event in the annual Blossom Festival held in the southwest communities each year.

Young Farmers in the Berrien, Cass and Van Buren County Farm Bureaus, who organize the annual tour, have announced April 19 as this year's tour date. Although initiated and planned by Young Farmers, they extend thanks for major support from

tri-county members of the FB Women and Information Committees. Other sponsors and supporters of the tour include area farms and agribusinesses.

On the morning of April 19, the queens and tour participants will gather at the Youth Memorial Building in Berrien Springs at 7:30 a.m. The tour and related activities usually end by 4:30 p.m.

According to the tour's publicity chairperson, Leslie Leitz, this year's tour will feature four farming operations.

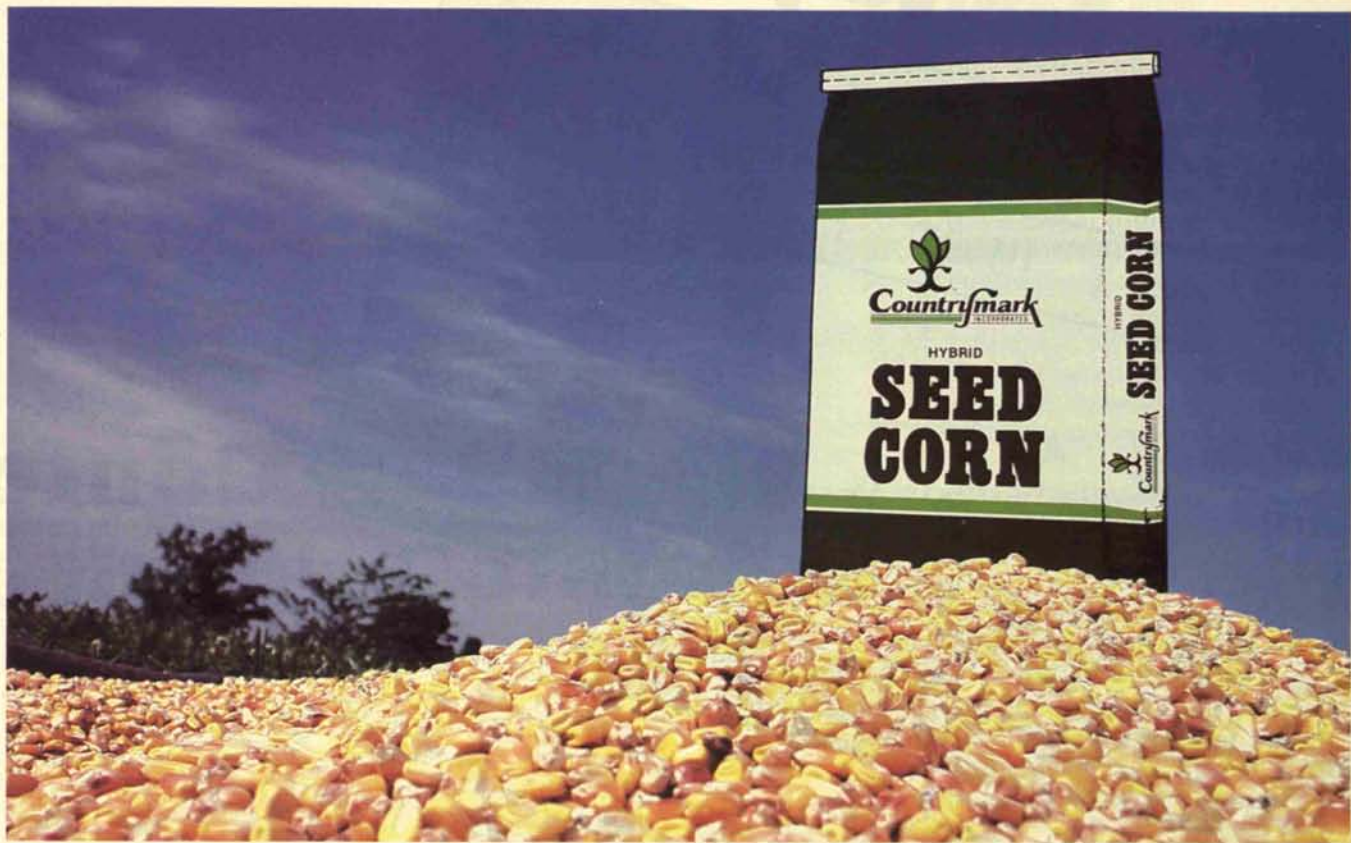
For more information, contact the Berrien County Farm Bureau, 616-473-4791.

RURAL RASCALS



Kerrie and Brent Weisenberger, children of Don and Kelle Weisenberger of Chesaning, are busy helping mom and dad take care of the baby chicks at the Saginaw County Young Farmers' small animal booth. The booth was part of Farm Bureau's mall display at the Fashion Square Mall in Saginaw, Feb. 6-9.

