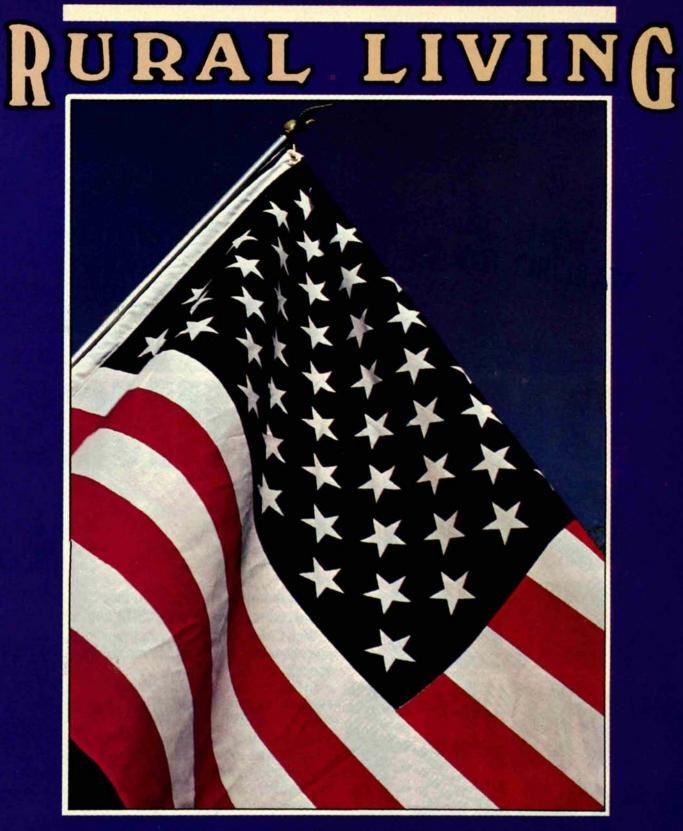
Michigan Farm News



AMERICA: Our Pride Is Showing!

A Publication of the Michigan Farm Bureau • July-August 1986

TO KEEP THINGS COMIN'UP HERE'S WHAT'S DOWN.

Announcing a new irrigation incentive rate that could reduce your electric bill by as much as 26%.

With Consumers Power's new irrigation incentive rate, about the only thing that won't be comin' up is your electric bill.

In fact, the new rate could reduce what you pay for electricity by up to 26% if you agree to irrigate during "off-peak" hours (10 p.m. to 7 a.m. Monday through Friday and all day on weekends and holidays). The 26% is based on an annual usage of 40,000 kilowatt-hours.

In addition, electricity is more convenient, cleaner and requires less maintenance than diesel, the fuel most commonly used to power irrigation equipment.

So keep things comin' up for a lot less. Call your nearest Consumers Power office and ask a Marketing Consultant for full details. Our number is at the bottom of your bill.

And the next time someone says it's too expensive to irrigate with electricity, tell him he's, well, all wet.



1789-E

FARM NEWS

A publication of the Michigan Farm Bureau



URAL LIVING

JULY-AUG. 1986

Photo By Marcia Ditchie

In this issue:

America: Our Pride Is Showing!

The July 4 Liberty Weekend gave MFB's annual Young People's Citizenship Seminar and FBIG's America and Me essay contest renewed significance

10

Farm Bureau AgriPac Support Goes to 'Friends'

Recommendations by county candidate evaluation committees and interviews by AgriPac members identified 115 'Friends of Agriculture' for endorsement in the Aug. 5 Michigan primary

12

Green Acre?

WLNS-TV, Lansing, and the Eaton County Farm Bureau are sponsoring a unique "Adopt-An-Acre" project to promote agricultural awareness among non-farmers

19

COLUMNS

Rural Route - page 4 Front and Center — page 5 Legislative Review — page 6 Rural Exchange — page 18 Agrinomic Update — page 26 Discussion Topic — page 27 Farm Bureau Market Place — page 31

Michigan Farm News RURAL LIVING: Michigan Farm News Rural Living is published monthly, on the first day, by the Michigan Farm Bureau Information and Public Relations Division, except during July and August when a combined issue is published on July 15, Publication and editorial offices at 7373 West Saginaw Highway, Lansing, Mich, 48917, Post Office Box 30960 (zip 48909): telephone, Lansing 517-323-7000, extension 510, SUBSCRIPTION PRICE: \$1.50 per year to members, included in annual dues, \$3.00 per year non-members in Michigan, \$5.00 per year non-members out of state. Publication PRICE: \$1.50, Established Jan, 13, 1923 as Michigan Farm News, name changed to Michigan Farm News Rural Living Dec. 1, 1981. Third-class postage paid at Lansing, Michigan, and at additional mailing offices. EDITORIAL: Connie Turbin, Editor and Business Manager: Donna Wilber, Contributing Editor: Marcia Ditchie Associate Editor: Cathy J. Kirvan, Associate Editor. OFFICERS: Michigan Farm Bureau President, Elton R. Smith, Caledonia; Vice President, John 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 Elsenmann, Blissfield: District 3, James Sayre. Belleville: District 4, Elton R. Smith, Caledonia; District 5, Mark Smuts, Charlotte; District 6, John Laurie, Cass City: District 7, Larry Snider, Hart: District 8, Lyle LeCronier, Freeland; District 9, Donald Nugent, Frankfort: District 10, Margaret Kartes, West Branch: District 11, Robert Wahmhoff, Baragaa. DIRECTORS AT LARGE: David Connun: Michael Pridgeon, Montgomery; Wayne Wood, Marlette, FARM BUREAU WOMEN; Diane Horning, Manchester, FARM BUREAU YOUNG FARMERS; Gary Skinner, Ithaca.

RURAL ROUTE

It was eight years ago that delegates to the MFB annual meeting called for our organization to develop a political action program. The action ended a 60-★ MFB AgriPac ★ year tradition of taking a non-partisan position at election time. If agriculture (and Farm Bureau specifically) was to maintain and increase strength in the legislative and regulatory areas, members decided, farmers must be more aggressive and visible in partisan politics. It was time for AgriPac!

"By supporting those who support us, the MFB AgriPac is beefing up agriculture's political muscle and serving notice that, when it comes to the ball game of politics, farmers are going to swing a heavy bat,' was how we announced the initiation of our political action program. With the strong support of members, we followed through on that publicly stated commitment. The first year of wielding our "heavy bat" at the polls helped put 90% of AgriPac-endorsed "Friends of Agriculture" in office.

Compared to other PACs, our "war chest" was modest but our credibility was high. Both candidates and voters recognized that Farm Bureau does not pass out titles indiscriminately. They knew that to be an AgriPac "Friend of Agriculture" meant exactly that and there was broad public awareness of the vital importance of the farm industry to the economy.

We also had the ability to "deliver." True, farmers are a

We have the potential to be a majority at the polls. Farmers, more than any other segment of society, take our citizenship rights and responsibilities seriously.

minority, but we have the potential of being a majority at the polls because we, more than any other segment of society, take our citizenship rights - and responsibilities - seriously.

AgriPac's already high credibility increased a few years ago when our voting delegates said: this program is so important that we need to provide opportunities for members at the county level to be part of the "Friends of Agriculture" selection process. The result was the appointment of county FB candidate evaluation committees.

The small group of bi-partisan farmer-members who serve on MFB's AgriPac welcomed that action and today view the recommendations of county

candidate evaluation committees as the key factor in the "Friends of Agriculture" selection. Who better can measure candidates'

qualifications than the people who know them personally and have experienced the interaction and sharing of common con-

cerns between farmer and elected representative?

I know of no other organization that places more emphasis on local involvement in political action than Farm Bureau does and this has earned us recognition among other PACs as well as with candidates.

Candidate evaluation committees throughout the state have fulfilled their charge and their recommendations carried a tremendous weight in AgriPac's selection process in early July.

The results of that selection process are reported in this issue of Rural Living. I urge you to carefully study it before you cast your vote in the Aug. 5 primary. You can be confident that these candidates have earned the title of "Friend of Agriculture."

Also, please join me in a salute to the members of county candidate evaluation committees and MFB's AgriPac for taking precious hours away from their farms to help all of us go to the polls as wellinformed voters.

Elton R.S

Elton R. Smith, President Michigan Farm Bureau

During July and August county FBs across the state will be contacting local Great Lakes Radio Network station managers to encourage the airing of the new "Farm Bureau Review" radio show. The weekly five-minute program, which debuts Aug. 9 via satellite, will feature information about FB news and events.

Nearly 18,000 P.A. 116 contractholders, representing over four million acres of Michigan farmland, are on the invitation list for a 10-year celebration of the state's land preservation program. The reception and dinner, hosted by MFB, is set for Aug. 18 at the Clarion Hotel and Convention Center in Lansing. Special invited guests include Gov. James Blanchard, newly confirmed Department of Natural Resources Director Gordon Guyer, and members of the Michigan Natural Resources Commission. Letters of invitation, which were mailed in mid-July, include cost and reservation details.

MFB's award-winning policy development process will get underway with the annual series of district PD meetings and the statewide PD meeting. Dates and locations for the meetings follow. Contact your county FB secretary for reservation details.

District 1 – Aug. 28, Van Buren County FB Office, 7:30 p.m.
District 2 – July 30, Hillsdale County FB Office, 8 p.m.
District 3 – Aug. 13, Wayne County Extension Office, 8 p.m.
District 4 – Aug. 13, Kent County FB Office, 8 p.m.
District 5 – Sept. 3, Farm Bureau Center, Lansing, 8 p.m.
District 6 – July 21, Sanilac County FB Office, Sandusky, 8 p.m.
District 7 – Aug. 28, Fremont Fairgrounds, Fremont
District 8 – Aug. 12, Bay County FB Office, 7:30 p.m.
District 10 – Aug. 27 (location to be announced)
District 11W – Aug. 18, North Town Hall, Crystal Falls, 8 p.m.
Statewide – Aug. 21, Clarion Hotel and Convention Center, Lansing, 9:15 a.m.

"Funl Rewardingi Great to be involved!" That's how volunteers in the MFB "Agriculture in the Classroom" project describe their experiences in Michigan elementary school classrooms. You can get the feeling, too, and help project a positive image of your industry as a volunteer in this worthwhile local program. Mark Sept. 30 or Oct. 1 on your calendar to attend an "Ag in the Classroom Workshop" in Lansing or Gaylord, respectively. Watch for more details as they become available.

Saginaw County FB members will celebrate their 50th anniversary Thursday, Aug. 28, with special FB guests and activities at their county annual meeting. AFBF President Dean Kleckner has accepted the county's invitation to attend. Two neighboring counties are also holding their annual meetings in August. Gratiot County's 51st annual meeting will be Saturday, Aug. 16 and Bay County will hold its 52nd annual meeting on Sunday Aug. 24.

Dates have been set for the qualifying round of Young Farmer Discussion Meets in nine MFB districts. Young Farmers who successfully compete for the top three district spots earn the right to participate in the round of competition at the MFB annual meeting in Grand Rapids this December. The Discussion Meet competition concludes with the national contest at the 1987 AFBF annual meeting in Anaheim, Calif., next January.

District Discussion Meet dates scheduled thus far are: Dist. 1 – Sept. 8; Dist. 2 – Sept. 9; Dist. 4 – Sept. 17; Dist. 5 – Sept. 4; Dist. 7 – Sept. 23; Dist. 8 – Aug. 26; Dist. 9 – Sept. 10; and Dist. 10 – Sept. 11. For details of time and location contact your county FB secretary or Young Farmer chairperson. A listing and description of the topics is available by contacting the MFB Young Farmer Department, P.O. Box 30960, Lansing, Mich. 48909.

LEGISLATIVE REVIEW



Tax Reform – House and Senate conferees on the tax reform bill are scheduled to begin working on provisions of a conference bill on July 16. They are expected to conclude conference work on Aug. 15 when the next congressional recess begins.

During the conference, FB will be highlighting several issues of importance to agriculture and ask the conferees to adopt the following provisions:

•Individual rates no higher than 15% and 27% with no more than two tax brackets, and a corporate tax rate no higher than 33%. Low rates are necessary to offset the elimination of deductions and credits that farmers have traditionally used in their businesses.

•Revenue neutrality of the overall reform bill. Tax reform must not be transformed into a tax increase.

•Depreciation system close to the current Accelerated Cost Recovery System.

•Capital gains provision more in line with FB policy. FB seeks a rule that would give the taxpayer the option of excluding between 40% and 60% of nominal gains on assets or reporting only gains in excess of inflation as ordinary income.

•Carry forward the full value of all unused investment credits. Discounting unused credits is unacceptable to agriculture.

•Treatment as in current tax law for pre-production expenditures.

•Tax deduction for one-half of a self-employed person's health insurance premium.

•Reasonable and fair effective dates and transition rules.

Grassroots support for FB's position on the capital gains provision and the health insurance tax deduction for selfemployed person will reinforce FB efforts. MFB members should contact Michigan Congressman Guy Vander Jagt (R- Luther), who is a member of the House Ways and Means Committee.

