

Rural Living

MICHIGAN FARM NEWS

NOVEMBER 1987

Inside: Policy and Programs Highlight
FB Annual Meetings

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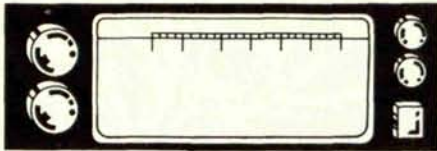
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STATION	AIR TIME
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WPAG, Ann Arbor	6:20 a.m. Sat.
WLEW, Bad Axe	.
WHFB, Benton Harbor	6:20 a.m. Sat.
WBRN, Big Rapids	.
WKYO, Caro	6:20 a.m. Sat.
WTVB, Coldwater	12:55 p.m. Tues.
WDOW, Dowagiac	6:20 a.m. Sat.
WZXM, Gaylord	.
WPLB, Greenville	.
WCSR, Hillsdale	6:20 a.m. Sat.
WHTC, Holland	12:15 p.m. Sat.
WKZO, Kalamazoo	.
WKLA, Ludington	.
WSMA, Marine City	6:20 a.m. Sat.
WDMJ, Marquette	7:17 a.m. Sat.
WCEN, Mt. Pleasant	6:20 a.m. Sat.
WOAP, Owosso	6:20 a.m. Sat.
WSGW, Saginaw	5:05-6 a.m. Sat.
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WBMB, West Branch	6:20 a.m. Sat.

*Contact the station for day and time of airing

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**GET THE LATEST SCOOP ON
YOUR ORGANIZATION...**

RuralLiving

MICHIGAN FARM NEWS

A Publication of the Michigan Farm Bureau

About the Cover

Nearly 1,500 FB members and guests will gather at the Amway Grand Plaza Hotel and Grand Center to set organization policy, Dec. 1-4, 1987.



In This Issue

Policy and Programs Highlight FB Annual Meetings

From the statewide series of county annual meetings to the MFB annual meeting in Grand Rapids and ending with the AFBF annual meeting in New Orleans, Michigan farmers will draft a slate of policy statements to guide the organization through 1988.

7

The Kind of Car You Drive Can Drive Your Insurance Costs

Shop carefully before you buy your next car, advises Farm Bureau Mutual Insurance Company, because the kind of car you choose could raise or lower your auto insurance costs.

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*Season's
Greetings*



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FREE MACMA Products with your paid 1988 FARM BUREAU MEMBERSHIP and \$125.00 order.

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Boneless Ham (fully cooked)
Hickory Stick (summer sausage 1 lb.)
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Reusable Wood Box
Spicy Hickory Stick
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Boneless Ham (fully cooked)
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MSU Cheddar Cheese (1/2 lb.)
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Cherry Butter (10 oz.)
Red Raspberry Seedless (preserves)



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All products 100% satisfaction guaranteed

TO PLACE YOUR ORDER, PLEASE CONTACT YOUR COUNTY FARM BUREAU.

Conflict Centers on Use of Rural Resources

It was gratifying to see the number of Farm Bureau leaders who attended the series of animal waste information meetings conducted by our organization this fall.

The sessions were a good example of the strength of Farm Bureau. No other organization offers these kinds of opportunities for farmers to meet and discuss issues that are crucial to their industry.

Farmer attention to the manure issue underscores the interest that agriculture has in aggressively expanding livestock production in our state through the use of advanced technologies. But new, more efficient methods of growing hogs — or any other agricultural commodity — challenge the images and concepts that many non-farm people hold about exactly what is a "traditional" agricultural practice in the 1980s.

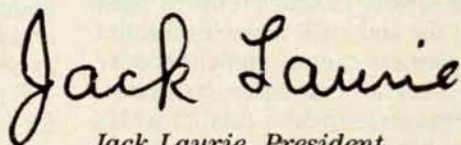
There's no doubt that consumers have a generally good image of agriculture. That's true in part because many people have fond memories of visiting "grandma and grandpa's" farm in the summer...and they retain that picture of what a farmer is.

But, those kinds of positive images also handicap our efforts to help non-farm people understand the needs of modern agriculture. Sometimes the memories and impressions of traditional farming create a barrier that stops the flow of new information.

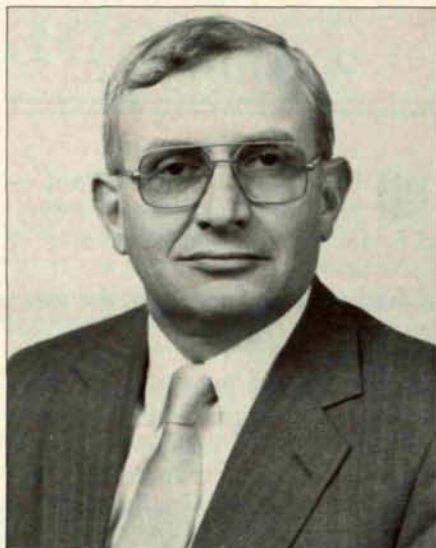
Perhaps this communications problem is one of the reasons that agriculture is now facing a challenge much broader than the dispute over manure. What farmers are really dealing with is a general conflict over the use of rural resources.

Livestock management is just the tip of the iceberg. In my opinion, following close behind will be challenges over chemicals, fertilizers, dust, noise...and many other aspects of modern agricultural practices.

It's a challenge that I think agriculture will successfully handle because farmers are the true environmentalists. How many other business people and their families live at the place of their livelihood? Farmers have more incentive than anyone to ensure the quality and safety of the air they breathe, the water they drink and the soil they work.



*Jack Laurie, President
Michigan Farm Bureau*



Seeds

- President Laurie spent two days (Oct. 4 and 5) in Arlington, Va., for National Dairy Commission Meetings.
- During October President Laurie was scheduled to attend annual meetings in Alpena, Clinton, Genesee, Isabella, Lapeer, Montmorency, and Washtenaw counties. In several of the counties, farm tours were arranged in connection with the annual meeting visit.
- President Laurie addressed members of the Harper Woods Rotary Club on Oct. 13.
- President Laurie hosted a meeting of livestock by-product management interests, Oct. 16.

Legislative Review

Washington

■ U.S./Canada Trade Pact —

The trade negotiators for the U.S. and Canada succeeded in hammering out a deal said to eliminate all tariffs between the two countries by January 1999. The pact was described by U.S. Treasury Secretary James Baker as a "deal in principle." The agreement still faces ratification in both countries.

For agricultural products, the two countries agreed to eliminate tariffs, to provide more access to the Canadian market for U.S. horticultural products, conditionally eliminate the Canadian import licenses on U.S. grains, and to remove transportation subsidies for products shipped through Canada on their way to the U.S.