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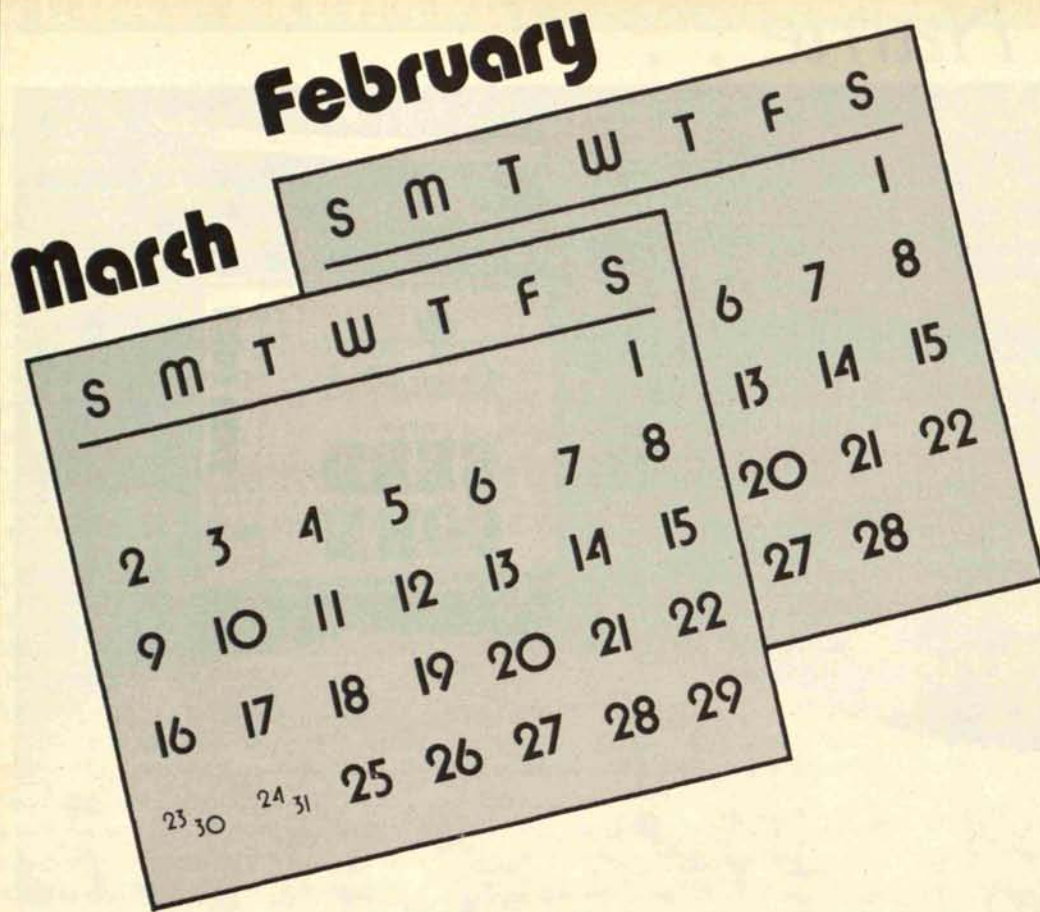
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C565X
(98 Days)

C677X
(103 Days)





Conference February

1986 COUNTY PRESIDENTS' CONFERENCE

With the business of spring planting still ahead, county FB presidents or their representatives from 59 of 69 county FBs convened in Lansing Feb. 18 and 19 for the annual MFB Presidents' Conference. The conference provides an annual forum for county leaders to communicate with state FB officers and directors, and with the organization's management team.

The 1986 conference was no exception. An information-packed agenda awaited the men and women when they arrived at the Lansing Hilton Inn on the morning of Feb. 18. Sessions during the conference ranged from an overview of MFB's long range goal plan to a hypothetical case study designed to assist the county leaders in identifying ways to improve

county committee coordination and develop an effective communications "image" for the county FB organization.

"It was a long, serious agenda," said MFB's Administrative Director Robert E. Braden. "But the issues in our industry and in our organization demand that county leaders be provided with the most up-to-the-minute information about the challenges in agriculture and in Farm Bureau.

"Through the Presidents' Conference and follow-up meetings on the district level, we are involving these key county officers and their boards in carrying out the management objectives of the organization at every FB level," Braden said.

The two-day conference schedule included sessions on insur-

ance industry issues that impact MFB's insurance affiliate and its statewide network of agents and insureds; the computer automation system, dubbed Field Comm, which is being developed to serve MFB, FBIG and county FBs; election year strategies of the organization's political action arm — AgriPac; membership status and awards program information; and finally, a panel discussion of the farm credit situation by area representatives of the farm credit system.