Farm Credit System – Federal regulators have given the Farm Credit System banks permission to reduce interest rates to keep their borrowers from shopping for lower interest rates at commercial banks.

The FCS lost \$2.7 billion last year. Its loan portfolio was reduced by \$13 billion between the end of 1984 and the first quarter of this year. Each bank of the system may now offer a wide choice of lower interest rates as long as the weighted average of their rates does not drop more than 0.5% below the current rate. Banks that move quickly to improve their loan volume and borrower relations may be granted additional rate reductions.

Conservation Ruling – The USDA has issued interim rules to implement part of the conservation section of the 1985 farm bill. The new regulations mark the first time farm programs and conservation programs have been linked together.

Under the bill, farmers plowing highly erodible land after June 25, 1986, will be ineligible for the following government programs: price and income supports, disaster payments, crop insurance, FmHA loans, storage payments and farm storage facility loans.

Those individuals who plowed highly erodible land during the years 1981-85 will have a grace period in which to implement a conservation plan. The grace period will run until 1990.

State and Local Ag Leaders Welcome Sen. Dole to Michigan



Southwest Michigan FB members Tom Guthrie (Barry County) and Jenifer Murphy-Gast (Berrien County) accompanied U.S. Sen. Robert Dole to FB Center July 1 where the Senate majority leader met with members of the MFB board of directors. Dole was in Michigan for a breakfast gathering with over 150 Michigan agricultural leaders.

1987 Wheat Program – The 1987 wheat loan rate will be \$2.28/bu., the minimum loan rate permitted under the 1985 farm bill. USDA officials expect the lower loan rate to reverse the ag trade deficit reported in May, the first in 27 years.

USDA Secretary Lyng ruled out the possibility of implementing marketing loans for wheat similar to those now offered to rice and cotton growers. Other details announced by Lyng include no requirement for offsetting compliance, a cap on the farmerowned reserve of 17% for estimated 1987-88 domestic and export use, a target price of \$4.38/bu., and an acreage reduction requirement of 27.5%.

Wheat Poll Tabulation -

Tabulating results of the wheat poll is underway in county ASCS offices. Certified (signed) return envelopes were opened July 18, the official canvass date.

County ASCS office personnel will sort and record the returns according to procedures released by the Washington office of ASCS, and then mail the "eligible" ballots to Kansas City for the total tabulation. County offices are required to submit a memo with the ballots indicating:

•The total wheat base acreage for the county.

•The number of ballots distributed.

•The number of ballots returned to the county.

•The number of ballots disallowed.

In the overall tabulation at Kansas City, all eligible ballots will be considered valid if the first question has been answered "yes" or "no." None of the other questions will have to be completed to be included in the total tabulation. A separate tabulation will be made of all ballots that show a base acreage of 40 acres or more.

Legislators Wrap Up Summer Session Business

The Michigan Legislature recessed for the summer on July 1. It will reconvene Sept. 9 for a short session, then recess and reconvene Nov. 11 for the "lame duck" session and adjourn in mid-December. However, some legislative study committees will meet during the recesses as important issues will be considered during the fall sessions.

Following is a brief summary of recent legislative issues.

MDA Budget – Important provisions of the MDA budget, some of which were made in the conference committee, are summarized below. FB succeeded in preventing language that would have given control of producer promotion and research funds to the state.

•\$200,000 to develop the "Pick Michigan" quality promotion program.

•Increased soil conservation district funds from \$750,000 last year to a little over \$1 million. Federal grants also provide \$75,000 for long-range soil and water conservation planning grants.

•\$395,000 from liquor license revenue for the Grape and Wine Industry Council promotion.

•Transferred the Animal Health Diagnostic Lab grant funding to MSU budget.

•\$40,000 in state funds and \$20,000 in federal funds for a tree fruit survey including blueberries. The survey is made every five years. This had been left out of the budget and FB succeeded in having it included.

•Cut the Szechwan Province, China, farm project to \$106,000, down from \$306,000.

•\$500,000 was transferred from the Department of Commerce for promoting export development of Michigan products. This coincided with the June 27 opening of the Hong Kong ag trade office. This should help open markets for some Michigan farm products.



•Included \$13.5 million as farmers' and foresters' share of Michigan's \$70 million share of the oil over-charge revenue. It will provide grants to farmers and foresters to make energy improvements in off-road equipment.

•Gypsy moth control was cut to \$223,200 from \$539,200 due to loss of federal funds. Affected local governments will have to share the cost of control.

•PCB silo contamination project was not funded because out of \$6 million only \$4.4 million has been spent removing silos. However, the total cost is expected to reach \$7.5 million.

•The medicated feed program will be limited due to no funding and loss of federal funds.

•The "Water Wonderland Breeders Awards" program was funded at \$150,000.

•The ag "hot line" was funded at \$49,600 to continue to help farmers in financial stress and coordinate with the MSU Extension EMAT program and other state departments' services.

Water Resources Commission — S.B. 629 (P.A. 122) adds a 16th member to the Great Lakes Water Resources Commission. The new member is Friedrich J. Henningsen, St. Joseph

(continued on next page)



The HIGH-YIELDER You've Been Waiting For.



FS 402 gives wheat producers the characteristics you want in your seed wheat. University tests and Countrymark's commitment to quality are your assurance that **FS 402** will meet your tough standards.

Disease Resistance And Hardiness:

- Resists Powdery Mildew
- Resists Septoria
- Excellent winter hardiness
- Adapted to Ohio & Michigan
- Stiff strawed—medium short
- Treated with Vitavax[®] -200 for maximum disease protection and healthier stands.

See Your Participating Countrymark Member Association Today For All Of Your Wheat Varieties!

Yields:

- Up to 82 bushels per acre in University tests.
- Good test weights.

Plus, FS 402 is beardless and matures early, two days later than Caldwell.



Legislative Review

(continued from previous page)

County Extension director and area irrigation agent. In addition to his expertise in ag irrigation, he has been instrumental in the establishment of the seed corn industry in southwest Michigan. MFB applauded the governor for his recognition of the importance of agriculture to the state's economy and the critical nature of water to the industry.

The commission is charged with developing a comprehensive state water plan.

Liability Reform — Liability reform has been the most controversial issue of the year. About 50 bills were introduced during the session. Seven bills make up the package signed by the governor in early July. Provisions include:

•A \$225,000 cap on noneconomic damages except in cases of death, an intentional act, a foreign object wrongfully left in the body, a limb or organ wrongfully removed, injury to the reproductive system or malpractice cover-up.

•A new statute of limitations involving child and adult cases.

•Current "joint and several" liability rules are changed so that where the plaintiff bears some blame, and in the case of two or more defendants, one or more of whom is indigent, the solvent defendants are liable only for their share of the fault plus 20% of the uncollectable amount.

•New limits on the setting of venue. A bond or affidavit is required to assure that the suit is not frivolous. Losers would be required to pay court costs and extra fees.

•Several insurance requirements including being subject to anti-trust violations if not subject to the state Insurance

(continued on page 28)

RURAL LIVING, JULY-AUGUST 1986

AD-8605-4



Plant The Best With The Best Treatment.

HI-PHY Alfalfa

Demonstated performance. It just plain produces... and produces and produces. HI-PHY is ranked tops in university trials in our area. An excellent disease resistance to phytophthora root rot, bacterial wilt and fusarium wilt. HI-PHY also enjoys resistance to the costly potato leafhopper.

- •Excellent Winter Hardiness •Large Leaves •Vigorous Regrowth •Excellent Fall Growth
- Phytophthora Tolerant "Wet Foot"

ANSTAR Alfalfa

Being bred for top yields, ANSTAR also has super resistance to anthracnose. Combine this with resistance to bacterial and fusarium wilts, moderate resistance to potato leafhopper and an excellent winter hardiness . . . ANSTAR becomes an obvious choice for top alfalfa producers.

- •Resistant To Race 1 Anthracnose
- Recommended For Well Drained Soils
- Resistance To The Costly Potato Leafhopper
- Combines Good Fall Growth With Excellent
 Winter Hardiness

"Setting The Standards"

Apron[®] is a trademark of CIBA-GEIGY.

APRON[®] Systemic Seed Treatment Fungicide... can improve your alfalfa STAND and YIELD by suppressing early season phythophthora and pythium.

See your participating Countrymark Member Association today about research proven FFR Alfalfa Varieties.



35 E. Chestnut Street • Columbus, Ohio 43216



mestica

By Cathy J. Kirvan

As the laser beams sped across New York Harbor to relight Lady Liberty's torch during the statue's 100th anniversary celebration over the 4th of July holiday, so symbolically the spirit of confidence in America was renewed across this great land.

Helping Michigan youth understand and appreciate the freedoms Lady Liberty stands for and how they can play a part in America's future is the goal of two Farm Bureau programs — the America & Me essay contest and the Young People's Citizenship Seminar.

Essay Contest Challenges Eighth Graders

Farm Bureau Insurance Group started the America & Me essay contest in 1968 to encourage young people to seriously consider their roles in America's future. Since then, more than 110,000 eighth graders have written essays for the competition. This year over 6,000 essays on the topic "Why I am Important to America's Future" were submitted by students in 650 schools.

Top winner was Melissa Beauvais of Linden Middle School in Genesee County. "I know that I have the determination to make our country at least a little better, and I think that everyone does," she wrote. "All people have the potential to change history, and I think all people should develop that potential. I know I will. Someday I will make a difference."

Her essay accompanies this article. The top 10 essays, plus excerpts from others, will be available in a booklet in late summer. Write: America & Me Booklet, Farm Bureau Insurance Group, P.O. Box 30400, Lansing, Mich. 48909.

Record Involvement in Citizenship Seminar

The spirit of confidence reflected in Melissa's essay and thousands of others was also evident at the annual Young People's Citizenship Seminar, sponsored by Michigan Farm Bureau and county FBs across the state to prepare today's energetic youth to be tomorrow's responsible adults.



In his speech at the Citizenship Seminar, world champion Chicago Bears player Stephan Humphries encouraged students to set their goals high, and surround themselves with "quality people."

The 224 high school juniors and seniors set a record for involvement in the political activities at the 23rd annual seminar, June 23-27 at Olivet College. Eighty-six participants ran for the 26 elective offices and many others served as campaign managers or workers. In addition, several students vied for the position of party chairperson.

The goal of the seminar is to assist young people in understanding and appreciating America's freedoms, system of self-government, political party system and capitalistic private enterprise market system; to respect the cultures of other countries; and to challenge the students to be the best they can be in their personal and professional lives.

The evaluation forms make it clear that these goals were accomplished.

"This has been the greatest experience in my life," wrote Walter G. Rochowiak of Wayne County. "I've made more friends here than I have back home. When I ran for the office of state senator, I learned about campaigning and I also learned how to take a loss in good taste."

Shelly Siemen of Huron County, who won the Populist Party primary for state senator but lost to the Federalist candidate in the general election, wrote: "I have broadened my views on many topics by hearing others' views. The seminar gave me extreme pride in my country and a sense of responsibility for her."

Heather Bedell, Benzie County: "I have been to many seminars but to none that opened my mind to what it means and could mean in the future to be an American. Never before has anyone dug this deep into patriotism — let us understand it, not just recognize it. Thank you so much. You've all affected my life in a way that I hope to affect others."

Katharine Gehringer, Shiawassee County: "Anytime I learn something new that will help me be a better citizen, I benefit from it. When I put such knowledge to use, my country will also benefit."



WHY I AM IMPORTANT TO AMERICA'S FUTURE

I am important to America's future because I have learned throughout history that American individuals with an independent spirit can totally change the course of history. Take, for instance, Martin Luther King Jr. — he helped Americans gain the equality they deserved. All of his protests and marches were peaceful; he never tried to achieve change through violence. Going back a little bit further we find people like Susan B. Anthony,



Melissa Beauvais receives the personal congratulations for her first place essay from FBIG Executive Vice President Robert E. J. Wiseman. and a little bit further yet Harriet Tubman and Frederick Douglass. This list could go on and on. One thing that all of these people had in common was their determination, the determination that comes from living in a free country like ours, but these people also had determination from not being treated equally when they rightfully deserved to be, so they fought for their rights.

Like these people we can make a difference. If we see something wrong with our country or government, we can speak out against it. We are lucky we have these freedoms that people in other countries may not be able to enjoy. I also know that one

person can make a difference; one determined person can totally change a country's views on an issue.

There is an old proverb that says, "Those who forget the mistakes of the past are condemned to repeat them." It's true, and history classes help to prepare us to be the best possible citizen we can be, someone who can make a difference. No one goes through life without making a difference in their country, and if they feel good about their country they'll have a good effect. I know that I have the determination to make our country at least a little bit better, and I think that everyone does. All people have the potential to change history, and I think all people should develop that potential. I know I will. SOMEDAY I WILL MAKE A DIFFERENCE.