■ Crop Signup Delay? —

The enrollment period for the 1988 farm programs may have to be delayed until after Nov. 20 because of congressional stalling on federal budget legislation. Nov. 20 is the deadline for meeting the Gramm-Rudman deficit targets and if Congress fails to cut spending enough to meet the targets, automatic cuts in all programs would have to be made. Such an occurrence would negate any agreements made on farm program sign up. Also to be decided is whether partial deficiency payments will be made at the time of signup in the 1988 programs.

■ Farm Credit Legislation

— The Senate agriculture subcommittee on credit continues its markup of the bill to assist the Farm Credit System, but passage by the Senate could be delayed for some time. The Senate is still stymied by budgetary constraints which also threatened to stall the measure in the House.

The House bill (HR 3030) was approved by the House on Oct. 7 and included the secondary market

provisions. The House bill also provides for \$2.5 billion of FmHA assets to be sold to offset the cost of the Farm Credit System bill. □

■ Water Plan Recommendations —

The Great Lakes and Water Resources Planning Commission, created two years ago, has released its report containing some 90 recommendations.

They include:

- New revenue sources to support water management programs that protect overall quality. Proposed revenue sources to include fines and penalties, user and discharge permit fees, etc.

Lansing

- A bonding program of at least \$500 million to attack critical environmental problems such as hazardous waste sites, etc.

- Implement the Great Lakes Water Quality Agreement and the Great Lakes Charter.

- Consider the quality of the entire watershed when making water quality decisions.

- Require water use reporting by major users, such as agriculture, industry, and power.

- Water conservation education programs.

Presently, DNR rules provide for basing discharge permits on the pollution of a watershed but the new proposals would be much more comprehensive in protecting quality and considering non-point sources of pollution.

The serious budget problems again facing the state will make it difficult to implement the recommendations. James Koski, commission chairman, said "the state spent a total of \$110 million last year for water planning with \$52.8 million being spent on clean-up, and that's not the way to manage water."

This is the commission that, when

first appointed, did not have a member specifically representing agriculture even though the law provided for a representative. Farm Bureau successfully supported new legislation requiring appointment of an agricultural representative. That person is Fred Henningson, Extension director in St. Joseph County. He is an expert in water issues that affect agriculture and has done an excellent job representing agriculture on the commission.

■ Speed Limit —

Two different bills are in the Senate to increase the speed limit to 65 mph on certain highways. The bills result from negotiations during the summer recess between legislators and the governor's office. The governor vetoed a bill passed prior to recess because it did not contain a ban on "fuzz-busters." It then became apparent that Michigan would likely lose \$12 million or more in federal funds because traffic was moving in excess of 55 mph.

One of the present bills, SB 437 (Sen. Fessler) would apply to the federal interstate system and rural four lane or limited access U.S. highways, i.e., U.S. 23, 127, and 131. These highways, however, are not included in the federal legislation allowing the higher speed limits, which could create a problem. The 65 mph speed would be allowed only during daylight hours. SB 437 would also increase mandatory fines to between \$20 and \$80 plus costs and increase points from one to four on the driver's license.

The other bill, SB 135, (Sen. Cruce) would only cover the 730 miles of rural interstate system. Mandatory fines would be \$10 to \$100 and points would also be increased to one, three or five.

Some have also suggested that a \$5 surcharge be added to each violation to fund increased highway patrols.

(continued on page 18)

Action-Packed Agenda Set

By Donna Wilber

Make History With Today's Farm Bureau, will be the theme of the 68th MFB annual meeting at the Amway Grand Plaza and Grand Center in Grand Rapids, Dec. 1-4. Members attending the action-packed event will take a glimpse back at their American and FB heritage — and look ahead to the future of their organization and industry.

Adopting policies to guide the organization in the year ahead will be their top priority activity, but there will also be opportunities for fun and fellowship with FB friends from all parts of Michigan. Recognition for achievements, young farmer competition for prizes and glory, renowned speakers and entertainment will be on the agenda.

Tuesday, Dec. 1

Action will start with the 39th annual meeting of Farmers Petroleum Cooperative, Inc. at 10 a.m. The business meeting will include a review of FPC and subsidiary's operations for 1987, a proposed amendment to the by-laws to allow non-agricultural membership participation, reports of officers and committees and the election of two directors.

The MACMA luncheon at noon will feature a speaker on international trade. MACMA's 26th annual meeting will follow and include election of directors.

MACMA's Direct Marketing Division will again furnish MFB delegates an ice cream social before they go into session. The MFB annual meeting will be called to order at 3 p.m., when delegates begin their consideration of a slate of policy resolutions presented by the 20-member Policy Development Committee under the direction of MFB Vice President Wayne Wood.

Wednesday, Dec. 2

Delegates and guests who rise early for the Welcome Breakfast, sponsored jointly by the MFB Women's Committee and Promotion and Education Committee, will be entertained and inspired by guest speaker Jolene Brown. The Iowa farm woman is in demand through-

Wednesday is Young Farmer Day at the convention. Delegates and guests are encouraged to show support for their district representatives by attending the Discussion Meet competitions and, at the same time, discover how today's young farmers feel about key issues facing agriculture. Preliminaries begin at 11 a.m., semi-finals at 1:30 p.m., and finals



Once again this year, the annual FB trade show will offer FB members and guests to the annual meeting an opportunity to talk with representatives of the products and services offered by the Farm Bureau companies.

out the U.S. as a professional speaker and human resource skills trainer, and for appearances on radio and television. She is also a writer for six national agricultural magazines.

"Waste or Agricultural Resource — Economic Growth or Environmental Quality" will be the topic at the commodity session, which begins at 9:30 a.m. Two farmers, an MSU agricultural economist, and a DNR environmental official will form a panel to discuss this challenging issue.

at 4:30 p.m. The winner will receive not only a trip for two to New Orleans to participate in the national meet, but also a trip for two to Hawaii, courtesy of FB Travel and the MFB Young Farmer Department. A new Young Farmer contest sponsor, Great Lakes Hybrids, Inc., will award a \$1,250 product certificate to the winners of the Outstanding Young Farm Woman and Distinguished Young Farmer titles.

(continued on next page)

MFB Annual

(continued from previous page)

During the noon luncheon, MFB President Jack Laurie will deliver his first annual address to members. Delegates will continue their consideration of resolutions from 2:30 to 4:30.

The annual awards banquet and program that evening will have an historical flavor as counties collect their stars and Young Farmer winners are announced. This star-studded activity will be followed by a casino night and Western-style hoedown.

Thursday, Dec. 3

A well-known political figure will address members at the 7:30 a.m. AgriPac Breakfast. Admission to this event will be the cost of the meal only, rather than a fund-raiser for AgriPac. Tickets are available through county FBs.