The presidents also received an advance briefing on an MFB plan to support the Extension Management Assistance Teams (EMATs) with a contribution of \$10,000 (see article on page 8).

Evaluation forms received from the participants following the conference show that the county leaders recognize the importance of their role in implementing effective local programs.

Conference Schedule Fills February-March Calendar

INFORMATION / STATE & NATIONAL AFFAIRS

"I guess I'm not too old to learn yet," was the jocular response of a veteran county Farm Bureau leader to the Information/State & National Affairs Conference, Feb. 26-27 in Lansing. Veterans and novice committee members who attended the conference discussed topics that were not new — just presented in a way that gave a uniquely practical application to volunteer involvement in policy execution and information activities of the county Farm Bureau.

Using a current state policy issue as a case study, the 80 county FB leaders representing both the county information network and State and National Affairs Committees learned how the committees can work together for successful FB policy implementation.

"These committees need to be partners in the policy execution process," said Al Almy, director of the MFB Public Affairs Division. "They need to work together at the county level. Publicity can be a very important part of policy execution, particularly on legislative and regulatory issues.

"We saw this conference as an opportunity to help State and National Affairs Committee members understand that they need not act alone in policy execution activities. There are other committee and volunteer resources in the county that they should work with and use for the common goal of policy implementation."

Information Committee members got the "Together We Win" message, too, regarding their

important communications role in policy execution.

"Information Committees play a vital role in communicating the goals of the county Farm Bureau to the members, and disseminating policy information, when appropriate, to the general public," said Mike Kovacic, MFB Information and Public Relations Division director.

Kovacic said the conference was designed to help the respective committee members better understand their mutual roles in successful policy execution activities.

"You can't promote the organization's policy position without information," he said. "You need the support of your membership on the issues and you have to do that through providing timely and accurate information. On some issues, the county Farm Bureau needs the support of the general public, and you can't do that without sharing information."

He added that publicizing the policy implementation successes of the state and county FB organizations plays an important role, too, in developing an image of Farm Bureau as a "pro-active voice for agriculture."

The teamwork concept drew positive responses from the conference participants.

"This was a very moving, motivation building meeting," said one participant. "As a new State and National Affairs Committee chairperson, I appreciate and need these seminars to help me do the best job possible."

Said another, "I came away not only enlightened, but motivated to put forth more effort and enthusiasm.

"We have a great need to have this training for effective leadership. I believe this is a 'great' organization and the only way we are going to resolve our problems is by working together. . . and 'Together We Can Win!'"

1986 MFB LEADERS' CONFERENCE

When agriculture was in its growth stage, the key challenge was for farmers to produce the greatest quantity of commodities possible at any cost and allow the marketplace to absorb that cost with some return to producers. Now that the industry is in its mature stage, farmers must produce what they can most efficiently at the lowest cost possible. The challenge facing farmers today is to fully understand the financial aspects of their own operations.



"There are five stages of (financial) management — planning, organizing, coordinating, controlling and evaluation," Mike Salisbury, workshop instructor at the MFB Leaders' Conference, told his audience of FB Women and Young Farmers.

That was the message Mike Salisbury, president of Salisbury Management, Inc., stressed in the workshops he conducted at the MFB Leaders' Conference, March 5-7 in Lansing. His farm management and financial planning workshops were just two sessions offered at the first-ever joint leadership conference sponsored by the MFB Young Farmer and Women's Committees.

"In agriculture we can measure our progress and thus we can measure our profitability, but we have to understand what it takes to make good profits,"

Salisbury said. "I work with a lot of people today who have a weak capital structure, too much unproductive debt and unproductive assets and they just do not pay any attention to the appropriate structure that a farm needs to make money.

"The tools I like to see used for financial management, especially by young farmers, are a good set of double entry books — one for tax purposes that can be on a cash basis and another on the accrued basis for management purposes," he said.

Salisbury said another key to surviving the financial crisis that is gripping the agricultural industry is for farmers to increase their management skills.

"There are five stages of management — planning, organizing, coordinating, controlling and evaluation. Most everyone is good at planning, organizing and coordination, but weak in controlling cash flows, market strategies and market planning," he said.

"The biggest weakness I see is that we have a real weak way to evaluate what we did last year. We don't learn from history, we just go on repeating the same mistakes. I see this so often, someone not willing to make changes in their operation to make it more profitable."

Salisbury has been a workshop presenter at the annual Young Farmer leader conference for five years. He said he has seen a change in attitude among workshop participants.

"The groups I work with today are much more aware of the need for sound financial management. They don't just listen to me and say 'Gee, that's nice.' They listen and say 'What can I do on my farm to make it more profitable? Where can I go to school to learn these things?'