Farm Bureau AgriPac Support Goes to 'Friends'

Gov. James Blanchard is among the 115 candidates endorsed as "Friends of Agriculture" by AgriPac, the political action arm of the Michigan Farm Bureau. Announcement of the candidates who will receive the coveted "Friends" designation in the 1986 primary election was made at a news conference in Lansing on July 14. According to Jack Laurie, Tuscola County dairy farmer who chairs AgriPac, recommendations from county Farm Bureau candidate evaluation committees played a key role in the "Friends of Agriculture" selection process.

"Because these county committee members know the candidates, their recommendations were vital to our decisionmaking process," Laurie said. "They provided us with information that added dimension to our analysis of voting records and our AgriPac interviews."

Laurie said the nine-member AgriPac used two sets of criteria to determine the "Friends of Agriculture" endorsements, one for incumbents and another for non-incumbents.

"The evaluation of incumbent candidates was based on their voting records on major issues affecting agriculture; degree of special efforts to introduce, support or oppose legislation in line with Farm Bureau policy; and other factors such as attendance at Farm Bureau meetings and communications with farmers on legislative issues," he said.

"Criteria for non-incumbents included positions on agricultural issues and possible solutions, recognition of the importance of agriculture to the economy, and involvement of farm people in the can-

115 'Friends of Agriculture'

U.S. Representatives

Governor

James Blanchard (D)

State Senators

6th Robert Geake (R) 8th Rudy Nichols (R) 9th Doug Carl (R) 10th Bill Runco (R) 11th Norman Shinkle (R) 13th Jack Welborn (R) 14th Ruth Braun (R)

Doug Cruce (R) 16th 17th Richard Fessler (R) 18th Lana Pollack (D) 19th Nick Smith (R) 20th * Richard Fitzpatrick (D) * Ernie Nash (R) * John Schwarz (R) 21st Harmon Cropsey (R) 22nd Harry Gast (R) 23rd Ed Fredricks (R) 24th William Sederburg (R) 26th Gilbert DiNello (D) 27th Arthur Miller Ir. (D) 28th Dan DeGrow (R) 30th Fred Dillingham (R) 31st Dick Posthumus (R) Vern Ehlers (R) 32nd 33rd Phil Arthurhultz (R) 34th James Barcia (D) 35th John Engler (R) 36th Connie Binsfeld (R) 37th Mitch Irwin (D) 38th Joe Mack (D)

State Representatives

	1st	Michael Bennane (D)
	7th	Nelson Saunders (D)
	8th	Carolyn Kilpatrick (D)
	11th	Stanley Stopczynski (D)
	14th	Joe Young Sr. (D)
1	15th	Joe Young Jr. (D)
	18th	Sid Ouwinga (R)
	19th	Don VanSingel (R)
	20th	Claude Trim (R)
	21st	Lynn Owen (D)
	22nd	Gary Owen (D)
	23rd	Phil Hoffman (R)
	25th	Dennis Dutko (D)
	26th	Alvin Kukuk (R)
	27th	Joe Porreca (D)
	28th	Robert DeMars (D)
	29th	Rick Sitz (D)
	30th	Joe Palamara (D)
	32nd	Richard A. Young (D)
	33rd	William Keith (D)
	35th	Lyn Bankes (R)

didate's campaign."

"Input from the county FB candidate evaluation committees was the number one criteria for both incumbents and nonincumbents," Laurie said.

FB members are urged to give active campaign support to the 115 candidates designated as "Friends of Agriculture." The "Friends" include 68 Republicans, 45 Democrats and two candidates for the 3rd District Court of Appeals.

The endorsements will continue for the Nov. 4 general election if the candidates win the primary election on Aug. 5.

AgriPac was formed as a result of a unanimous vote by delegates at the 1977 MFB annual



meeting. Their action ended MFB's 60-year, non-partisan policy for political campaigns and elections.

Since that time, AgriPac's "success record" averages out to political wins for 87.4% of AgriPac's designated "Friends of Agriculture" in the 1978, 1980, 1982 and 1984 general elections. Opposite Page: Jack Laurie, MFB AgriPac chairperson, stressed to news media the involvement and local input offered by county candidate evaluation committees in the "Friends of Agriculture" selection.

Above, Left: Prior to the general election, county FB coordinators will conduct local fundraising activities. Coordinators recently attended fundraising "schools" in Grand Rapids and Flint.

Above, Right: MFB AgriPac was among the first groups to announce primary election endorsements.

Endorsed in Michigan's August Primary

37th James Kosteva (D) 39th Jerry Bartnik (D) 41st Michael Nye (R) 42nd Glenn Oxender (R) 43rd Carl Gnodtke (R) 44th Lad Stacey (R) 45th Mick Middaugh (R) 47th Paul Wartner (R) 48th Don Gilmer (R) 50th Mike Griffin (D) 51st Susan Munsell (R) 54th Paul Hillegonds (R) 55th Wm. VanRegenmorter (R) Saul Anuzis (R) 56th 58th Debbie Stabenow (D) 59th Lynn Jondahl (D) 61st Mat Dunaskiss (R) 65th Judith Miller (R) David Gubow (D) 67th 68th Shirley Johnson (R) 70th Lloyd Weeks (D) 71st Sal Rocca (D)

72nd Robert Perakis (R) 73rd Nick Ciaramitaro (D) 74th John Maynard (D) 75th George Furton (R) 76th Terry London (R) 77th Dick Allen (R) 78th Keith Muxlow (R) 79th Nate Jonker (D) 82nd Thomas Scott (D) 83rd Charles Mueller (R) John Strand (R) 84th 86th Lewis Dodak (D) 87th Francis Spaniola (D) 88th Robert Bender (R) 89th Gary Randall (R) 90th Victor Krause (R) 92nd Thomas Mathieu (D) 94th Jelt Sietsema (D) 95th Alvin Hoekman (R) 96th Mickey Knight (R) 97th Jim Drake (R) 98th Ed Giese (R)

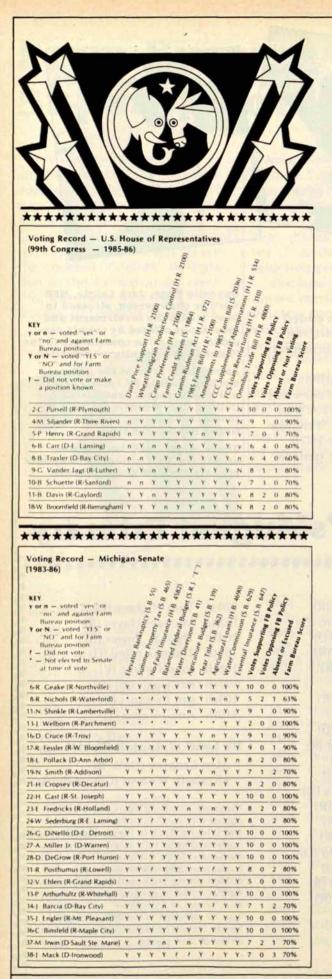
101st Tom Hickner (D) 102nd Michael Hayes (R) 104th Thomas Power (R) 105th Thomas Alley (D) 106th John Pridnia (R) 107th Pat Gagliardi (D) 109th Jim Connors (R) 110th Ann Jousma (D)

3rd Court of Appeals District

Alan Cropsey (DeWitt) Elizabeth Weaver (Glen Arbor) *******

**

*Separate 30-minute interviews were conducted with candidates Fitzpatrick, Nash and Schwarz. Each of the candidates were considered to be fully qualified to serve in the Senate. Since the county FB Candidate Evaluation Committees were evenly divided among these qualified candidates, AgriPac voted to designate each of them as a "Friend of Agriculture" and encourages FB members in the 20th Michigan Senate District to actively support the candidate of their choice.





Selected Issues: U.S. House of Representatives

Dairy Price Support Amendment (H.R. 2100) – Vote on amendment to delete provisions calling for dairy producer assessments, whole herd buy-out program and legislated Class I differentials; and to replace with provisions that reduce the dairy price support 50 cents a year if government purchases exceed specified levels. Defeated by U.S. House Sept. 26, 1985. FB favored a "Y" vote.

Wheat/Feedgrain Production Controls (H.R. 2100) — Vote on amendment to delete language from the bill calling for producer referenda to determine if mandatory production controls on wheat and feedgrains should be imposed. Passed by U.S. House Oct. 3, 1985. FB favored a "Y" vote.

Cargo Preference (H.R. 2100) — Vote on substitute amendment to exempt ag export credit programs from the cargo-preference requirements that 50% of all governmentgenerated exports be shipped on U.S. flag vessels. Defeated by U.S. House Oct. 3, 1985. FB favored a "Y" vote.

Farm Credit System (S. 1884) — Vote on passage of bill to restructure the Farm Credit System, give the Farm Credit Administration greater regulatory powers, provide a mechanism for the Farm Credit System to "warehouse" bad loans, and establish guidelines for possible federal assistance for the system. Passed by U.S. House Dec. 10, 1985. FB favored a "Y" vote.

Gramm-Rudman Act (H.J.R. 372) — Vote on adoption of conference report on the joint resolution to raise the federal debt ceiling and set maximum allowable federal deficits for fiscal years 1986-91, declining annually to zero in FY 1991. Passed by U.S. House Dec. 11, 1985. FB favored a "Y" vote.

1985 Farm Bill (H.R. 2100) – Vote on passage of conference report on the 1985 farm bill. Passed by U.S. House Dec. 18, 1985. FB favored a "Y" vote.

Amendments to 1985 Farm Bill (S. 2036) — Vote on passage of bill to amend the 1985 farm bill to clarify the USDA secretary's authority to impose cross compliance in wheat and feedgrain programs, and to specify the formula for wheat and feedgrain bases for purposes of calculating price support and deficiency payments. Passed by U.S. House Feb. 4, 1986. FB favored a "Y" vote.

CCC Supplemental Appropriations (H.J.R. 534) — Vote on adoption of conference report to provide an additional \$5 billion in FY 1986 to the CCC to meet farm program obligations. Passed by U.S. House March 20, 1986. FB favored a "Y" vote.

Farm Credit System Loan Restructuring (H.C.R. 310) – Vote on passage of concurrent resolution to urge the Farm Credit System to restructure delinquent loans to farmers if the costs associated with foreclosure equal or exceed the costs of restructuring. Passed by U.S. House May 14, 1986. FB favored a "Y" vote.

Omnibus Trade Bill (H.R. 4800) – Vote on passage of bill to revise U.S. trade laws including emphasis on retaliation against other countries and bringing labor issues into international trade considerations. Passed by U.S. House May 22, 1986. FB favored a "N" vote.

Selected Issues: Michigan Senate

Elevator Bankruptcy (S.B. 55) — Vote on passage of bill amending the Grain Dealers' Act to give producers a secured lien on grain stored in an elevator that declares insolvency or bankruptcy. Passed by Michigan Senate Nov. 8, 1983. FB favored a "Y" vote.

Summer Property Tax (S.B. 465) — Vote on passage of bill to make ag property eligible for deferment from payment of summer property taxes. Passed by Michigan Senate Nov. 8, 1983. FB favored a "Y" vote.

No-Fault Insurance (H.B. 4582) — Vote on passage of bill to exclude farm tractors from the No-Fault Insurance Act. Passed by Michigan Senate April 11, 1984. FB favored a "Y" vote.

Balanced Federal Budget (SJR "E") — Vote on passage of resolution to make Michigan the 33rd state petitioning Congress to call a constitutional convention for a balanced federal budget. Passed by Michigan Senate April 18, 1984. FB favored a "Y" vote.

Water Diversion (S.B. 41) – Vote on passage of bill to restrict diversion of Great Lakes water outside the Great Lakes Basin. Passed by Michigan Senate Feb. 14, 1985. FB favored a "Y" vote.

Ag Budget (S.B. 139) – Vote on passage of bill increasing the overall budget for the MDA for FY 1985-86 by \$3.3 million over 1984-85. Passed by Michigan Senate April 24, 1985. FB favored a "Y" vote.

Clear Title (S.B. 362) — Vote on passage of bill to amend the Uniform Commercial Code and exempt buyers of farm products from liability to pay for debts against the product owed by the seller. Passed by Michigan Senate June 12, 1985. FB favored a "Y" vote.

Ag Loans (H.B. 4690) – Vote on passage of bill increasing the amount of funds from the state of Michigan to be deposited in financial institutions for use in making loans to farmers. Passed by Michigan Senate June 20, 1985. FB favored a "Y" vote.

Water Commission (S.B. 629) — Vote on passage of bill to add one member to the Great Lakes and Water Resources Planning Commission and require the person be representative of agriculture. Passed by Michigan Senate Feb. 5, 1986. FB favored a "Y" vote.

Essential Insurance (S.B. 647) — Vote on passage of bill to favorably revise for rural areas the rating structure for no-fault auto insurance. Passed by Michigan Senate Feb. 12, 1986, FB favored a "Y" vote.

Selected Issues: Michigan House of Representatives

Water Division (H.B. 4025) — Vote on passage of bill to prohibit the diversion of Great Lakes water to points outside the Great Lakes Basin. Passed by Michigan House Feb. 19, 1985. FB favored a "Y" vote.