Delegates will spend most of today considering resolutions. Gov. Blanchard has been invited to address the delegates and guests at the noon luncheon.

Members, guests from other organizations, government agencies, and MSU, will be treated to a special salute to America at the annual banquet Thursday evening. A multi-media, three-screen presentation with a live choir from Lake Odessa, "Liberty" received national plaudits at the rededication of the Statue of Liberty. Presentation of the Distinguished Service to Agriculture award, MFB's highest honor, will also be part of the program. Vice-President George Bush has been invited to attend.

Friday, Dec. 4

Delegates will complete their policy process today. Also on the agenda will be the seating of directors from odd-numbered districts, one director at large, directors representing the Young Farmer and Promotion & Education committees, and nomination of the MFB president. □

Policy Development Process

Members Have a

By Marcia Ditchie and Kimberly Marshall

Every year FB members are given the opportunity to develop the policies they want to govern their organization during the coming year and, according to MFB President Jack Laurie, they rise to the occasion.

"No other organization seeks the input of its grassroots members in developing organizational policy like Farm Bureau does. As a result of our philosophy, each year the State Policy Development Committee receives nearly 1,200 policy resolutions that were developed by individual members, Community Action Groups or county policy development committees across the state," said Laurie.

The 20-member State Policy Development Committee is divided into eight subcommittees, which include taxation and education; state affairs; health, welfare and safety; commodities and marketing; transportation and labor; natural resources; national and international affairs; and bylaws and internal affairs.

The committee will meet Nov. 9-11 to prepare the final slate of policy recommendations that will be presented to the voting delegates at the MFB annual meeting in December.

"Of those 1,200 resolutions received from the counties, there's a significant amount of duplication,"



Grassroots policy development in Farm Bureau relies on the input of members of all ages, and all commodity interests. County FB annual meetings provide the opportunity for discussion and consideration of many viewpoints.

"The state committee has met three days with resource people since mid-August, gathering background information and gaining a better understanding of the issues currently facing agriculture," Laurie said.

said Laurie. "Using the input they received from resource people and the subcommittee process, the committee will evaluate each of the resolutions submitted by the counties and develop a manageable slate of

Voice in Policy Making

resolutions the delegates can deal with, usually around 175."

Resource People are Valuable

Meeting with resource people prior to preparing the state committee's recommended policies is a valuable step in the policy development process, according to Genesee County FB President Sandra Hill who serves as chairperson of the Transportation and Labor Subcommittee.

"The resource people that each subcommittee meets with are more knowledgeable on a broader range of specific issues than farmers are," she said. "My subcommittee met with MSU Labor Specialist Al Shapley regarding labor issues. He reviewed some new and proposed legislation which included the Immigration and Naturalization Reform Act, field sanitation, parental leave and minimum wage," Hill said. "Dr. Shapley brought the subcommittee up-to-date on where the legislation stands now and how it would impact agriculture if passed in its present form.

"Regarding transportation issues, Bob Smith, MFB senior legislative counsel, gave the subcommittee information on how roads were funded in the past and what inflation has done to push up the cost of construction and that, right now, Michigan's roads are deteriorating."

Developing Consensus

How does the subcommittee operate after gathering all the background information?

"When we meet in November we will discuss the different aspects of an issue trying to develop a consensus of the subcommittee members," said Hill. "We will look at all of the county resolutions dealing with our subcommittee and see where action needs to be taken and then write a

policy resolution addressing the necessary action."

Some of the key issues on which Hill sees her subcommittee preparing policy recommendations for the voting delegates to consider include national minimum wage, immigration reform, MI-OSHA, field sanitation and transportation reform.

To give some background infor-



Don Inman, chief of the DNR's Office of Environmental Enforcement, served as a resource person for the Natural Resources Subcommittee.

mation to the Natural Resources Subcommittee on issues such as animal waste and wildlife damage, were DNR staff and MDA Director Paul Kindinger. They were invited as resource people at a recent subcommittee meeting in Lansing.

"I think it was really worthwhile having them in. They have a much better insight about some issues, we may not always agree, but we are willing to hear them out," said Ed DeWitt, Natural Resources Subcommittee chairperson. "With this animal waste issue, Kindinger is right in the middle. I think he is representing

agriculture the best he can. This animal waste issue is going to be a major concern over the coming years."

Wildlife Damage Issue

Karl Hosford, chief of the DNR Wildlife Division, is taking a strong stand on cutting down the number of wildlife responsible for crop damage, said DeWitt.

"Hosford wants to encourage hunting in areas of the state heavily populated with deer," DeWitt said. "I suggested as one possibility that he install a bounty system in those areas. A certain number of deer would be tagged and when that deer was bagged, the hunter could turn the tag in for a set sum of money.

"Hosford also said that although there are no funds directly available for wildlife damage, landowners can charge people to hunt on their property," said DeWitt. "Special deer hunting permits are going to be made available to landowners to give them an early start on the regular hunting season."

A lot of time and effort are put into the final resolutions the delegates see at the state annual meeting.

The subcommittees go through all the county resolutions and consolidate them into a manageable number. The resolutions are then worked on so they are clearly worded. The subcommittees then present the possible resolutions to the whole policy development committee. The resolutions are then either approved, disapproved, or sent back to the subcommittee for more work.

"I think the policy development process is much more effective than many people realize," said DeWitt. "Farm Bureau is the largest organization in the state by far with a grassroots system that works. It is very impressive to legislators." □

See National Policy Made

The 69th AFBF Annual Meeting is set for Jan. 10-14, 1988 in New Orleans, and Farm Bureau is sparing no effort to create an entertaining and information-packed program. From the opening vesper service on Jan. 10, through two action-packed general sessions with nationally-known speakers and spectacular entertainment, special interest conferences and the final deliberations of voting delegates as they hammer out the organization's 1988 policy resolutions, the annual convention and trade show promises to be an exciting event!

Young Farmer Discussion Meet competition and the trade show featuring exhibits by some of the nation's leading agri-businesses, will begin on Jan. 10. General sessions are scheduled for Jan. 11-12. "A

Cajun Country Night in Louisiana" will be the theme of the big recognition and awards program on Jan. 12. Stars of the evening will be Doug Kershaw and the Louise Mandrell Show.

The entire MFB delegation will be housed at the New Orleans Hilton, headquarters hotel for the 1988 annual meeting. Located right on the Mississippi, the hotel is just a few short blocks from the French Quarter and next door to the New Orleans Convention Center.

Travel Arrangements

Several travel packages are available to MFB members through FB Center's Meeting and Travel Services Department in conjunction with Spartan Travel, Inc.