Joe and Sue Kutchev had a good reason for missing last year's leader conference — 13-month-old Amanda kept their calendar full. But the Kutchevs are back again in 1986. What's their rating for this year's conference? "It was great! We liked the whole program!"

They're willing to make a commitment to get that kind of education. This is the first year I've seen that commitment to quality," Salisbury said.

"When I first started conducting workshops on farm management at these conferences, we were on the front end of the farm financial crisis and I think a lot of the questions were to blame other people. The questions I hear today are more oriented towards what they can do with their own operations to make them successful," he said.

During the planning stages for the joint leader conference, members of the state Young Farmer and Women's Committees worked closely together to select workshop and general session topics that would appeal to both groups. Three participants in this year's conference, who had previously attended the separate conferences, gave the joint venture high marks.

"I thought the conference was excellent," said Carolyn Benedict, who farms 1,800 acres of corn, soybeans and wheat with her husband Earl near Saranac in Ionia County. She attended the last FB Women's leadership conference in 1984.

"There was so much offered to enrich your life. The session on stress management will be extremely useful on our farm," she said. "The enrichment workshops taught us that by having a positive attitude, you can hang in there, slugging away, regardless of whether it's in a leadership position in your county or in your own farming operation."

The conference also received praise from Joe and Sue Kutchev, who operate a 200-acre vegetable farm near Washington in Macomb County. They attended the Young Farmer leader conference two years ago.

"I thought it was great!" Joe said. "We liked the whole program. We discovered that we're going to have to do a lot more bookkeeping, which is good."

"The joint conference provided us with the opportunity to talk with people from other areas of the state about how their farming operation works versus ours," Sue said. "We're also going to try some of the techniques that we learned in the stress management workshop because it really deals with everything you're going through."

Other workshops offered during the three-day conference included farm safety, beginning and advanced estate planning, legislative updates, exports and commodities, FB involvement, the new farm bill, teamwork, leadership skills and sessions on the Young Farmer program and FB Women's program.

The 150 conference participants were sent home on a high note by Donna Axum, a motivational speaker and former Miss America. Through sharing personal experiences, Axum related that no matter how great the challenge or task, success can be achieved by utilizing the six "P's" to success — purpose, planning, persistence, positive attitude, pride and power.

STATEWIDE COMMODITY CONFERENCE

Farmers attending the MFB Statewide Commodity Conference at Battle Creek, March 13, got some straight-from-the-hip information about the direction of the ag economy. The program featured legislative and farm credit updates, an ASCS review of the 1986 wheat and feed grains program, and workshops on field crops, forestry, horticultural crops, livestock and dairy, and poultry.

In a brief presentation via telephone conference call, Jeff Idleman, associate director of the Illinois FB Commodities Division, gave producers some strategic advice for 1986.

Lower support prices are taking the market price security out of the equation for non participating producers. Government, Idleman said, knows that its actions will push down prices in the market place, but is trad-

ing off the effect through more direct payments to producers.

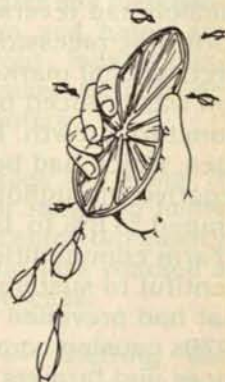
Idleman quipped that government has advertised a "blue light special" coming at harvest with the new lower priced crop. Until then, importers will be buying "hand to mouth," he said.

On the plus side of the ag economic equation, Idleman noted that inputs cost for fuel, fertilizer, land and credit would continue to trend downward over the next several years. He also forecast a growing demand from the Third World nations due to improvements in the international economy.

In summary, Idleman said that there is tremendous pressure on producers to improve their economic education so they will be able to strategize for fluctuations in price, interest rate uncertainty and other factors.

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Ag Credit Solutions Offered by AFBF

Financial conditions of many farmers and farm lenders have deteriorated significantly over the past four years. This financial stress is transmitted to farm lenders through loan delinquencies and losses and inadequate security for loans.

Problems of farmers and lenders stem from a combination of lower current incomes in farming, prospects for slow income growth, and a drop in the value of farmers' assets as land prices adjust to these market expectations.

The current distress among farmers and lenders is rooted in the inflationary decade of the 1970s and sharply different economic conditions in the 1980s.

By the early 1980s the factors that had given rise to the expansion had reversed direction. Worldwide recession weakened international markets and inflation was reduced by slower monetary growth. Real interest rates, which had been low or negative throughout the 1970s, jumped to 8% to 10%.

Farm commodities were too plentiful to sustain the prices that had prevailed during the 1970s causing commodity prices and farmers' incomes to drop significantly. Land values, which depend on both current farm income and prospects for future income growth, also began to decline. The debt levels that some farmers had assumed over the 1970s were no longer sustainable.