Implements of Husbandry (H.B. 4260) — Vote on passage of bill to clarify the definition of "implements of husbandry" and eliminate problems with law enforcement officials regarding licensing of custom made vehicles and wagons used in farm operations. Passed by Michigan House March 18, 1985. FB favored a "Y" vote.

Ag Loan Program (H.B. 4571) — Vote on passage of bill for state of Michigan to deposit funds in banks and allow the funds to be used with limits for loans to farmers. Passed by Michigan House April 3, 1985. FB favored a "Y" vote.

(continued on page 30)

RURAL	LIVING,	JULY-A	UGUST	1986
-------	---------	--------	-------	------

Voting Record - Michi								ent			*	1		
(1985-86)	-				6									
			< AR Louis of Horn. 40251	H.B.		R						14		
KEY y or n - voted "yes" or			4025	All Louin Program (H B	4254	4696		Centification (H B and	Lax Rec. Seed (H B 2)	(81	Votes commission /c	1 62X	olicy	E Farm Bureau Score
"no" and against Farm. Bureau position		Implan Diversion (H	- YN	(In all	Clear F. Program (M. 45)	Land A B 3621	Righter House In a	Certification (H B and	B	170	Votes commission ic	Voles O upporting Fa		-
Y or N - voted "YES" or "NO" and for Farm		1 wor	H HC	(Lan)	Marn	8 3	liene	111.	H)p	HI B	issue	Sun.	a Muj	scor
Bureau position 1 - Did not vote		iners.	SHL.	Prof	Prof	SI all	-united	Knot	See	Spur	ommo	Dpoi	DDO.	Veau
 Not elected to House at time of vote 	the second	Jan D	lou	land	ar v	P P	here	Tiffe	Rec	ter -	10	1		
ar time or tore.	Wa	Imp	AR	4	Cle	Lan	Rig	Ce.	Tax.	W.	Vor	10A	46.	Tan.
1-M Bennane (D-Detroit)	Ŷ	¥.	Y	¥:	Ŷ	Y.	¥.	a.	Ŷ.	Ŷ	9	0	1	90%
7-N Saunders (D-Detroit)	Y	Y	Y	Y	¥.	Y	¥	1	*	2	8	0	2	80%
B-C Kilpatrick (D-Detroit) 11-5 Stopczynski (D-Detroit)	Y	r ·	Y	Y	Y	Y .	1	1 Y	Y	Y	h 9	0	4	60% 90%
141 Young Sr. (D-Detroit)	Y	Y	Y	Y	Y	Y	Y	Y	Y	T.	9	0	1	90%
15-1 Young Ir (D-Detroit)	Y	Y	Y	Y	ł	Y	Y	4	Y	Y	8	0	2	80%
18-5. Ouwinga (R-Marion)	Ŷ	¥.	Y	Y	Y	Y	Y	1	¥.	¥.	9	0	1	90%
19-D VanSingel (R-Grant)	Y	Y	Y	Y	Y	Y	Y	Y	1	3	8	0	2	80%
20-C Trim (R-Waterford) 21-L Owen (D-Maybee)	Y	Y.	Y	n V	Y	X.	Y	Y	Y. Y	Y	9	1	0	90%
22-G. Owen (D-Ypsilanti)	Y	Y	Y	1	Ŷ	Y	Y	Y	Y	Y	9	0	1	90%
23-P. Hoffman (R-Horton)	Y	Y	Y	Y	x	Y.	Y	x	Y	x	10	0	0	100%
25-D. Dutko (D-Warren)	Y	Y	Y	Ŷ.	Ŷ	Ŷ	Ŷ	Ŷ	Ŷ	¥.	10	0	0	100%
27-J. Porreca (D-Trenton)	۲	γ	Ŷ	Ŷ	Y	Ŷ	Y	ÿ	۷	y.	10	0	0	100%
28-R DeMars (D-Lincoln Park)	Y	Y	Y	Y	Y	Y	Y	Y	¥ .	¥.	10	0	0	100%
29-R Sitz (D-Taylor) 30-1 Palamara (D-Wyandotte)	Y	Y	Y	Y	Y	Y	Y	Y	r Y	Y	9	0	1	90%
32-RA Young (D-Dearbotn Hts)	Y	Y	Y	Υ. (γ)	Y.	r	Y.	3	Y.	Y	8	0	2	80%
33-W Keith (D-Garden City)	Y	Y	Y	Y	Ŷ	Ŷ	Y	Ŷ	Y	¥.	10	0	0	100%
35-1. Bankes (R-Livonia)	¥.	e	X	¥.	$\boldsymbol{\chi}_{i}$	Y	Y	¥	Y.	Y	9	0	1	90%
37-1 Kosteva (D-Canton)	Y	Y	۲	Y	Y	Y	Y	Y	Y	n	9	1	0	90%
39.) Bartnik (D-Temperance) 41-M. Nye (R-Litchfield)	Y	Y Y	Y	Y	Y	Y	Y	Y Y	Y Y	Y	10	0	0	100%
42-G. Oxender (R-Sturgis)	Y	1	n Y	n Y	Y	Y	Y	Y	Y	Y	9	2	1	70% 90%
43-C Gnodtke (R-Sawyer)	Ŷ	Y	Y	Y	Y	y.	r.	Y	Y	Y	9	0	1	90%
441. Stacey (R-Bernen Springs)	Y	Y	Y	Y	Y.	Y	¥	Y	Y	Ŷ	10	0	0	100%
45-M Middaugh (R-Paw Paw)	۲	Y.	Ŷ	۲	Ŷ	Y	Y	۲	¥	Ŷ	10	0	0	100%
47-P. Wartner (R-Portage)	Y	Y	Y	Y	Y	Y	Y.	Y	Y	¥.	10	0	0	100%
48-D Gilmer (R-Augusta) 50-M Gritfin (D-Jackson)	¥ +	Y.	Y y	1	Y	Y	Y	Y	¥ -1	Y	8	1	1 4	80% 60%
54-P. Hillegonds (R-Hollandi	Y	7	Y	Y	Y.	Y	Y	Y	Y	Y.	9	0	1	90%
55-VanRegenmorter (R-Jenison)	Ŷ	Ŷ	Y	Y	Ŷ	۲	Y	Y	Y	Ŷ	10	0	0	100%
58-D. Stabenow (D-Lansing)	X	7	Y	Y	Y	¥.	Y	Y	¥.	X	9	0	1	90%
59-L Jondahl (D-E Lansing)	1	Ŷ	Y	Y	Y	Y	Y	Y	Y	1	8	0	2	80%
61-M. Dunaskiss (R-Lake Orion) 65-1. Miller (R-Birmingham)	Y	1' 'Y	n Y	n V	Y	Y	Y	Y	Y	Y	7	2	1	70%
67-Gubow (D-Huntington Woods		Y	Y	Y	Y	Y	Y	Y	Y	Y	10	0	0	100%
68-5 Johnson (R-Royal Oak)			Y	Y	Ŷ	Y	Y	Y	Y.	Y	10	0	-	100%
70-L. Weeks (D-Warren)	Y	¥.	Y	Y	Y	Ŷ	¥.	Y	Y	Y	10	0	0	100%
71-5 Rocca (D-Sterling Hts.)	Y	Ý	Y	Y	Y	۲	Ŷ	Y	Y	Ŷ	10	Q.	0	100%
72-R Perakis (R-Fraser)	Y	¥.	Y	Y	Y	Y	Y	Y	¥-	Y	10	0	0	100%
73-N. Ciaramitaro (D-Roseville) 74-Maynard (D-St. Clair Shores)	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	10	0	0	100%
75-G. Furton (R-Mt. Clemens)	Y	y.	Y	Y	Y	Y	Y	Y-	Y	Y	10	0	0	100%
76-1 London (R-Smiths Creek)	Y	r	Y	Y	Ŷ	Ŷ	Ŷ	Y	¥.	Ŷ	9	0	1	90%
77-D Allen (R-Caro)	Y	ÿ.	Ŷ	Y	¥.	x	Ŷ.	¥.	Y	T.	9	.0	1	90%
78-K. Muslow (R-Brown City)	¥	Y	Y	Y	X	×.	1	Y	Y	*		0	2	80%
82-T Scott (D-Flint) 83-C Mueller (R-Linden)	Y	Y	Y	Y	Y	Y	Y	Y	Y	1	9	0	1	90%
83-C Mueller (R-Linden) 84-1 Strand (R-Lapeer)	Y	Y	Y	n Y	Ŷ	Y	Y	Y	Y	¥ ¥	10	2	2	60% 100%
86-L Dodak (D Montrose)	Y	Ŷ	Ŷ	Y	Y	Y	Y	1	Y	Y	9	0	3	90%
87-F Spaniola (D-Corunna)	Ŷ	Y	×.	¥.	2	Ŷ	1	y	Y	Y		0	2	80%
88-R. Bender (R-Middleville)	Ŷ	Ŷ	Ŷ	Y	Y	٧	Y	Y	Y	Ý	10	0	0	100%
89-G Randall (R-Elwell)	Y.	Y.	10	N.	¥.	X	¥.	X	Y	Y	9	1	0	90%
90-V Krause (R-Rockford) 92-7 Mathieu (D-Grand Rapids)	Y	Y	n Y	n Y	¥.	Y Y	¥ 1	Y	Y Y	Y	7	2	1	70%
94-1 Sietsma (D-Wyoming)	Y	Y	7 Y	Y.	n y	Y	T) Y	Y	1	Y.	8	0	2	80%
95-A Hoekman (R-Hollandi	Ŷ	Y	Y	Y	Ŷ	Y	Y	Y	¥/	Ŷ	10	0	0	100%
96-M Knight (R-Muskegon)	1	Ŷ	¥	Y	¥.	Y	Y	Y	¥.	X	10	n	0	100%
98-1 Giese (R-Manistee)	4	Y	X	Y	Y	3	×.	¥	Y	¥.	10	0	0	100%
101-T Hickner (D-Bay City)	1	Y	Y	*	X	Y	Y	Y	¥.	Y	19	0	1	90%
102-M. Haves (R-Midland) 104-T. Power (R. Traverse City)	Y	Y	Y Y	Y	Y n	Y	Y Y	Y.	Y Y	¥ ¥	10	0	0	90%
105-1 Alley (D.W. Branch)	Y	Y		Y	¥	1	1. 1.	N	Y	Y	7	0	1	70%
106-J. Pridma (R.Harrisville)	Y	Y	Y	Y	Y.	¥.	Y.	X	¥.	¥	10	0	0	100%
107 Gagliardi (DiDrammond 1s.)	ÿ	Ŷ	Ŷ	Ŷ	Ŷ	Y	Ŷ	¥.	¥.	Ŷ	10	0	0	100%
1041 Connors (R-Iron Mtn.)	X	Y	X	Y	Y	1	¥.	Y	Y	Y	.9	0	1	.90%



Name		Sharph 1 Mail				
First Phone _						
rinser none _	S. A. Sty	1 - Sur St	in the	- 11		

ORDER DEADLINE: Aug. 27, 1986

Sec

DE

Add

Frozen Fruit Sale

Orders can be placed through your county Farm Bureau. See listing

	No.	Product	Price	Amount		No.	Product *	Price A
-		FROZEN ECONOMY PACKS					FROZEN VEGETABLES AAA GRADE	1 2 30
REUSABLE		Red Tart Pitted Cherries, 30#, 5+1	\$22.10		1.1.98.12		Broccoli Spears, 12/2# bags	\$19.80 _
		Red Tart Pitted Cherries, 30#, IQF	\$24.55	TRUE S	nod int	1	Cauliflower, 12/2# bags.	\$19.40 _
		Dark Pitted Sweet Cherries, 30#, IQF	\$28.20		NEW SIZE		Garden Peas, 12/21/2 # bags.	\$22.40 _
		Peach Slices (cling), 32#, 5+1	\$21.90			4	Asparagus Cuts & Tips, 4/21/2 # bags.	\$14.90 _
REUSABLE		Strawberries Sliced, 30#, 4+1	\$23.40				Japanese Mixed Vegetables, 12/2# bags	\$23.20 _
		Strawberries Whole, 30#, IQF	\$25.60				Red peppers, onion strips, mushrooms, green beans, broccoli	
		Blueberries, 30#, st. pk.	\$27.20		Ne IEI IS		Winter Mix Vegetables, 12/2# bags Broccoli, cauliflower	\$23.20 _
		Rhubarb, 20#, st. pk.	\$ 9.70	1111				\$15.50 _
		FROZEN SMALL CONTAINERS			Root 20	-	Internet and the second second second second second	\$10.70 _
NEW		Apple Slices (Jonathan), 4/21/2 # bags, IQF	\$ 7.00		No ELLE			\$9.95
PAC		_ Blueberries, 15#, st. pk. \$1	\$15.80		-		\$12.75 _	
-		Dark Pitted Sweet Cherries, 10#, IQF	\$11.40		and the	1		
NEW		Red Tart Pitted Cherries, 4/21/2 # bags, IQF	\$ 9.90	100 March 100	NEW	-	Calification and the second second second	\$10.80 _
NEW	-	Whole Strawberries, 4/21/2 # bags, IQF	\$11.80	- antig	FREE		FRUIT JUICE CONCENTRATES & NUTS	
PACKAGE	-	Mixed Fruit, 10#, IQF Peaches, apples, strawberries, sweet cherries, pineapple	\$10.80		PITCHER	-	Orange Juice Hi-D, 24/12 oz. cans, 5+1 (Free 80 oz. pitcher with every case of orange juice. No limit. Courtesy of Florida Department of Citrus.)	\$37.00 _
		Stew Vegetables, 10#, IQF Celery, onions, carrots, potatoes	\$ 8.90		Dr. mars .	1		\$ 7.15
		Peach Slices (cling), 10#, IQF	\$10.20	and and the			Lemonade Conc., 24/12 oz. cans, 5+1	\$14.90 .
		Red Raspberries, 10#, IQF	\$19.75	- Children M	Hang Ma	100	Skinless Jumbo Peanuts, 20 oz. can	\$ 2.45 _
		Blackberries (Marion), 10#, IQF	\$16.75	1-1-1-1-1	NEW .		Honey Roast Peanuts, 11 oz. can	\$ 1.90 _
		Pineapple Chunks, 3/5# bags, IQF	\$19.80		NEW .		Microwave Popcorn, 36/3.4 oz. pkgs.	\$17.60 _
		Mixed Fruit Cups w/Melon, 48/31/2 oz. cups	\$14.80			-	Indiana Popcorn, 5# bag	\$ 2.00 _