Hotel and Convention Package, Jan. 9-14, 1988. Includes five nights accommodations at the New Orleans Hilton (convention headquarters), hotel taxes and baggage handling, AFBF registration fee, and the annual Michigan/Ohio breakfast. Cost is \$270 per person, based on double occupancy.

Transportation Package, Jan. 9-14, 1988. Includes round-trip airfare on special group flights via United Airlines and roundtrip transfer between the airport and the New Orleans Hilton. Departure cities and rates are:

Detroit	\$212
Saginaw	\$252
Grand Rapids	\$262
Lansing	\$282

(continued on page 21)

..... CLIP AND RETURN WITH DEPOSIT TODAY!

Reservation Form for AFBF New Orleans, Jan. 9-14, 1988

Enclosed is my check for \$ _____, as deposit for _____ people.
\$100 deposit per person holds place for all options selected.

Please make my/our reservations as follows:

Hotel and Convention Package
I/We will arrive at the hotel on _____ and depart on _____.
Sharing room with: _____

Transportation Package
I/We wish to depart from: Detroit, Saginaw, Grand Rapids, Lansing.
I/We prefer: Smoking Non-Smoking.

New Orleans Sightseeing
 Tour 1 (City Tour) Tour 2 (Plantation Tour)

Vacation Extensions
Please send me/us information on the vacation extension to: _____
Name(s): _____
Address: _____
City: _____ State: _____ Zip: _____
Phone: (_____) _____ County: _____

I understand that full payment is due by Dec. 4, 1987 and understand that cancellation requests must be made in writing before Dec. 4, 1987. Those received before that date will receive a full refund. Those received on or after that date will not receive a refund.

Signature: _____

Make checks payable to Michigan Farm Bureau. Mail to: Michigan Farm Bureau, Attn: Meeting and Travel Services Dept., P.O. Box 27549, Lansing, MI 48909.

Country Almanac

November

- Nov. 1** Applications for MFB Distinguished Young Farmer & Outstanding Young Farm Woman awards must be postmarked Nov. 1 to be eligible for 1987 competition. Mail entries to MFB Young Farmer Dept., P.O. Box 30960, Lansing, Mich. 48909.
- Nov. 9-11** MFB State Policy Development Committee will meet at Farm Bureau Center in Lansing to review and consolidate the nearly 1,200 resolutions submitted by county FBs and advisory committees. The committee will prepare a slate of proposed policy recommendations to present to the delegate body at the MFB annual meeting in Grand Rapids, Dec. 1-4.
- Nov. 10** District 4 Young Farmer District Discussion Meet, Middleville Inn, Middleville.
- Nov. 10-
Dec. 20** Safemark Winter Steel Sale — contact your county Safemark coordinator or county FB office for details.
- Nov. 13** The first 100 Community Action Groups to have their **entire** group paid as 1988 FB members will win a MACMA ham.
- Nov. 18** Deadline for placing orders for MACMA's Holiday Citrus Sale. Michigan gift packs, fresh citrus, juice & juice concentrates, frozen fruits, cheeses, soups, meats, nuts and popcorn are offered in this sale. Contact your county FB office for order information.
- Nov. 26** Thanksgiving Day.

Coming Up

- Dec. 1-4** MFB and affiliated companies annual meetings, Grand Plaza Hotel and Grand Center, Grand Rapids.
- Dec. 7-10** Michigan Horticultural Society Show, Grand Plaza Hotel and Grand Center, Grand Rapids.
- Dec. 7-11** MACMA Holiday Citrus Sale delivery period.
- Dec. 10-11** MFB/FFA Producers' Forum, Hilton Inn, Lansing.
- Dec. 15** Discussion Meeting on MDA Animal Waste Resource Committee Recommendations, Marlette.
- Dec. 15-16** New Presidents' Conference, Lansing.





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Complementary Comprehensive Plan: The plan pays both the Medicare deductible and 100% of hospital charges, and provides Master Medical 65 benefits to cover your prescription drugs and minimize your out-of-pocket expenses.



STAY WITH THE ONE YOU'VE TRUSTED FOR OVER 40 YEARS.

Group Medicare Plus: HMO convenience in the newest of health care plans for seniors. No deductibles to worry about, and for as little as \$50.00 per month. Check with your county secretary regarding the availability of a Farm Bureau Medicare Plus group plan for your area.

For More Information: Contact the Farm Bureau secretary in your county to find out more about how Farm Bureau is working hard to keep insuring Michigan's farming community—just like we always have. Or fill out the coupon below and

mail it to: Michigan Farm Bureau, Member Services Dept., P.O. Box 30960, Lansing, MI 48909.

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Farm Bureau members can choose from several Blue Cross/Blue Shield health care plans designed to meet family health insurance needs at an affordable cost. In some counties, members are also eligible for group enrollment in Health Maintenance Organizations (HMOs).

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Farm Bureau members receive **substantial discounts** on power transmission products, conveyer components, electrical motors, hydraulic components, and more from Mackay Industrial with three Michigan locations.

Farm Bureau Travel With Savings Up to 50%

Farm Bureau members can receive corporate hotel rates, **exclusive member travel packages**, and **personalized travel service** including lowest fare airline tickets, and **savings** on worldwide hotel, motel, and condominium accommodations.

First Year Free Farm Bureau VISA Credit Card

With this card, Farm Bureau members have the exclusive opportunity to show their involvement with the Michigan Farm Bureau, and receive the unique features that make this card **more than just another line of credit**. Just some of those features include **first year free membership** with an annual fee of \$12 thereafter and **car rental discounts** at Avis, Hertz Corporation and National Car Rental.

Family Saver Buyer's Service

Farm Bureau members save **20% to 60%** on your next purchase of furniture, appliances, carpeting, televisions, stereos, sporting goods, and luxury items by using the Quik Quote system offered by The Family Saver.

Family Eye Care Plan

Farm Bureau families can save on frames, lenses, and contacts at participating NuVision, RxOptical and Kindy Optical locations.

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Farm Bureau members can save **hundreds of dollars** on a new car or truck with the Sav-On Cars pricing and purchase system. Just \$9 will get you a personalized vehicle option computer printout showing wholesale and retail costs. **Make your own deal** with a local dealership or **buy direct** from Sav-On Cars at an average of just 1% over dealer cost.

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Farm Bureau's discount hardware mail order service can save Farm Bureau members up to **50%** when you stock your home or farm workshop with storage bins, repair kits, nuts, bolts, saw blades, and more.

Top Quality Safemark Tires and Batteries

Farm Bureau members can buy first rate auto, truck, and farm tires and batteries at **discount prices** through the Safemark program. Tillage tools, implement parts, chains, sickle assembly parts and other steel products.