The available data suggests that one-third of all family-size commercial farms, owning almost one-half of all farm debt, are experiencing some degree of financial difficulty.

Congress Starts Work on Bank Side of Farm Credit Crunch

While Congress early last year worked on shoring up the Farmers Home Administration lending programs and later rushed to provide assistance to the Farm Credit System, it put off action to help banks and their borrowers. Now it's the banks turn. Congress recently began work on legislation that could possibly lead to help for commercial banks and their farm borrowers.

Commercial banks hold about \$50 billion of the nation's \$210

billion in ag debt. Farm bank failures have increased, accounting for over half of the nation's commercial bank collapses last year.

Instead of an infusion of federal money, like the Farm Credit System says it will eventually need, the banks want regulatory relief that will allow them to work with their farm borrowers instead of being forced to foreclose on them.

Current regulations generally work against forbearance by banks. If a banker writes off a portion of a farmer's loan, the bank must immediately show it as a loss on its books. Instead,

How Two-Tier Debt Restructuring Works

Assume \$300,000 at 11% interest. A farmer and his or her lender determine that of the \$300,000 in debt owed, the farmer can pay \$200,000 over 10 years at the normal rate of 11% interest. This amount would go in tier one. The remaining amount would go in tier two. Thus, the debt would be restructured as follows:

First Year: Tier One

\$200,000

(The farmer pays \$20,000 in principal and \$22,000 in interest the first year.)

First Year: Tier Two

\$100,000 at 3% interest*

(The farmer pays \$3,000 in interest the first year.)

The second year, an amount from tier two equal to the amount of principal paid off (\$20,000) on the loan in tier one is shifted to tier one. Thus tier two becomes smaller and tier one amount remains the same.

Second Year: Tier One

\$200,000 (includes \$180,000 remaining from the first year and \$20,000 shifted from tier two.)

Second Year: Tier Two

\$80,000 at 3% interest (Farmer pays \$2,400 in interest.)

* The 3% interest rate for tier two is an example of an interest buydown enabled by existing or planned state and federal programs. Each year a sum equal to the amount of paid off tier one debt is shifted from tier two. In the example above, all of tier two debt will be shifted to tier one in five years. After 15 years, all of the debt will be paid off.

the banks want to be able to amortize write-offs over a 10-year period.

AFBF Proposes Two-Tier Debt Restructuring

Farm Bureau backs this approach. The organization says that much of the nation's farm debt needs restructuring and that lenders shouldn't be penalized for working with their borrowers.

A proposal for two tier farm debt restructuring was adopted by the AFBF board of directors in early March. The plan calls for the debt restructuring action to be implemented by agricultural lenders, allowing a qualifying borrower to make payments based on the farming operation's cash flow.

The manageable debt amount would be considered "tier one" debt. Whatever amount of the total debt that would not be adequately serviced would be assigned a special category, i.e., "tier two" debt, upon which the farmer would have to pay minimum interest and no principal. As the borrower paid off tier one debt, obligations from tier two would be substituted until the entire debt became tier one, and finally was repaid in full.

Changes in current banking regulations are necessary if FB's plan is to be implemented.

FB is supporting legislation (S. 1943) that would allow banks to write off farm loans over 10 years. A similar proposal was nearly included in the Senate farm bill. As separate legislation it will have substantial support.

Another proposal, S. 1906, would "buy down" interest rates for farm borrowers through funds from the federal government, the states and lenders. Because S. 1906 would cost between \$500 million and \$1 billion a year, it is thought to have less of a chance of get-

(continued on page 21)



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

Bio-Research in Agriculture's Future

As U.S. farmers respond to fierce worldwide competition, a technological revolution that some experts believe could create opportunities and challenges for agriculture hovers on the horizon.

Biotechnology — the direct manipulation of genes, hormones and other biological substances by man — was introduced to the world 13 years ago when the first gene was cloned. Since its inception, biotechnology has captured the imagination of both consumer and scientist.

Research programs focusing on biotechnology are common among universities and private institutions throughout the world. While many scientists disagree on the virtues of biotechnology, most believe that its potential is just beginning to unfold.

To agriculture, biotechnology could eventually mean major breakthroughs in plant and animal science; animals that grow faster on less feed; disease and drought-resistant plants of higher nutritive value; and livestock bred to produce pharmaceutical products, such as insulin or interferon, rather than food products.

Martin Kenney, a rural sociologist at Ohio State University, believes that biotechnology research should be carefully targeted and its advances carefully implemented. He is researching the effects of new technology on the structure of agriculture.

Kenney says technology transfer could be disruptive, but if pointed in the right direction it could benefit everyone — farmers, consumers, taxpayers and agribusiness. He says biotechnology is now aimed mostly at yield enhancement, such as

the bovine growth hormone, but there could be some benefits from tying research goals with environmental concerns.