IQF (Individually Quick Frozen) — This is flash frozen; it allows you to scoop out of the container just what you need. No sugar. St. Pk. (STRAIGHT PACK) — Free flowing straight pack. Packed at room temperature then frozen. No sugar. FRUIT 4+1 CONCENTR

COUNTY FARM BUREAU ORDERING INFORMATION

Alcona	Mary Siebert	517-736-8220	Genesee	Irene Anzures	313-732-3770	Kent	Gayle Ka
Alpena	Janice Krueger	517-727-3047	Gladwin	Dorothy Cohoon	517-465-1268	Lapeer	Pat Wood
Antrim	Joni Wieland	616-588-6074	States and States	Ella Vallander	517-435-9353	Lines of parts	Laura St
Arenac	Marvin Schwab	517-846-6100	Gratiot	Roxann Mead	517-875-4626	Lenawee	Joy Marv
Branch	Audrey Strong	517-741-7353	Hiawathaland	Barbara Cotey	906-446-3508		Janice W
Calhoun	Donna Morse	616-781-2849	Hillsdale	Margery Clarke	517-567-4399	Livingston	Mike Har
Cass	Judy Smith	616-445-3849	Huron	Cathy Tinsey	517-269-9911	Mackinac-Luce	Judith Sa
Cheboygan	Patricia Brown	616-625-2085	Ingham	Janet Lyon	517-663-3819		Terrie Sla
Chippewa	Carolyn Wilson	906-647-5569	losco	Barbara Johnroe	517-362-2131	Macomb	Barb Cari
Clare	Jean Armentrout	517-386-7448	Iron Range	Joy Carey	906-542-9083	Mecosta	Barb Fros
Clinton	Sharon Woodhams	517-224-3255	A State In	Wendy Honkala	906-875-4541	Menominee	Lillian &
Copper Cnty.	Ken & Carol Larson	906-523-4540	Isabella	Rod & Nancy Dent	517-644-2209	Midland	Leonard &
	Carl & Sue Nykanen	906-988-2274	Jackson	Joyce Lee	517-784-9166	Monroe	Roger Be
Eaton	Phyllis Simpson	517-543-1793	Kalamazoo	Steve Gazdag	616-342-6485	Montcalm	Ruby Jep
		517-543-5565	State of the second	Larry Leach	616-746-4648	Montmorency	Kay Cord
Emmet	Linda Juday	616-347-2613	Kalkaska	Al & Chris McCool	616-258-9861	Newaygo	Joan Kno

Phone

LIVERY: Sept. 17-26, 1986

below.

mount

	No.	Product	Price	Amount
	_	Apple Juice Conc., size/cost to be announced	d	
		Grape Juice Conc., 24/12 oz. cans, 3+1	\$29.80	
		MEATS		
	_	MACMA Premium Hams, 16-18# avg./case .	. \$2.31/#	
		MACMA Bacon Thick Sliced, 12/1# pkgs	\$25.30	10 114 AL
	-	Peet's So Long Hot Dogs, 12/1# pkgs (Pork and beef)	\$14.50	
		Hickory Stick Summer Sausage, 4#	\$ 9.75	
	_	Mississippi Catfish Fingers, 15#, IQF	. \$31.70	- 101
NEW	-	Breaded 5 oz. Catfish, 10#, IQF (With butter and garlic. Bake or microwave.)	\$31.90	-
		WISCONSIN CHEESES		
		Sharp Cheddar, 4/1# vac pack	\$11.95	
		Medium Cheddar, 4/1# vac pack	. \$11.80	10
		Colby, 4/1# vac pack	. \$11.25	
	-11	Monterey Jack, 4/1# vac pack	. \$11.25	-
		Sharp Cheddar Spread, 6/1# tubs	\$15.00	
		Nacho Sauce, 6/1# tubs	\$15.75	_
		FROZEN SOUPS (NEW SIZE)		
		Cheddar Broccoli, 12/8 oz. tubs	. \$11.20	-
	_	Navy Bean w/Ham, 12/8 oz. tubs	. \$10.20	-
		Cream of Asparagus, 12/8 oz. tubs	. \$10.20	-
	2.6	Total Units	Total \$	

i macma

MACMA is a grower advocate organization that provides the highest quality food products direct to you from the processor. Packaged in bulk, or one of the new convenience items, our program stresses high quality. We actually pick out the cream of the crop for you.

To place an order,

contact your County Farm Bureau before August 27. All checks should be made payable to your County Farm Bureau. Your County Farm Bureau will contact you with the delivery date, time and order pick-up location. (Delivery between September 17 and 26)



, 5+1 - 4 or 5 parts fruit to 1 part sugar.
 A1ES 3+1, 5+1 - Mix 3 or 5 cans of water to 1 can of concentrate.

land

eana

emaw

eola

ego

awa

inaw

Clair

ilac

cola

vne

loseph

wassee

Buren

sque Isle

and the second second		
per	616-891-1763	Oak
ward	313-664-4551	Oce
man		Oge
n i i a hite a	517-263-3608	Osc
It .	517-436-3373	Ots
man	517-223-9644	Otta
bert	906-477-6183	Pres
ck	906-477-9929	Sagi
ngi	313-781-4241	St. (
THE REAL	517-352-6412	St. J
Imer Busick	906-753-6639	San
Erma Varner	517-835-6517	Shia
ek	313-587-3486	Tus
esen	517-831-4094	Van
25	517-742-4248	Way
r	616-924-4749	1 22

Richard Foster Ingrid Iauch Debbie Kartes Janet Schmidt Jane McNett Sharon Carlson Nancy Gabara Eleanor Krafft Marta Jacob Connie Maystead Marilyn Batkie Joan Secor Deanna King Mary Dick Elsie Fulford 313-853-6131 616-861-5855 517-345-1501 616-681-6145 517-732-5884 616-895-4381 517-732-5884 616-895-4381 517-734-2692 517-652-9535 313-384-1381 616-467-6308 313-648-2800 517-725-5174 517-673-4155 616-657-5561 313-721-2894

RURAL EXCHANGE

RURAL RASCALS



"Need some help in the field?" ask Karen, 8, and Carl, 4. "When you're old enough," might be the response of the children's parents, Paul and Denise Jefts, dairy farmers in Mecosta County. "We only let the kids sit on the equipment when it's properly parked, with all the safety mechanisms in place," Denise said. "Sometimes it's hard to say no, but we love our kids too much to take any chances."

Young Farmers Raise Funds for 4-H Program, Start T-Shirt Venture



What started out as a "uniform" for a charity basketball game benefiting the 4-H Handicap Riders Program has developed into a fundraising venture for the Clinton County Farm Bureau Young Farmers.

For the basketball game against the WITL-Lansing radio station this spring, the team ordered T-shirts featuring a barn and silo and the heartshaped words, "My Heart's in Farming." The shirts were such a hit that the Young Farmers are selling them as a money making venture this year.

The shirts are available in green, baby blue or red with white lettering in adult and youth sizes. The cost is \$8.00 for adult T-shirts and \$7.50 for youth T-shirts. To order T-shirts or for more information, contact the Clinton County Farm Bureau, 407 E. Gibbs St., St. Johns, Mich. 48879; phone 517-224-3255.

Helping a Friend in Need

When a friend is having tough times, friends usually find a way to pull together to help out in whatever way they can. That's what the Challenger Farm Bureau Community Action Group in Alpena County was doing this spring when they started cutting next winter's firewood supply for the Bob Banks family. Banks had recent ly returned from the hospital where he underwent four-way heart by-pass surgery.

But what the group of volunteers didn't plan was some unexpected help from none other than state Department of Natural Resources Director Dr. Gordon Guyer. Guyer and his wife were in the area turkey hunting, and through the old proverbial "grapevine," heard about the woodcutting party and decided to pitch in. Both Guyers reportedly rolled up their sleeves and lent a hand in the woodcutting for the balance of the afternoon. The day was topped with a barbecue for the hungry helpers.

It's nice to know that good people — even if they are big shot state officials — are still alive and well and willing to help out a friend in time of need. Word has it a lot of new "friends" were made that day.

- Reported in the Alpena News

FARMETTE By Andrea Hofmeister Tuscola County

"They say there is profit in fish farming — we could build tanks in the tool shed, divert our irrigation system, install heaters and insulation...."



WLNS-TV, Lansing, and the Eaton County Farm Bureau are sponsoring a unique 'Adopt-An-Acre' project to promote agricultural awareness among non-farmers.

By Donna Wilber

When WLNS-Lansing (TV-6) reporter Liesa Hall arrives at the studio in jeans instead of usual business dress, her coworkers know that she's scheduled to go to Eaton County to check on the station's "adopted" acre of corn. Since the corn was planted this spring, station personnel and TV-6 viewers have taken more than a casual interest in the progress of the crop and in the people who tend "their" acre, the Mark Smuts family of Charlotte.

A feeling of ownership for the acre has developed during the project, called "Green Acre," especially for Liesa and photographer Jeff Jenkins. When the green sprouts began breaking through the ground, Liesa cautioned Jeff not to drag the camera cords across their tender heads. She worried when 11.5 inches of rain fell in Eaton County during a 30-day period and anxiously measured to see if the plants were knee-high by the 4th of July.

A Borrowed Idea

TV-6's "Green Acre" project began with an idea borrowed from MFB's membership rival, the Ohio Farm Bureau Federation. Three Ohio television stations, in cooperation with OFBF, "adopted" an acre of land on farms in their viewing areas during the 1985 crop year and followed the crops on those acres from planting through harvest and marketing. The unique idea was reported in a national TV trade publication and TV-6 news director Jim Bleicker was the first to recognize the potential for a similar project in Michigan.

In January he contacted MFB for recommendations and decided that the Smuts family would be ideal for the project. ("We couldn't have done better if we'd gone to central casting," was his evaluation of the Smutses.) He decided, too, that Liesa Hall would be the ideal reporter to handle the assignment.

"My first impression was that this is a very nice family," Liesa recalls. "There was Mark and Jeaneen; their two children, Duane and Sarah; Jeaneen's mother, Betty, who is active in the farm operation; their employee, Ron Metzger; even Happy, a real cool dog — we just couldn't have asked for more."

Liesa didn't go into her new assignment completely unaware of what the farming profession demanded. "I knew it was hard work, long hours and took a lot of big equipment to operate. I knew it was tough, but I hadn't spent any time on a farm," she said.

A week after the initial "get acquainted" meeting, Liesa and Jeff returned to the farm to shoot some footage. It was then that Lisa realized that while Mark, because of his experience as a spokesperson for Farm Bureau and agriculture, was completely at ease in the eye of the camera, it would take some time for the rest of the family to be



Photographer Jeff Jenkins had to take some precarious positions to get the shots he wanted. With the big camera on his shoulder blocking part of his vision, he didn't always see potential hazards, such as getting sprayed by a non-toxic chemical.

comfortable with having their words and actions recorded.

She made a deal with Duane not to air footage of him practicing his piano lessons, and illustrated to Sarah, with her own version of "chopsticks," that while she was not ready for the concert stage, Sarah could be if she kept on practicing.

Today, Liesa reports, the entire family has become accustomed to being followed by the camera. "The dog doesn't even bark any more when we come in the driveway," she said.

A Very Long Day

At 6:30 one morning in mid-April, Liesa and Jeff arrived at the Smuts farm to record an average day in the life of an average farm family. "We got some wonderful things in conversation and pictures — of Mark and Ron discussing what they hoped to accomplish that day, of Jeaneen getting the kids ready for school. We got footage of going to the fields, breaking for lunch and going back to the fields again."