Exclusive Insurance Programs

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

All Farm Bureau members can purchase up to \$10,000 in life insurance for the entire family for **less than 7 cents a day**, through the Member Life program. Other types of insurance coverage are also offered.

Food Products Direct Marketing Program

Farm Bureau members can buy **top quality Michigan** cherries, blueberries, strawberries, peaches, fresh asparagus, hams and more. Other state Farm Bureaus supply fresh citrus, juice concentrates, peanuts, cheeses and pecans for the quarterly sale. Popular **Christmas Gift Packs** can be ordered in the fall.

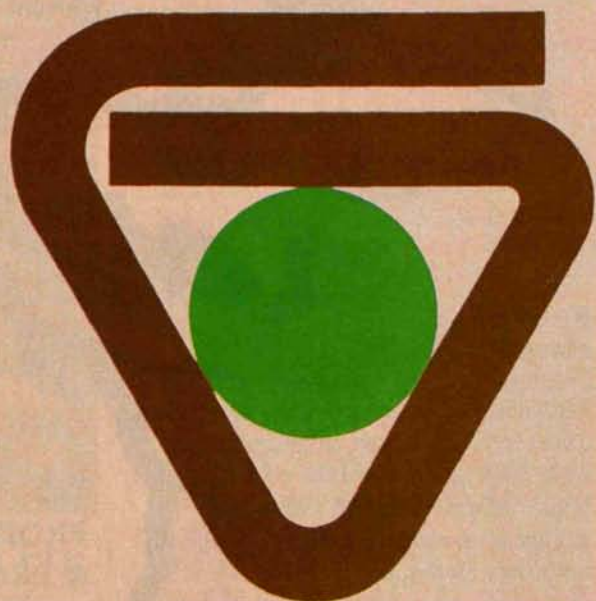


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For the truly distinguished and outstanding ...

**Michigan Farm Bureau proudly announces a
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Great Lakes Hybrids, Inc.



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Farm Woman contests a \$1,250 product certificate*.**

**The certificate can be used to purchase various Great Lakes
products, including a full line of quality corn, soybean and
alfalfa seed varieties.**

*For farm operations that do not use seed products, special arrangements will be made.



Cause For Celebration

■ The "3 R's" have a special meaning to the 10 children of long-time Farm Bureau members Lawrence and Arlene Varner in Midland County, who recently celebrated the college graduation of their youngest child by having an open house for 250 relatives and friends.

"When the first one graduated in 1972 and everyone was having open houses, we said, 'When you all finish college, we'll have one big party,'" said Lawrence.

Arlene said there was never a question whether the children were going to college. The only question was, "Where are you going to college?" she said.

Lawrence said the urge for education might have started when he attended MSU on an agricultural scholarship in 1946.

"I really wanted to continue more than a few months, but it wasn't possible. I came to work at Dow Chemical Co. and have worked for the Midland County Road Commission (in addition to farming) for the last 38 years. I told the kids education is everything," Lawrence said.

Taken from a story by Cathy Heng, Saginaw News correspondent. Photo by News photographer Michael Robb. (Back, L-R) Paul Varner, June Eastman, Margie Dittmer, Carol Little, Jeannette Varner, Mark Varner (Front, L-R) Van Varner, Greg Varner, Christine Varner, Dennis Varner

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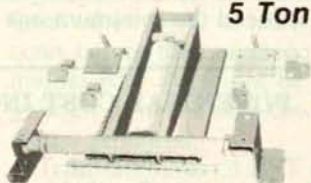


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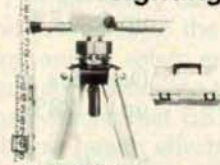


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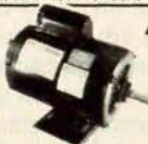
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- Telescope - 20 power, built-in sunshade. Leveling accuracy 1/4" at 75 ft. Sighting range to 200 ft.
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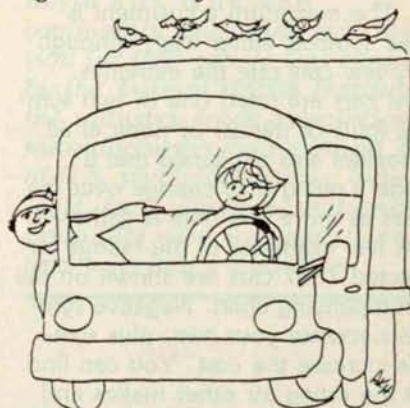
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FARMETTE

By Andrea Hofmeister



Think of it, Mom! To the birds, we're just like the Good Humor man!

The Kind of Car You Drive Can Drive Your Insurance Costs

Shop carefully before you buy your next car, advises Farm Bureau Mutual Insurance Company, because the kind of car you choose could raise or lower your auto insurance costs.

FB Mutual, Michigan's largest farm insurer and one of the state's major auto insurers, uses a system called Vehicle Series Rating to help determine the cost of comprehensive and collision coverages for various makes and models of cars.

The system takes into account a vehicle's damage potential, repair cost, and theft potential.

"We have vehicle ratings for just about every make and model of car dating back to 1981," said Pete Sackett, property-casualty sales manager for FBIG. "Basically, it means that vehicles more susceptible to damage, theft, and costly repairs will cost more to insure, while vehicles less susceptible will decrease your insurance costs. For example, a Corvette or Camaro will increase your cost, while a Ford station wagon or Mercury sedan will produce a much lower rate."

Each model starts at a base rating and then is rated up or down with plus or minus symbols. These symbols indicate whether the cost should be increased or decreased based on the theft, damage, and repair criteria. The maximum adjustment is three symbols either way, although very few cars rate the extremes. Most cars are rated one or two symbols (plus or minus) or none at all.

Sackett also explained that a model's rating may change over the years as more loss data is gathered.

A few examples of the ratings for selected 1987 cars are shown on the accompanying chart. Negative symbols decrease your cost; plus symbols increase the cost. You can find out the rating for other makes and models by contacting your local FB insurance agent.

"This kind of rating system helps Michigan farm families control the cost of their auto insurance," Sackett said. "By avoiding cars that are easily damaged, costly to repair, and more likely to be stolen, you can lower your auto insurance premiums."

Discounts Also Available

"We also have a new safe driver program — introduced earlier this year — that offers discounts to insureds with good driving records," Sackett added. "In fact, on Sept. 1, 1987, we reduced the minimum age

to receive a safe driver credit from 25 to 20. And at the same time, we also reduced rates for drivers in the 45-64 age category, so we are taking many important steps to keep auto insurance costs down. In addition to that, we have been providing a discount for drivers 65 and over for several years."