"If biotechnology is used to genetically engineer plants that need less water and fewer chemical fertilizers, ground water depletion and contamination would be alleviated. Creating plants that work more effectively with integrated pest management techniques would allow reductions in pesticide use."

Another possibility, Kenney says, is engineering perennial, rather than annual, field crops. This would reduce energy costs and cut topsoil losses.

Attempts to Control Biotech's Impact

A number of possibilities have been mentioned to control the impact of the new technology. One is establishing advisory councils to explore the social ramifications of new technology. Council members would analyze the effects on farmers, rural businesses and banks, consumers and taxpayers. Another possibility is some kind of system to control the production and marketing of farm commodities.

The likelihood of success for either approach is limited, Kenney says. "In the past, advisory councils have been ineffective. And federal farm programs that prohibit food costs from dropping, which would be the ultimate effect of supply management, would not be supported by urban and suburban congressmen."

In the 1930s, agriculture went through a similar period of rapid change with virtually unlimited application of new technology. Despite the federal government's best efforts to soften the blow through land

purchases and income subsidies, numerous farmers and rural businesses were displaced.

"Fortunately, World War II and the post-World-War II economic boom provided many displaced farmers with good, high-paying jobs," Kenney says. "The automobile factories and steel mills absorbed the farmers."

Today, however, that scenario does not apply and controlling the implementation of new technology is imperative to an orderly economic and social transition, Kenney says.

Research Should Aim to Increase Farm Profits

But not everyone agrees with that outlook. "It remains to be seen just how disruptive biotechnology will be on the farm economy," says Michigan Farm Bureau economist Robert G. Craig.

"We certainly have an advantage here in Michigan with our diversified agriculture that allows farmers more flexibility in their production and marketing decisions. Likewise, the market system and the technical skills of individual farmers will determine the speed and effectiveness of implementing biotechnology."

Craig says that the ultimate goal of ag research should be to help farmers be more efficient and profitable. "Biotechnology creates real opportunities for farmers to grow more and higher quality crops using fewer inputs and resources, thus lowering the cost of production per commodity unit."

Dr. Robert Gast, director of the Agricultural Experiment Station at Michigan State University, agrees that the social and economic implications of biotechnology are very important. *(continued on next page)*

Discussion Topic

(continued from previous page)

"It is an area that we'll be getting into more and more as we begin to develop new technologies such as the bovine growth hormone," he says.

But Gast sees biotechnology as necessary for Michigan farmers to remain competitive in

world markets. "The rest of the world is going to go with agricultural technology and it is going to remarkably reduce overall production costs," he says. "Those people who lag behind are not going to be competitive on a global market, so it is critical and essential that we stay out in front."

He adds that the real promise of biotechnology is not simply the ability to increase yields but the promise of helping farmers produce more efficiently at lower cost.

"We feel that we have a two-fold role at the Agricultural Experiment Station," Gast says. "One, I think that if you are really going to be in a position to take advantage of new developments we have got to be involved in the developmental process. We have to make sure we have scientists on the cutting edge to make sure that Michigan farmers have those technologies as soon as anybody."

"Second, we have to have the infrastructure to make sure that our agricultural producers are the early adapters. It is the early adapters who have the competitive edge and make money on technological development," Gast says.

Discussion Questions

- How would biotechnology change the way that future generations farm?
- What role could farmers and Farm Bureau have in monitoring the application of biotechnology?
- How will farmers become informed users of biotechnology?
- Will biotechnology affect only large, specialized farming operations or have an impact on all of production agriculture?
- Do you think it is desirable to control in some way the introduction of biotechnology? If yes, in what ways should it be controlled?

Agronomic Update

(continued from page 19)

ting into law than other proposals giving lenders flexibility, with minimal federal outlays.

Chances for some type of legislation are good because bank groups are in agreement and the regulatory agencies are receptive. Most of the debate will occur in the House and Senate banking committees, not the agriculture committees, which engineered the Farm Credit System legislation.

Interest Buydown Program Closer

The USDA recently announced guidelines for the \$490 million interest rate buydown program authorized by the 1985 farm bill.

The program, through Farmers Home Administration guarantees, will enable lenders to make new loans or refinance existing ones by reducing interest rates by up to four percentage points. The lender will pay half of the buydown and FmHA the other half.

To qualify, borrowers have to be unable to get a loan elsewhere at reasonable rates and terms; must be unable to make loan payments unless the interest rate is reduced; and must show enough projected income to make repayments on the loan.

Interest rate buydowns will not be provided to farmers who can liquidate "non-essential assets" and ensure a positive cash flow. Loans under the buydown must project a positive cash flow for the entire term.

FmHA made several other revisions in its guaranteed loan program aimed at clarifying what is a "family farm" for purposes of loan eligibility. It said joint operations could qualify if they were indeed run by people "related by blood or marriage."