It was a perfect day for the TV crew, Liesa reports — but not for the Smuts family farm operation.

"They planned on planting corn all day but the planter broke down and they lost at least three hours. The markets got to where Mark thought he should sign a futures contract so he made a trip to the local elevator. Then a neighbor had an accident — no one was hurt but there was fertilizer all over the road — so Mark and Ron, along with other neighbors, helped him out. Farmers helping farmers like they do.

"It was a real long day. We left at sunset — about 8:30 or 9 — and they were still out working in the fields, and we knew they still had to spend some time in the shop when they came in.

"I went home that night with a real healthy respect for farmers," she said.



Reporter Liesa Hall gets instructions from Mark Smuts before embarking on her first journey as a tractor driver. Other firsts since being assigned to the station's "Green Acre" project include holding a baby pig and spending a 14-hour day on the farm.

Will the Acre be Green?

With 11.5 inches of rain in 30 days, and only five of those 30 days when the Smutses could get in their fields, there's cause for concern about all the crops on the farm.

"Our acre is still O.K.," Leisa said. "It's on a little rise. Weeds are a minor problem because they can't get in the fields, but there's nearby fields with standing water and some completely washed away. So even though our acre is doing fine, I recognize it's not a measuring bell for the rest of the crop.

"I was always told that your corn should be knee-high by the 4th of July so I checked. I've got short legs so it's nearly to my thighs!" she reported with pride.

The time Liesa and Jeff have spent on the Smuts farm has resulted in not only a special series, but also some features, such as Jeaneen's "Agriculture in the Classroom" project and Mark's involvement in MFB's Washington Legislative Seminar. When an agricultural story breaks, TV-6 looks to Mark for a response. "He's our resident farm expert," Lisa said. Liesa is committed to bringing a factual message to her audience about what a farm family really is, the challenges the members of the farm business face, and how they meet those challenges.

"There's a lot of misconceptions about farmers and I hope we've helped correct them," she said. "Farmers are not bumpkins who wear overalls all the time. Mark and Jeaneen are educated, knowledgeable people so they're changing that outdated image. Something else the average viewer doesn't realize is that it takes a lot of technology, such as computers, to operate a farm today and you have to be a better business person to be successful."

The fate of TV-6's acre is still unknown at this time, but one thing is certain — by the time the station markets its crop this fall, its urban audience will have a better understanding of what it takes for a farmer to try to "harvest green."

(Editor's Note: WJRT-Flint, TV-12, has "adopted" two acres on the Squanda farm in Saginaw County. Watch Rural Living for a post-harvest report.) WANTED: Warehouse supervisor. Creative volunteer position. Receive and properly store a variety of fresh and frozen products prior to customer distribution. Secure storage facilities. Salary: None.

Publications to reach tar-Beted county Farm Bureau Bered councy raim pure audience. Salary: None. WANTED: Distribution trafficker. Challenging volunteer position. Responsibilities include ordertaking, accounting procedures, telephone contacts and product distribution on delivery days. Salary: None.

Volunteer Coordinators Work Hard for MACMA Sales Success

By Connie Turbin

WANTED: Promotion direc

tor. Exciting volunteer pos-

tor. Exciting volunteer pos. Ition. Volunteer places ad.

lion. Volunteer places ad.

Vertisements in a variety of Publications to reach tar.

The job description for volunteer coordinators in the member-to-member direct marketing program reads like promotion director, distribution trafficker, warehouse supervisor and customer service representative, says Bob Eppelheimer, manager of the Direct Marketing Division of the Michigan Agricultural Cooperative Marketing Association.



"We provide the tools to the coordinators - price lists and order forms, product information, delivery and program recommendations - but they do the rest. In each county the coordinator is completely in charge of promoting the sales to their Farm Bureau members, order taking and payment, storage and distribution of the products after they are delivered to the county, and followup with the customers," Eppelheimer says.

'That's a pretty tall order, but sale after sale, these coordinators carry it off without a hitch."

Well, almost. Problems do arise occasionally, Eppelheimer acknowledges, but so do spontaneous solutions. That's where the annual MACMA Direct Marketing Conference plays an important communications role.

At the conference, held each summer, coordinators have the chance to get together with other coordinators from around the state. There's an agenda, but it's pretty much an open forum to ask questions, discuss problems, suggest solutions and learn more about the member-to-member concept from the grower right through to the trucker who delivers the products.

The Direct Marketing Division conducts four sales each year offering Michigan-grown fresh and processed fruits, vegetables, meats and cheeses, along with selected products from cooperating state FBs.

"We invite coordinators from other state Farm Bureaus, processors and representatives of the trucking firm to the annual conference, too," says Eppelheimer. "The goal is to keep the lines of communication open so there is an appreciation for the efforts each person in the distribution chain contributes. We also spend a considerable amount of time discussing promotion plans, and sale and product details for the coming year."

Fruit and vegetable growers are generally too busy with summer harvests to attend the conference, so the conference goes to them.

"This is probably the most popular and enjoyable part of the conference. Most of our coordinators are active farmers. too. They really appreciate the chance to spend part of the conference touring the operations of growers and processors. The growers, of course, are tremendous hosts. There may be interruptions in our guided tour, but there is no lack of attention to the tour participants, whether it's on the farm or at a processing plant," Eppelheimer says.

This year coordinators attending the MACMA Direct Marketing Conference in southwest Michigan, June 9 and 10, visited Leitz Farms in Sodus, where strawberry harvest was in full swing; Hauch "Nature Blessed Farms" in Watervliet, where apples, peaches, cherries, strawberries and grapes are grown; and the Coloma Frozen Foods processing plant.

WANTED: Customer service representative: position skilled volunteer position skilled volunteer position requiring personal and phone contact. provide product information. com die questions and com. plaints. Salary: None.

CONVENTION '87 TAKES OFF

By Marcia Ditchie

With the temperature soaring across the state, it's difficult to think about the snowy and blowy climate of January. But if you plan ahead, you can take a break from Michigan's winter wonderland for a few days by treating yourself to a working vacation where you can see your national organization in action.

The 68th annual meeting of the American Farm Bureau Federation, the nation's largest farm organization, will be Jan. 11-15 in Anaheim, Calif. Before Anaheim became famous as the home of Disneyland, it was a German farming cooperative located by the Santa Ana River.

Well into the 20th century Anaheim was representative of Orange County, as its primary industry was growing oranges. Though most of the groves have given way to urban development, a few remain and a scattering of strawberry fields still lie among hotel complexes.

The Anaheim Hilton will be the convention headquarters for the 1987 annual meeting.

Young Farmer Discussion Meet competition and the trade show will begin on Sunday morning, Jan. 11. General sessions are scheduled for Monday, Jan. 12 and Tuesday, Jan. 13 at the Anaheim Convention Center. USDA Secretary Richard Lyng will address the opening session of the annual meeting on Monday, and nationally-known radio personality Paul Harvey will be the general session speaker on Tuesday.

Special interest conferences will be conducted on Monday and Tuesday. The official business session of the annual meeting, including adoption of policy recommendations, will be conducted on Wednesday and Thursday.

The entire Michigan Farm Bureau delegation will be housed at the Anaheim Marriott, which is directly across the street from the headquarters hotel.

Travel Arrangements

Several travel packages have been prepared for MFB members. The most significant change from previous years' reservation procedures is that MFB members will make their own flight and optional postconvention tour arrangements through Spartan Travel by using the agency's toll-free number. Other reservations, including hotel, the Michigan/Ohio Breakfast, AFBF registration fee and optional farm tours will made through MFB.

Members are encouraged to arrive in Anaheim on Saturday,

Jan. 10 to take advantage of discounted airfares, as well as to participate in the Saturday evening theme party and to attend the opening of the trade show, and the Young Farmer Discussion Meet competition on Sunday morning.

Spartan Travel has guaranteed that members will receive the lowest available airfare at the time of booking and will have the flexibility of various departure cities throughout Michigan. Following is a brief listing of the travel and hotel arrangements.

Hotel/Convention Packages

This package includes a room at the Anaheim Marriott, hotel taxes, baggage handling, AFBF registration fee, Michigan/Ohio Breakfast, theme party and round trip airport transfers.

Costs shown below are per person. Airfare for each is additional.

•Three nights — \$315 single occupancy, \$193 double occupancy, \$163 triple occupany.

•Four nights – \$395 single occupancy, \$233 double occupancy, \$193 triple occupancy.

•Five nights — \$476 single occupancy, \$273 double occupancy; \$224 triple occupancy. •Six nights — \$557 single occupancy, \$314 double occupancy, \$254 triple occupancy.

Air Transportation

The price of airfare ranges from \$298 to \$440. The price paid by individuals is contingent upon when airline reservations are made.

Individuals are to contact Spartan Travel directly at **1-800-433-0044** to make their own airline reservations. Roundtrip airport transfers will be provided in the above packages.

Farm Tours

Two full-day farm tours will be available on Wednesday, Jan. 14, at a cost of \$24 per person, which includes transportation and lunch.

Tour #1 will include visits to citrus, avocado and kiwi operations and a family-owned packing operation for radishes, green onions and citrus in Riverside County.

Tour #2, in San Bernardino and Los Angeles counties, will include a visit to California's largest dairy, a winery and the Wymas Water Quality Laboratory, the most sophisticated water quality monitoring station of its kind in the continental U.S.

Las Vegas Post-Convention Tour

MFB members have the opportunity to select a post-convention trip to Las Vegas, Jan. 15-18. Cost per person is \$159 based on double occupancy.

Features of this tour include air transportation from Anaheim to Las Vegas, three nights/four days hotel accommodations, round trip transfers from the airport to the hotel, baggage handling and appropriate taxes.

San Francisco Post-Convention Tour

The "City by the Bay" will host MFB members who choose (continued on page 29)

Early Reservations Save on Travel Fares

AFBF CONVENTION - ANAHEIM - RESERVATION FORM

Name(s)	
Address	A A GULLER
City	Zip Code
Phone ()	County

PLEASE MAKE MY RESERVATIONS AS FOLLOWS:

Anaheim Hotel/Convention Package (Anaheim Marriott) (Does not include airfare)

□3 Nights, Single	\$315 per person
□ 3 Nights, Double	\$193 per person
□ 3 Nights, Triple	\$163 per person
□4 Nights, Single	\$395 per person
4 Nights, Double	\$233 per person
□4 Nights, Triple	\$193 per person
□5 Nights, Single	\$476 per person
□5 Nights, Double	\$273 per person
□5 Nights, Triple	\$224 per person
□6 Nights, Single	\$557 per person
□6 Nights, Double	\$314 per person
□6 Nights, Triple	\$254 per person
and the second	

Date Arriving at Hotel: _____

Date Departing from Hotel: _____

Roommate(s) _

□No preference in roommate

Optional Farm Tours (Jan. 14)

□Tour 1 — Riverside County □Tour 2 — San Bernardino and Los Angeles counties \$24.00 per person \$24.00 per person

Air Transportation/Post-Convention Tours

For air transportation between Michigan and Anaheim and for optional post-convention tours to Las Vegas and San Francisco, contact:

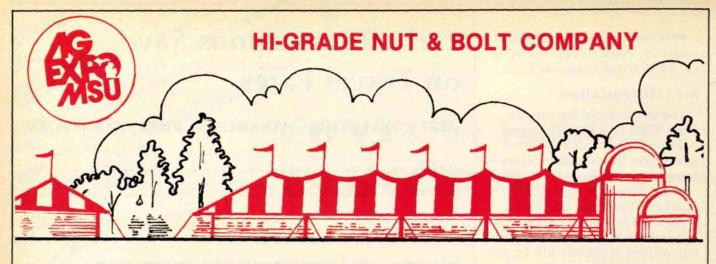
Spartan Travel - 1-800-433-0044

To take advantage of lower airfares and participate in Saturday evening and Sunday activities, a Jan. 10 departure date is recommended.

Mail this reservation form and your check, payable to Michigan Farm Bureau, to the address below. Since space is limited — and to take advantage of the lowest airfare — make your reservations as soon as possible.

Michigan Farm Bureau Attn: Meeting/Travel Services P.O. Box 30960 Lansing, Mich. 48909

* * DEADLINE FOR RESERVATIONS IS FRIDAY, DEC. 5, 1986 * *



See Us in the Farm Bureau Tent!