FBIG also offers special discounts for seat belt users and insureds who install anti-theft devices. Your FBIG agent can tell you more about the many ways you can save on your auto insurance costs. □

POTENTIAL COST INCREASE OR DECREASE:

<i>Vehicle (All 1987 models)</i>	<i>Rating Symbol Change</i>	<i>Comprehensive Coverage</i>	<i>Collision Coverage</i>
Buick Skyhawk Custom Sedan	- 1	Decrease of up to 20%	Decrease of up to 14%
Chevy Astro Van	- 2	Decrease of up to 35%	Decrease of up to 28%
Chevy Camaro	+ 3	Increase of up to 90%	Increase of up to 53%
Chevy Nova	None	No affect	No affect
Chevy Celebrity sedan or wagon	- 2	Decrease of up to 35%	Decrease of up to 28%
Ford LTD Crown Victoria Sedan	- 3	Decrease of up to 47%	Decrease of up to 35%
Honda Civic Hatchback	+ 1	Increase of up to 25%	Increase of up to 17%
Olds Cutlass Ciera Sedan	- 1	Decrease of up to 35%	Decrease of up to 28%
Plymouth Horizon	None	No affect	No affect
Toyota Celica	+ 2	Increase of up to 24%	Increase of up to 39%

The Current Status of Bovine Somatotropin

By Kevin Kirk

■ Bovine Somatotropin (BST) is a naturally occurring protein that is normally produced in the pituitary glands of cattle. Current scientific thinking is that BST is released to the bloodstream and activates "BST receptors" for specific bodily needs.

For example, "growth receptors" in young animals direct food energy into normal growth; when the animal matures, the growth receptors shut down. In mature animals, "mammary receptors" are activated as cows complete pregnancy. These receptors help direct food energy into milk production.

In the past, the supplemental BST could be obtained only from the pituitary glands of cows in very minute quantities. BST can now be produced in commercial quantity using recombinant DNA technology.

Through biotechnology, the gene responsible for natural BST production in dairy cows has been isolated and can be transferred to ordinary bacteria cells. The bacteria are used to produce large quantities of BST through standard fermentation techniques. The bacteria are then killed and the BST is separated—highly purified and formulated for use.

Similar technology was approved by the Food and Drug Administration (FDA) and is now in commercial use to produce insulin for human medical treatment.

Human safety data was completed and submitted to the FDA. Long-term animal safety and efficiency trials are continuing to confirm observations that BST has no adverse health effects on cows, and to gather data to ensure maximum on-farm effectiveness. Milk and meat from cows in a limited number of continuing BST trials, conducted under Investigation New Animal

Drug procedures, have been authorized by the FDA for sale and commercial use.

Registration and commercial availability of BST is not expected until about 1990.

What does BST do to milk quality?

No difference has been detected between the milk from cows receiving supplemental BST and the milk from other cows, or from the same cows before they received supplemental BST. It cannot be distinguished from the milk cows have always produced.

Trace amounts of BST occur naturally in cow's milk at variable levels, generally less than two parts per billion, but occasionally ranging up to 10 parts per billion. No increase in BST levels in milk has been observed in cows receiving supplemental BST at expected use levels. The composition of milk (with respect to lactose, protein and fat composition) obtained from BST-supplemented cows is not different from cows that are not supplemented.

BST is another dairy management tool to improve the efficiency and lower the cost of milk production. Supplemental BST, at anticipated commercial doses, increases milk production approximately 10% to 25%. It can also improve feed efficiency or the amount of milk produced per pound of feed consumed by about 5% to 15%. Feed consumption increases with the amount of additional milk produced. However, feed intake does not increase proportionately with increased milk output.

Presently there is research being conducted at more than 20 universities throughout the United States. Subsequent studies have confirmed

that cows receiving supplemental BST at the listed dosages showed no difference in:

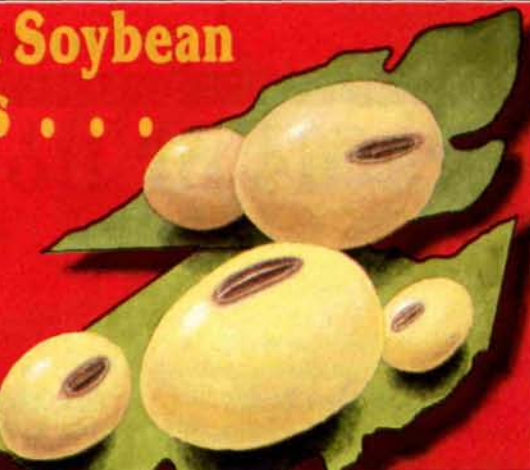
- Incidence of mastitis, milk fever or ketosis.
- Conception rates and services per conception.
- Birth weights of calves, and calf growth rates after birth.
- Normal late lactation weight gain.
- Production of cows during the following lactation when they did not receive BST.

BST is the latest in a long list of dairy technology advances: genetic improvement, health care, nutrition, milking equipment and techniques, housing, artificial insemination, embryo transfer, and semen sexing. Like the success of these technologies, BST requires good management for best results and will not be a substitute for good dairy management.

An individual dairyman's decision to use or not use BST will be based on whether it is cost-effective in his particular situation. BST could possibly lower milk production costs and improve profits, thus giving all dairymen a better chance to withstand economic pressures. □

Kevin Kirk is an MFB commodity specialist. Information for this article was supplied by the Animal Health Institute, the industry trade association of manufacturers representing 75% of U.S. pharmaceuticals, biologicals, feed additives, and animal pesticides used in agriculture and veterinary medicine.

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Legislative Review

(continued from page 6)

School Finance — The Michigan School Finance Commission made its report to the State Board of Education. The overall plan is the same as reported in previous issues of *Rural Living*. Total property tax shift would be \$1.6 billion on property taxes for school operations to be offset by an equal amount by raising the sales tax from the present 4% to 6%. Utility bills would be exempt for homeowners.

Property taxes for school operations on residences, farms, and timber cutover would be limited to 18 mills, but could be raised to 25 mills with voter approval.

Commercial and industrial property would have a flat 23 mills for school operations statewide and would be earmarked for the school state aid fund. Per pupil spending would be substantially equalized throughout the state. Per pupil spending presently ranges from nearly \$6,000 down to about \$1,800.

The present overall constitutional limit of 50 mills would be cut to 38 mills.

The Tax Change Program would have to be approved by voters in order to make the necessary constitutional changes.

The 37-page report contains numerous other recommendations including requirements to ensure a "core curriculum" and academic standards for a quality education. Another provision allows for declaring "educational bankruptcy" if a school fails to meet standards.