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Lansing Review

(continued from page 7)

ing amendments to prevent duplication and confusion for farmers. It finally passed only when the major groups came to an agreement. The bill prohibits counties from passing such regulations.

Certified Seed — H.B. 5338, sponsored by Rep. Bender (R-Midleville), addresses the problem of shortages of specific varieties of certified seed during years when the specific varieties of seed are not available under the Michigan three tier system.

Most other states have a four tier system of certified seed and those fourth generation seeds cannot be legally sold in the state. H.B. 5338 offers a mechanism to provide for the sale of those seeds when a shortage is determined by the MDA director and the director of the MSU Agricultural Experiment Station.

Essential Insurance — The primary elements of the Essential Insurance Reform Act (P.A. 10 of 1986) take effect April 1, 1986. It conforms to FB policy as stated in the 1986 policy book.

By eliminating some of the territory provisions of the old law, greater competition should occur, which will encourage more companies to write insurance in all areas of the state.

Expensive subsidies are greatly reduced by this legislation.

License Plates — H.B. 5919 is beginning to receive considerable attention as it would require two totally reflectorized license plates for every vehicle except road tractors.

An additional tax would be added of \$1.00 for each plate. Some estimate the cost would

be \$27 million which would not be made up by the \$2.00 per vehicle fee. The extra would come out of the road fund. Owners of newer vehicles would also have the added cost of installing front license brackets.

Law enforcement organizations are supporting the bill, but the secretary of state is opposing the bill, as is the county road association and others.

FB is concerned that this expensive program would likely erode funds for roads.

Gleaners — H.B. 4494 amends the gleaner's law, which provides for the gleaning of crops left in the field. It extends the life of the law and increases the tax credit from 10% to 20%. The bill has received favorable action in the House.

Drainage — H.B. 4749, sponsored by Rep. Gnodtke (R-Sawyer), would expand the funding of drainage projects to units of government. Under current drain law, units of government (including school districts, even though they own substantial acreages of land) are not mandated to pay for any drainage projects. H.B. 4749 provides that any unit of government within the drainage district be required to pay its fair share.

Wine Coolers — Rules to implement a 10-cent deposit on wine coolers may be considered in the Joint Rules Committee. However, there is a question of the legality and constitutionality of implementing the deposit without legislation. If the rules prove to be inadequate to address the problem, legislation will have to be introduced to require a 10-cent deposit on wine coolers.

Pesticide Applications — Rules governing pesticide applicators had been presented by the MDA and considered before the Joint Rules Committee. The MDA has withdrawn the rules for further revision, following discussions with various interest groups and concerns expressed by the members of the Joint Rules Committee.

Lansing legislative topics are reviewed by the MFB Public Affairs Division.

Pilot Program

(continued from page 11)

skills. Farm Bureau members seem to be sophisticated video viewers and have suggested many ideas for improving the program."

The monthly productions were planned with the assistance of a staff advisory committee consisting of Vic Verchereau, coordinator of the Community Action Group program and Young Farmer Department manager; Marcia Ditchie, information services coordinator; legislative counsel Ron Nelson; and regional representatives Doug Fleming, Becky Jeppesen and Andrew Ferdinand.

The pilot video project is part of a comprehensive evaluation and upgrading of the Community Action Group program being coordinated by Verchereau.

In May the video project will be evaluated with an eye toward the cost and feasibility of providing video communications to Farm Bureau members in the future. Options include providing a regular video discussion tape to groups and producing video training materials for other MFB programs. Community Action Groups across the state have received a survey to find out how many groups have access to a VCR or plan to purchase one in the next year.

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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)

Wanted: farm tractors, N.I. cornpickers, J.D. Quik-Tach cornheads and N.H. choppers, haybines and other equipment. Phone 517-523-2803 evenings.

(2-12t-20p-ts)

For Sale — Starline 9 cups and 48 stanchions. Very good condition. \$20 each. Call after 5 p.m. Phone 313-781-3345.

(4-21p)

LIVESTOCK

Buckham-Wheaton Club Lamb and Production Sale, April 20, 1986, Sunday, 1 p.m. at the Buckham Farm, Kalamazoo, Mich. Selling 100 Suffolk, 25 Hamp, 20 Shrop wethers, 10 Suffolk rams, 40 Suffolk ewes lambs, yearlings and mature ewes. George Buckham, 616-375-7676 or Jeff Buckham, 616-375-1212.

(4-42p)

Dieterle Corriedale sheep, give shear pleasure. Breeding stock. Blue ribbon fleeced flock. Spinning Fleece's, phone 313-429-7874.

(5-12t-15p)

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

(6-12t-18p)

Free: Colorful poultry catalog. Offering top quality chicks (Bantams-Exotics-Standards) at rock-bottom prices. Clinton Hatchery, Box 548-MRL, Clinton, Missouri 64735. Phone 816-885-8500.