HIGH SPEED REPLACEMENT DRILLS

Size	Price/Ea	Size	Price/Ea	Size	Price/Ea	
1/16	\$.63	7/32	\$1.13	3/8	\$3.00	
5/64	.63	15/64	1.25	25/64	3.47	
3/32	.63	1/4	1.32	13/32	3.58	
7/64	.68	17/64	1.63	27/64	3.95	
1/8	.70	9/32	1.63	7/16	4.12	
9/64	.77	19/64	1.92	29/64	4.60	
5/32	.77	5/16	2.08	15/32	4.90	
11/64	.83	21/64	2.32	31/64	5.15	
3/16	.92	11/32	2.60	1/2	5.07	
13/64	1.03	23/64	2.92			

GENERAL PURPOSE DRILL SETS

Drill Set Number	Description of Drills Contained in Set	Price Each	
13-GP "Quarterpak"	Consists of 13 frac- tional size drills from 1/16" thru ¼" by 64ths	\$12.50	
15-GP	Consists of 15 frac- tional size drills from 1/16" thru ½" by 32nds		
29-GP "Halfpak"	Consists of 29 frac- tional size drills from 1/16" thru ½" by 64ths	\$62.75	

HITCH PINS



 Size
 Price

 5/8 × 6
 \$ 3.00

 3/4 × 6-1/4
 3.50

 7/8 × 6-1/2
 4.50

 1 × 6-3/4
 5.00

 1-1/8 × 7
 10.00

 1-1/4 × 7
 12.00

HACKSAW BLADES



Size Price/Ea. 10" \$ 1.00 12" 1.25

Farm Bureau MEMBERS ONLY

	entire form with your chec			
lease make	checks payable to: Hi-Gra	ade Nut & Bolt Co	ipany.	Complete Name
			TOTAL COST	
			Complete Address	City
Item	Size or Part #	Quantity		
(terr)	Size or Part #	Quantity	State	Zip Code
Item.	Size or Part #	Quantity	Phone	
Item	Size or Part #	Quantity	THE PARTY OF	
item	Size or Part #	Quantity	the second se	
1490 Maple	UT & BOLT COMPANY	Sub Total Tax (I applicable) GRAND TOTAL	I certify that the empt from all ta:	goods purchased are for farm use only and ex xes.

FARM REPAIR KITS

Part No.

Part No.		
CP-1 \$6.50	-	Cotter Pins 1/16"-3/16" dia. Assorted lengths Approx. 450 pcs.
CP-2 \$6.50	0	Cotter Pins 1/8"-5/16" dia. Approx. 125 pcs.
HPC-1 \$7.00		Hitch Pin Clips Assorted Sizes Approz. 65 pcs.
HPC-P \$3.50		Hitch Pin Clips - in poly bag, 4 of the most popular sizes Approx. 22 pcs.
RP-1-2 \$9.00		Split Itali Pins 1/18"-3/9" dis. Assorted lengths Approx. 400 pcs.
L-F \$6.00	80	Lockwashers and Flatwashers General assertment Approx. 500 pcs.
SS-1 \$9.60		Socket Set Screws No. 10, 1/4", 5/18" and 3/8" dia. with hex keys Approx. 180 pcs.
SMS-1 \$6.50	-	Sheet Metal Scraws No. 6, No. 8, No. 10, No. 12 No. 14 dia. Ass't. lengths Approx. 275 pcs.
WS-1 \$6.00		Wood Scraws No. 6, No. 8, No. 10, No. 12 dia. Assorted lengths Approx. 275 pcs.
MS-1 \$6.50	{) 	MACHINE SCREWS with her nuts 6-32, 6-32, 10-24, 1/4-20 dia. Ass't. lengths Approx. 375 pcs.
MS-2 \$6.50	()	MACHINE SCREWS with her nuts 10-24 and 1/4-20 dia. with longer lengths Approx. 350 pcs.
GF-1 \$7.25	* * *	GREASE FITTINGS Contains all the popular 1/4-28 and 1/8 P.T. fittings Approx. 75 pcs.
WC-1 \$8.00	=3	WIRE CONNECTORS (solderiess type) 18 different con- nectors for popular wire range Approx, 175 pcs.
HNC-1 \$5.50	C	HEX NUTS (USS) coarse thread - 1/4-5/8 dia. Approx. 125 pcs.
HNF-2 \$5.50		HEX NUTS (SAE) fine thread. 1/4-5/8 dia. Approx. 125 pcs.
LNC-1 \$7.00	3	NYLON LOCK NUTS (1999) coarse thread - 1/4-5/8 dia. Approz. 125 pcs.
LNF-2 \$7.00	9	NYLON LOCK MUTS (SAU) fine thread . 1/4-5/8 dis. Approx. 125 pcs.

Pre-Paid Freight on Orders \$50.00 or More

BUY YOUR NEXT CAR AT 1% OVER FACTORY INVOICE

Sav-On Cars is furnishing Farm Bureau members important car-cost information which will save you substantial time and money when shopping for your next car.*

> *Due to demand, some models may not be available for prompt delivery.

Save-on Cars with Your Farm Bureau HERE'S HOW:

- Select as many cars or trucks as you are seriously considering. Fill in the appropriate information on the coupon below.
- Within one business day of receiving your request we will return to you a computer printout personalized for the specific model(s) you have selected. This Car-Option Printout will show you the wholesale and retail cost for the base model and for each and every option available on that particular model.
- You pick the options YOU want, at home, without being pressured. Then, at the bottom of your Car-Option Printout you will find a simple form to fill out which will help you calculate the final dealer invoice cost, including any mandatory charges.
- Use this price to negotiate your best deal with your local dealer, OR, if we list a participating factory-authorized dealer in your
 general area, you can buy the car from him at an average of just 1% over dealer invoice.

Model Year	Make	Model	IMPORTANT	Name	With a Ministration of the second second
Example 1986	BUICK	LESABRE	4-DOOR SEDAN	Address	
			and Million State	City Farm Bureau Membe Here is my: □Chec	
SAV ON CARS	1986 FORD TRUCK	WWW WY	HERE'S	A SAVI	26711 Northwestern Hwy. Southfield, Michigan 48034
halogen he argent whe	S: Chrome fror eadlamps, hub eels, cigarette t, floor mat, ga	caps, fold-av lighter, courte	vay mirrors,	15	

AGRINOMIC UPDATE

Changing Dry Bean Industry Demands Production Skill and Savvy Marketing

Dry bean production in Michigan has remained relatively stable for many years. However, the environment in which Michigan producers compete has undergone critical change.

Beginning in the late 1970s, rapid changes have occurred in this industry, including business consolidation, changes in production areas and demand for specialized product. Any of these factors alone would have a major impact on the industry. Together, they are shaping a new future for the industry across the country.

The major dry bean variety produced in Michigan is navy beans. While in past years Michigan production has remained relatively unchanged, this year's March estimate by the USDA has Michigan farmers increasing their dry bean production by 110,000 acres over 1985.

Outside Michigan, acreage production is on the rise as well, with the USDA projecting a 13% acreage increase nationwide over 1985 plantings. A June 1986 survey by the American Farm Bureau Federation estimated U.S. dry bean acreage at 1,780,000 acres and Michigan plantings at 560,000 acres, both up significantly over last year.

As a result, supplies are increasing and will inhibit a major advance in the market, unless weather problems persist. The navy bean market price will eventually dictate which producing areas are best able to compete. In the meantime, expected overproduction will depress prices.

In addition, the relative value of wheat and feedgrains will continue to influence dry bean production and marketing. By virtue of expected world production, most analysts do not see a turnaround in wheat and feedgrain prices until 1987, unless weather problems occur.

Commodities not eligible for government support programs will likely feel the ripple effect as producers are gradually attracted toward specialized crops that have higher expected returns than wheat and feedgrains. This was dramatically demonstrated last winter with the original "50/92" provision in the 1985 farm bill that would have encouraged planting dry beans as a "non-program crop."

Producing quality dry beans requires a considerable amount of expertise, but savvy producers employ cultural practices on the production side to help the marketing side. Higher quality dry bean production contributes to the quality of the overall raw and processed product and, in turn, will affect the prices producers receive.

The most striking example of this is in the production of dark red kidney beans, where the grower bid can range dramatically based on the quality the producers are able to deliver.

Agribusinesses connected with the dry bean industry are also going through some rapid changes. Mergers, buyouts and business failures have forced the restructuring of the remaining firms. Dealers are sensitive to the need for a competitive structure.

Consolidation of food companies and market integration are spelling change in the dry bean industry as well. Today fewer independent elevators are engaged in merchandising, although the number involved in processing is relatively stable. Cooperatives, however, continue to serve Michigan dealers and growers fairly well.



Everything from bean soup to bean brownies is sampled at the annual Capitol Bean Day. It's a consumer-friendly promotion supported the Michigan bean industry.

The advantage of buying and selling in all markets is a matter of business diversification. This trend throughout the bean business is likely to continue and lead to the expansion of highly specialized processing operations. Growers are finding that highly specialized markets are providing the best opportunities for returns over the long run. Product distinction between canned and dry packed beans is a natural evolution and will require specialized raw product processing.

Declining consumption of dry beans limits new product development. Domestic market maintenance and cultivating new export markets is absolutely necessary to prevent further declines in demand. Recognizing the importance of exports, Michigan dealers and growers have put a considerable amount of money and effort into foreign market development.

(continued on page 29)

DISCUSSION TOPIC

Farm Bureau: Meeting the Needs in 1990

In the sixth century B.C., the Greek philosopher Heraclitus said: "There is nothing permanent except change."

It's obvious that agriculture has undergone dramatic economic and technological changes in recent years. And it's clear that developments in areas such as biotechnology will create opportunities...and challenges... in the future.

How can the Farm Bureau organization help agriculture successfully cope with the challenges just over the horizon?

First, your state and county Farm Bureau is uniquely well suited to lead farming toward the vision of tomorrow because Farm Bureau is a grassroots, member-directed organization. In his book *Future Shock*, Alvin Toffler said that democratic organizations and societies are best able to adapt to the rapid pace of change because they get frequent feedback and "course corrections" from their individual members.

Farm Bureau is just that kind of feedback-oriented organization. Through its farmer-controlled and oriented structure and activities, Farm Bureau ensures that it is indeed the "voice of agriculture" for eight out of ten farmer families.

Second, Farm Bureau has committed itself to a process of planning and goal setting that analyzes the future of the organization and provides a blueprint for meeting the needs of the future. Michigan Farm Bureau recently completed nearly two years of effort that included extensive, statewide speak-up meetings and resulted in a comprehensive set of longrange goals and objectives. The goals are statements of outcome for the organization that are three to five years in the future. They provide a general but clear target on which the organization will focus its resources. The accompanying objectives take Farm Bureau, step by step, from where it is now to where it wants to be as stated in the goals. They are statements of what will be done by the organization during the next 12 months to move toward accomplishment of the goals.

Your county Farm Bureau can help meet the future needs of its members by going through a similar process.

Beginning to Plan

Before thinking about what your county Farm Bureau will be like in the future, it's important to think about the needs that exist in your county. Next, the programs and activities that Farm Bureau is currently doing need to be surveyed in relation to how they are meeting those needs.

An analysis has to be done of where your county will be and what it will be like in five years if no changes are made. Unless deliberate changes are undertaken, an organization will continue to operate in the future the way it has operated in the past.

The county organization needs to take a look at membership, finances, programs and activities, organization structure, leadership, facilities and equipment and what's going on in the outside world that will have an effect on Farm Bureau.

Tying all these threads together will provide a fairly accurate picture of what your organization looks like and how it is serving the needs of members. How does this forecast look in your county? Chances are there are some good things you see that you would like to keep and other things that you would like to change.

The Planning Process

At this point, the organization should work to surface new ideas that will strengthen existing programs and shape a county Farm Bureau which meets the identified needs.

The next step is for the county board of directors to pull together the ideas that have been generated and express them in written goals. Goals are statements of outcome your county wishes to achieve by a certain designated time.

Once the goals are approved by the board, the county committee structure can be utilized to develop plans of action to achieve the goals.

Community Action Groups can be an important link in this planning process because they can suggest new ideas and serve as a sounding board for new ideas.

We hope this overview will encourage your county Farm Bureau to consider getting involved in the goal-setting process. The results of such an effort will help ensure that your county Farm Bureau will remain a positive and dynamic force in agriculture in 1990 and beyond.

Discussion Questions

- •List the needs that exist in your county, which Farm Bureau can help to meet.
- List the programs and services Farm Bureau currently conducts that could help meet these needs.
- •What new programs or services could be developed to meet these needs?

Legislative Review

(continued from page 8)

Bureau, increased education for agents, audits at least every five years, and a merit plan for basing rates.

•A "rebuttable presumption" that the last liquor licensee to serve an intoxicated person is liable in dramshop cases.

•Requiring the secretary of state to suspend the driver's license of minors using false identification to buy liquor.

•New penalties for altering, removing or placing misleading information in a medical file.

•Definition of governmental liability granting greater immunity to employees operating within their authority (county, township, schools, cities, etc.).

•More authority to medical licensing boards to impose sanctions against licensees.

Export Authority – S.B. 27 (P.A. 157) creates a 12-member commission to help promote the export of Michigan products. It consists of the state department heads from commerce, agriculture and treasury, and nine members appointed by the governor. Bonds could be issued for loans to qualified exporters who ship 51% or more of their goods outside the U.S. FB supports the legislation.