This proposal, as well as a dozen or so others being proposed in the Legislature, have a long way to go before a final package is worked out. Most of the proposals have one thing in common, which is to raise the sales tax to be earmarked for school aid and reduce school property taxes. This is a major issue for FB members to consider during this period of policy development and county annual meetings.

School finance proposals have been referred to an existing ad hoc committee in the House by Speaker Gary Owen. The committee is (continued on page 21)

In December

Farm Income

The American Farm Bureau released the report of its Farm Income Study Committee this summer. The Committee, which included Sanilac County's Faye Adam, took a look at a wide variety of ideas and strategies for enhancing farm income. The December discussion topic will examine some of the study recommendations of particular interest to Michigan farmers.

"You Said It"

Here are some comments submitted by Community Action Group members after their discussion of the September topic, "Promotion and Education:"

A large majority of the CAGs responding said that they felt they could contribute to the county promotion and education committees.

The following are plans for involvement cited by the groups:

- Coordinate mall promotions and fair exhibits.
- Conduct farm tours.
- Raise money to pay for projects.
- Serve on the county committee.
- Work with news media.

Some agriculture promotion and education needs identified by the CAGs included:

- Integrating agriculture in the school curriculum.
- Educating the non-farm public about agriculture.
- Addressing health and safety issues.
- Promote good public relations for agriculture in the community.

Long-Time Member Honored

■ The Bennett family name has been on the Farm Bureau membership rolls since 1919, when Francis Bennett of Mecosta County took out the family's first membership in the name of Francis Bennett and Sons. Recalling his father's admonition that a "Farm Bureau membership was just as important to keep up as the fire insurance and other things on the farm," Clem has continued the family tradition of membership right through to the present time.

This fall Clem added his 1988 Mecosta County FB membership card to a nearly complete collection of annual membership cards, dating back to 1919. "I've been a member every year except for one or two when the Depression hit really hard," he says proudly.

Clem Bennett can be proud, too, of his volunteer involvement in the organization. Through the years he has led the membership campaign, served on the county FB board of directors, supported establishment of the Farm Bureau Mutual Auto Insurance company, and helped

organize the county's first community action groups. Since the 1940s, Clem organized and belonged to three community groups in Mecosta County and helped to form numerous others throughout the county.



Mecosta County FB members honored Clem Bennett, now 85, and members of the VanGilders Community Action Group, to which he belongs, with a Service to Agriculture award at the county's annual meeting, Oct. 5, 1987. □

Discussion Topic

Ag Tourism

■ Farming today can be much more than just growing crops...it can include the nurturing and cultivating of a "rural experience" for our non-farm neighbors.

Agricultural tourism has drawn more and more attention because of the potential it has for helping farm families generate additional income. But it can also have a significant role to play in assisting farmers in communicating the farm story to consumers.

There are certainly opportunities for telling that story in our state. Drawn by beautiful scenery and a variety of recreational activities, each year millions of people visit rural Michigan. Those tourists take back memories and leave dollars...to the extent that the tourism industry in Michigan this year is expected to

generate \$14 billion, a 6% increase over 1986.

A share of that business went to the array of orchard tour, bed and breakfast and other agricultural tourism operations in the state. That meant not only additional income for the farm families who own the attractions, but also jobs and tax dollars for local communities.

And those people who sampled a bit of life in the country not only had an enjoyable experience...they came away a little better educated on where their food and fiber comes from.

Is Ag Tourism For You?

Tourism experts say one of the first questions the prospective agricultural tourism entrepreneur must ask is whether he or she has the
(continued on page 20)

New State Committee Starts Planning

After Dec. 1, 1987, when the MFB Promotion and Education Committee officially becomes a statewide volunteer program, members of the recently appointed statewide committee will be encouraging involvement in county and state program planning.

Janis Sanford of Jackson County, who was elected chairperson by the 22-member committee in September, says that the first step will be to gather the ideas and recommendations from the county Farm Bureaus. Sanford hopes the committee will be prepared to publish a program planning "help" guide for county FBs early in 1988. In the interim, she says, the state and county committees will be seeking input from any interested members.

... the first step will be to gather the ideas and recommendations from the county FBs ...

"That's what is so exciting about this new direction — anyone can be involved in getting the word out," she says. "The committee will be set up so there's lots of involvement and so responsibility for the (promotion and education) projects can be delegated."

Assisting Sanford as co-chairperson for promotion will be Holly Porter of Washtenaw County; co-chairperson for education will be Gwen Nash of Clinton County.

Programs and projects which will be studied by the county promotion and education committees include: agriculture tourism promotion, speakers' bureau of agriculture/FB leaders, mall displays, fair exhibits, adult education experiences, rural urban events, and K-12 agriculture in the classroom lessons. □

Ag Tourism

(continued from page 19)

personality and temperament for working with visitors.

"You better be hospitable and want to work with folks," says Mary Soper, senior promotions manager for the Michigan Travel Bureau, who spoke at an Agricultural Tourism Conference held Sept. 21 in Benton Harbor. "Sometimes visitors ask the silliest things about a farm operation because they don't comprehend how everything fits together. You are taking people who have no background in agriculture, so in essence, you have to be an educator."

Next, it's helpful to find local sources of information about the tourism business in general. Many community colleges are now offering classes on tourism careers. Local school district adult education or community enrichment departments can also be helpful.

Local service clubs like Rotary or Lions can be a source for tapping the experience of local business people. They may be able to offer invaluable assistance in evaluating the ag tourism potential of your area.

Other sources of information include Michigan's four regional tourist associations and local tourism assessment districts. These districts consist of hotels and motels that have organized to jointly finance marketing and promotion activities for a specific geographical area.

Local chambers of commerce can also be very helpful in getting you plugged into a network of local tourism contacts.

"If you're going to have high traffic at your property or attraction, it's important to form the linkages in your area that can be helpful to you," says Soper. "It's part of the packaging of the ag tourism experience."

Ag Tourism is One Part of the Whole

Packaging takes into account the behavior pattern of the typical tourist. "When travelers come into an area, they're looking for something more than just a place to spend the night," says Soper. "They

come in looking for an experience."

She cites the Dave Amon cherry tour operation near Traverse City, which she says is well packaged as part of a total tourism experience in northwest Michigan.

"In order to package, you have to make those contacts within your local area and know who is out there, who has other attractions, restaurants and accommodations," she says. "Probably even more importantly, they need to know who you are so they can refer visitors to you."

Where FB Fits In

Agricultural tourism can play a crucial role in helping consumers understand modern agricultural practices. Better communications can be especially important in helping to correct inaccurate perceptions about animal byproducts, chemical application, and water use.

The new Promotion and Education program may target agricultural tourism as one of its activities.