(4-2t-24p-tss)

Breeders of milking shorthorns since 1907. Breeding stock for sale at all times. Henry Motz Son "Be Home" Farm, 42279 W. Richardson, Elkton, Mich. 48731.

(3-2t-19p)

Yorkshire Boars and gilts. Open and bred, delivery available. Satisfaction guaranteed. Bill McCalla, 4100 Stone School, Ann Arbor, Mich. 48104. Phone 313-971-1804.

(3-2t-20p)

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

(3-6t-27p)

Production Sale — May 24, 1 p.m. Romneys, white, colored, 1985 Michigan Premier Breeder flock. 10% off for 4-H or FFA members. Hillside Farm, G. Bellairs, 8351 Big Lake Rd., Clarkston, Mich. 48016. Phone 313-625-2665.

(4-20p)

DOGS

Collie Puppies — (smooth) champion sire and dam. Good temperament. Shots and eyes checked. Good homes only. Call 616-652-1454.

(4-20p)

Gordon Setter Pups — Champion pedigree, show, hunting or best friend. J.P./Jones Pride, Ellen Jones, 34478 64th Ave., Paw Paw, Mich. 49079. Phone 616-624-1467.

(4-23p)

HAY

Alfalfa Hay for Sale — 1st cutting. \$1.25 per bale, 2nd and 3rd, \$1.50 per bale. Excellent quality. Phone Crystal in Montcalm County, 517-235-6736 or 517-235-4207.

(4-2t-20p)

NURSERY STOCK

Berry Plants — Raspberries, strawberries, blueberries, currants, gooseberries, others. Free catalog. Makielski Berry Nursery, 7150 Platt Road, Dept. RL, Ypsilanti, Mich. 48197. Phone 313-434-3673.

(11-12t-22p)

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

(11-8t-32p)

Gladiolus Bulbs: We're back by popular demand. Buy direct from grower and save. All large, healthy bulbs. Rainbow Brite mixture. 50 bulbs, \$7.00, 100 bulbs, \$12.00. Postpaid. Send orders to Poest Gladiolus, Box 55, Dept. R, Zeeland, Mich. 49464.

(2-3t-39p)

Hybrid Poplar, as little as 12¢ each. Other trees and shrubs. Coldstream Farm, 2030T Freesoll Road, Freesoll, Mich. 49411. Phone 616-464-5809.

(12-6t-20p)

Asparagus Roots — sand grown on virgin soil, Decatur, Mich. Phone 616-423-5491.

(4-15p)

MISCELLANEOUS

Will Forms — Make your own will easily! Ready to fill in. Two forms only \$3.25. Mail to: Forms, Box 3609, New Haven, CT 06525.

(12-9t-22p-ts)

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(11-6t-22p-ts)

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(1-4t-16p)

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(2-3t-22p-ts)

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(4-2t-16p)

Live fish for stocking ponds. Also aerators, equipment and weed control chemicals. Phone 616-834-7720, Grant, Mich.

(4-6-8-15p)

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(4-2t-37p)

Homestead — Lake Michigan resort, Glen Arbor. Sleeping Bear Dunes, Waterfront condo. Sleeps 8. Beach Club. 20% discount for fellow Farm Bureau members. Phone 517-743-5115.

(4-22p)

REAL ESTATE

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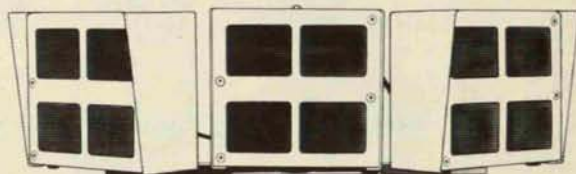
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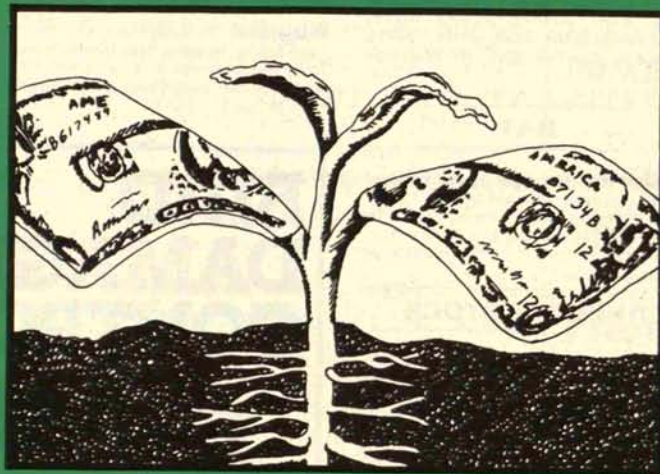
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