P.A. 116 Tax Refunds -

H.B. 4788 (P.A. 160) has passed and requires the landowner to include a property tax receipt for the current year or previous year with the P.A. 116 refund request. Without the receipt, a joint refund check payable to the landowner and the county treasurer will be issued.

Extension's EMAT Program – Initially this was not put in the MSU budget. FB succeeded in having funding of \$200,000 included by the House-Senate conference committee. **Ethanol Production** – S.B. 630, which provides incentives to encourage companies to build production facilities in Michigan, has stalled in the House Taxation Committee. The Treasury Department opposes the bill, claiming it is costly.

The Senate passed the bill 33 to 0, recognizing that a major new market would be created for Michigan farmers. This will be an issue in the fall session.

Wine Cooler Deposit Proposal — The Senate approved and sent to the House a ballot proposal to require deposits on "wine coolers." However, there may not be time for the House to act on it in September.

Other Ballot Proposals – It appears that sufficient petition signatures have been turned in to put two issues on the November ballot. One would permit capitol punishment in Michigan, and the other would bar certain utility rate increases for power plant expansion.

Other petition drives failed to get sufficient signatures. These include the "Part Time Legislature" proposal, and the last minute drive to put the "wine cooler" and "mixed special drink" container proposal on the ballot.

School Aid Budget – The school aid budget is 7% higher, totaling \$1.97 billion with \$545 million in general funds, the rest from the school aid fund (lottery, sales tax, etc.). It assumes a 17,000 student decrease to under 1.7 million. The state aid formula allocates \$305 per student, up from \$303, plus \$72.25 for each operating mill (up from \$68.50).

A school district levying 30 mills for operations would be guaranteed \$2,472.50 per student (up from the current \$2,394.35), an additional incentive of \$29 per pupil in grades 9-12 if curriculum requirements are met and another \$12 if grades 1-12 have class sizes of less than 25.

The budget also allocates \$158.2 million for special education programs, plus \$60 million for intermediate school districts' special education; \$102 million for transportation; \$32.1 million for compensatory education; and \$28.6 million for vocational education.

Forestry Trucks – H.B. 5523 (P.A. 153) expands the Motor Carrier Act, which presently exempts the transportation of "pulpwood, logs and wood chips" by adding "bark, sawdust or any other forest byproducts" and increases the present 100 mile limit to 140.

Crop Gleaning – H.B. 4494 (P.A. 130) extends the present law through 1988 and increases the income tax credits to the farmer from the present 10% to 20% of the wholesale value of the products gleaned by charitable organizations.

Michigan Honey or Maple Syrup – H.B. 4470 (P.A. 131) clarifies the law allowing a retail outlet for pre-packaged Michigan honey or maple syrup to operate without a license provided it is operated by the producer and the processing facility is licensed. It also provides for a late fee on new or renewal license applications (processing, packing, preserving, storing, selling, etc.) in the amount of \$10 per business day or a maximum of \$100.

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

Convention '87

(continued from page 23)

this optional post-convention tour, Jan. 15-19. Cost per person is \$286 based on double occupancy.

Features of this tour include motorcoach transportation from Anaheim to San Francisco, one night hotel accommodations in Monterey, three nights/ four days hotel accommodations (at Fisherman's Wharf) in San Francisco, two-hour guided tour of the Hearst Castle, eighthour guided tour to northern California wine country, baggage handling and appropriate taxes.

Rates for post-convention tours are subject to availability and change; they will be confirmed at the time of booking. The tours have a minimum and maximum capacity and will be on a "first-come, first-served" basis. The price of these tours is in addition to the hotel/ convention packages.

Agrinomic Update

(continued from page 26)

Although foreign markets have taken a major share of the U.S. dry bean crops, the marketing edge for Michigan's dry bean industry in the future may be in Michigan dealers and growers accepting a share of the importer's risk. The foreign buyer is as sensitive to the availability of quality product as domestic buyers, but has the added risk of exchange rates and shipping to contend with.

In summary, Michigan's dry bean industry will have to develop production and marketing strategies to deal with new competition, declining demand, a trend toward more specialized product, and a need to reduce the variables associated with exporting beans.



WI call 1-800-472-7003, Ext. F-999 or write

NEW ''MINI-BOARD'' FOR

SOIL CONSERVATION

RURAL LIVING, JULY-AUGUST 1986

СПУ

SEE US AT AG EXPO JULY 22-24







The Farm Bureau Tent Lot Nos. 248, 249 348 and 349.

Selected Issues

(continued from page 15)

Ag Loan Program (H.B. 4690) – Vote on passage of bill to increase the amount of state funds deposited in banks for use within prescribed limits to make loans to farmers. Passed by Michigan House May 28, 1985. FB favored a "Y" vote.

Clear Title (S.B. 362) – Vote on passage of bill to amend the Uniform Commercial Code and exempt buyers of farm products from liability to pay for debts against the product owed by the seller. Passed by Michigan House Nov. 12, 1985. FB favored a "Y" vote.



Dealers Needed for Brand New Product—

Flat Plate Satellite Antenna

Measures 4' x 7' x 2". . . Hangs in window or mounts on wall or roof . . . Opens up market to 45 million people who live in Apartments, Condo's, Mobilehomes, Travel Trailers, plus areas where they have restrictive covenants. "HOT" new product . . . No Inventory . . . Full or Part-Time . . .

Call Today . . . 303/591-9683 for dealer information. Land Assessment (H.B. 4879) – Vote on passage of bill to allow assessors to use property sold at auction as evidence of true cash value for assessment purposes. Passed by Michigan House Nov. 12, 1985. FB favored a "Y" vote.

Right-to-Know (H.B. 4111) – Vote on passage of bill to require that certain hazardous substances in the workplace be labeled and that employees receive certain information about the substances. Passed by Michigan House Jan. 14, 1986. FB favored a "Y" vote because of amendments giving special consideration to farmers.

Certified Seed (H.B. 5338) – Vote on passage of bill allowing certification of seed(s) for sale in Michigan which have been certified in another state if an inadequate supply of the seed(s) exists in this state. Passed by Michigan House March 10, 1986, FB favored a "Y" vote.

Tax Refunds (H.B. 4788) – Vote on passage of bill to require P.A. 116 and Homestead Property Act income tax credit refund checks to be made jointly payable to the taxpayer and county treasurer unless a copy of a receipt showing payment of property taxes is furnished. Passed by Michigan House April 16, 1986. FB favored a "Y" vote.

Water Commission (S.B. 629) – Vote on passage of bill expanding the Great Lakes and Water Resources Planning Commission by one member and requiring the additional person to have a background in agriculture. Passed by Michigan House May 12, 1986. FB favored a "Y" vote.

RURAL LIVING, JULY-AUGUST 1986

FARM EQUIPMENT

Complete Line of New and Used Irrigation Equipment - Also equipment for manure pumping and spreading by gun. tanker. or injection. Plummer Supply. Inc., 1-800-632-7731. (1-12t-24p)

Hog Equipment - Del-Air heat exchangers. Osborne feeders, K.G. John-son farrowing crates. Chore-Time feeding. Mix-Mill systems. Hamilton Distributing Company. 616-751-5161. (6-12t-22p-ts)

Grain Dryers - Stormor Ezee-Dry, Farm Fans Automatic. Used Dryers, PTO and Automatic. Hamilton Distributing Company. 616-751-5161. (6-12t-17p-ts)

Wanted: late model tractors, combines, comheads and compickers. Shin-abery Equipment Co., 517-448-8091 or evenings. 517-523-2803. Ask for Bob Jr. or Wayne. (2-12t-20p-ts)

WANTED TO BUY: International 7 and 8 ft. grainbinders. International PTO and ground-driven cornbinders. John Deere Model M horse-drawn manure spreaders. and New Idea #206 tractor spreaders John Spezia. Leonard. Mich. 48038. 313-628-4147. (7/8-36p) 313-628-4147.

CUSTOM MANURE PUMPING AND SPREADING with irrigation equipment of lagoons, tanks and pits. Phil Banner. 1-800-632-7731. (7/8-3t-16b)

FOR SALE: 20x60 A.O. Smith Harvestor silo. Gollath unloader. Mueller gal. high perform bulk tank. 1.000 313-622-8267. (7/8-15p)

LIVESTOCK

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)

Registered Suffolk Rams: lambs and yearlings. Good bloodlines. reasonably priced. For more information call 517-782-3469. (7/8-2t-15p)

REAL ESTATE

Blueberry farm - 30 acres and 4 bedroom home. 20 acres in top quality producing cultivated blueberries. Farming equipment, irrigation system, fremont, Mich. Call "Mike" 616-924-0229. (6-2t-23p)

FOR RENT: Log cabin in U.P. Furnished, has electricity. On lake - good

fishing. For more information write: Route I. Box 892. Munising, Mich. (7/8-21-22p) 49862 FOR SALE: 80 acres, more possible. Cheboygan County 4-bedroom home, out buildings. Paved road, prime area.

widowed. Call Century 21 Baldwin Real Estate. Ask for Lorna - 800-336-0003. (7/8-27p)

REAL ESTATE

Condo on New Smyrna Beach. Florida for sale or rent. Completely furnished. two bedrooms, two baths, ocean view from the fourth floor. Tastefully decorated. Phone 517-393-7857. (7-21p)

320 acres with 115 acres of trees and five buildings. Thumb area. Only \$150.000. Ask for Theo. Century 21 at the Lakes, phone 313-698-2111. (6-21-230)

Whatley Realty Inc., southeastern Michigan, 4571 W. U.S. 223. Adrian. 49221: 517-263-7855 or 517-Mich. 423-7411. Homes - commercial farms. Let Whatley list or sell your home. Multiple listing service. Salesman and auctioneer -Vaughn Jo Lewis. 3310 Paragon Road, Tipton. Mich. 49287: 517-431-2571. (7/8-3t-38p)

MISCELLANEOUS

Will Forms - Make your own will easily! Ready to fill in. Mail \$1.95 (2 for \$2.25) to Forms. Box 3609. New Haven, Conn. (12-9t-22p-ts) 06525.

Will your bank give you a credit card? Ours will. Guaranteed regardless of credit history. Visa or Mastercard. Write to National Credit Bureau. Box 32580. Euclid. Ohio 44132. (7-2t-29p)

How to start and operate "7" of your own profitable business at home, plus '3' free bonuses. For free details write to National Marketing and Associates. Box 32580, Cleveland. Ohio 44132-0580. (7-2t-31p)

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)

Old-time fiddle music on cassette. Send long S.A.S.E. for list to Fiddle Music, 448 E. Main St., Kinde, Mich. 48445. (5-3t-15p)

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)

Live fish for stocking ponds. Also aerators, equipment and weed control chemicals. Phone 616-834-7720. Grant. Mich. (4-6-8-15p)

We research the current value of old stocks and bonds. Abraxas Research Ser-vice. P.O. Box 1296-RLM. Gresham. Ore. 97030. (7/8-3t-20p-ts)

DOGS

FOR SALE: Australian Shepherd Pups. Great family pets. watch dogs and cattle dogs. Zielland Farms. Port Austin. 517-874-4616. (7/8-2t-17p)

Vote for "Friends of Agriculture" in August 5 Primary ElectionI

FOR HOMEMAKERS

Pure Vanilla From Haiti. Excellent for baking! Improves tastel Very economical at only \$5.00 per 16 oz. bottle. Only onehalf recipe measure needed. Write to 'Vanilla,' 3608-2A Camelot Dr. S.E. Grand Rapids, Mich. 49506 (add \$1.00 for shipping per bottle). (7/8-4t-39p)

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)

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

Name		
Address _		
Farm Bu	reau member 🗆 Non-me	mber
Run the fo	llowing ad in the	issue(s):
	- Incara	
_	and the second	VL PL BL
Nords	Insertions To	tal Due



Michigan Farm Families... Get the Protection You Want and the Cash You Need

From Farm Bureau Life Insurance Company of Michigan

Meeting the needs of a family requires a lot of planning and a lot of money. That's why a Universal Life policy from Farm Bureau Life is so valuable for farm families who have big plans for the future.

Besides low-cost life insurance protection, Universal Life provides a substantial cash value fund that you can use to buy property, pay off a mortgage, educate your kids, or fund your retirement.

Much of the premium you pay into your Universal Life policy accumulates as cash value which you can withdraw when you need it. And your cash value fund earns a high rate of interest, one of the highest paid anywhere in Michigan. Universal Life is so flexible that it can meet your life insurance needs for your entire lifetime. You can increase or decrease the death benefit when you need to, reduce or increase your premium payments as needed, and use the cash value when you need it most.

Your big dreams may carry big price tags, but you can accumulate the cash you need with a Universal Life policy, and all the while you'll be protected by life insurance.

Find out how Universal Life can make a big difference in your family's future. Call your Farm Bureau Insurance agent today.

Making your future a little more predictable



Michigan Farm Bureau Rural Living Magazine P.O. Box 30960 7373 W. Saginaw Hwy. Lansing, Michigan 48909

Non-Profit Organization U.S. POSTAGE **PAID** Lansing, Michigan Permit No. 37