"This is certainly an area where I think county Promotion and Education committees can play an important role," says Julie Chamberlain, manager of the Promotion and Education Department for Michigan Farm Bureau. "They may be able to research ag tourism opportunities in their county, or assist in finding resource people and develop the linkages needed for a successful ag tourism operation."

"Certainly the agricultural tourism area is not for every farmer. But it can offer additional income opportunities for farm families at the same time it benefits the agricultural industry as a whole. □

QUESTIONS:

- What ag tourism resources are available in your county?
- Can your group think of some farm operations in your county that might have potential as an ag tourism attraction?
- How could tourism and ag tourism benefit your local economy?
- What role could your FB take in helping to develop ag tourism in your country?

Meeting

(continued from page 10)

New Orleans Sightseeing.

Two optional sightseeing tours have been arranged for MFB members. Both tours will start at the New Orleans Hilton and include motor-coach transportation and a professional guide.

Tour 1 is "New Orleans in Three Centuries," \$15 per person, Jan. 9 at 1:30 p.m. (three hours). The tour provides a thorough and fascinating introduction to the city.

Tour 2 is "Plantations of the River Road," \$30 per person, Jan. 13 at 9:30 a.m. (seven hours). Visit two beautifully restored plantations and stop for lunch in a charming rustic inn (cost not included). Return via cypress swamps and bayous.

Vacation Extensions. Several vacation extensions are available to MFB members through Spartan Travel. These include a pre-convention Caribbean cruise and post-convention tours to Cancun, Mexico and Point Clear Golf Resort in Alabama. For further information on

any of these tours, please indicate this on the reservation form.

For more information, contact FB Center's Meeting and Travel Services Dept., 517-323-7000, ext. 3066. □

Lansing

(continued from page 18)

chaired by Rep. Jondahl. Speaker Owen rejected suggestions by commission members for a special joint House-Senate committee to work on the recommendations.

■ Educational Bankruptcy

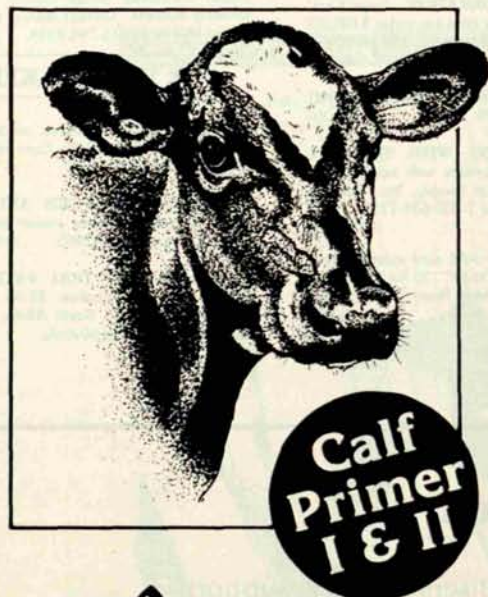
— Gov. Blanchard, Senate Majority Leader John Engler, and Speaker of the House Gary Owen, have jointly agreed to appoint a Task Force on Educational Bankruptcy. The task force would focus on issues other than the finance reform proposals.

The governor said that he and the Senate and House leaders agreed to "demand answers" from the edu-

tional community and to "look at when it's appropriate to move in when schools fail." It is not intended that the project would delay school finance reform efforts.

■ **Department of Agriculture Budget** — The Legislature is still wrestling with the budget due to the governor's veto of \$132 million in various programs. These were necessary because state revenues have declined and will be facing serious deficits for the 1987-88 fiscal year.

Cuts in the Michigan Department of Agriculture budgets included \$215,000 to help promote Michigan agriculture products to Michigan consumers, and \$240,000 for a variety of "rural revitalization" programs. Also cut was \$1 million in the MDA budget which was to be "passed through" to MSU, including \$700,000 to the Ag Experiment Station for the Food Institute, Animal Health Programs and Farm Management Aid and \$300,000 to the Cooperative Extension Service to expand marketing programs and other smaller projects. □



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Countrymark's Calf Primer Program provides an economically sound nutrition program for young dairy animals. Following research and development at CRF, Inc. Dairy Research Farm, exciting field observations proved that this program promotes more rapid growth, early breeding, earlier calving and greater lifetime profits — perhaps as much as \$400 to \$600!

Production of the first group of 18 heifers on the Calf Primer Program at CRF exceeded that of their herd mates (raised on a well-balanced conventional program) by 1,359 pounds of milk for their lactation. This increase, on a 305 day mature equivalent, is equal to 2,081 pounds of milk — an extra ton of milk.

Other advantages of the Calf Primer Program include extending your roughage supply, reducing the amount of labor involved in feeding calves, and simplifying the management of young growing animals.

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

MAIL YOUR AD WITH PAYMENT TO:

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

FARM EQUIPMENT

CASE 600 COMBINE — 10 ft. grain head, 3 row corn head, chopper. Excellent condition — \$2,500. Phone 313-686-0967. (11-18p)

HAY LISTING

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

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

LIVESTOCK

REGISTERED ANGUS BREEDING STOCK: For sale at all times. Bordner Angus Farms, 68730 County Farm Road, Sturgis, MI 49091. Phone 616-651-8353. (4-12t-20p)

DOGS

SHETLAND SHEEPDOGS: (mini-collie) AKC registered. Wonderful as pets or on the farm. St. Johns, Mich. Lisa Betz 517-224-3682 or Alice Hicks 517-224-4515. (9-2t-25p)

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)

HARDY NORTHERN GROWN STRAWBERRY AND ASPARAGUS PLANTS — Free Brochure. Krohne Plant Farms, Rt. 6, Box 586 RL, Dowagiac, Mich. 49047. (11-13t-21p)

HYBRID POPLAR — 12 cents, American Chestnut, other trees and wildlife shrubs. Cold Stream Farm, 2030T Freesoil Road, Freesoil, Mich. 49411. Phone 616-464-5809. (11-6t-19p)

MISCELLANEOUS

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

MISCELLANEOUS

FOR SALE: BAG SAWDUST AND WOOD SHAVINGS for nursery or livestock bedding. \$1.50 per bag. Phone 313-724-0326. Delivery available. (5-6t-16p)

NEED COLLEGE MONEY? Billions available now! Scholarships, grants, loans. Guarantee you qualify for 5 financial sources! Most applying receive over 20! Send \$3 for brochure, instructions, short questionnaire. (REFUNDABLE) Nationwide Scholarship Finders, Box 2257, Lynchburg, Va. 24501-0257. (11-2t-37p)

OLD TIME FIDDLE MUSIC — Twelve Michigan Fiddlers or Twelve Canadian Fiddlers on a sixty minute cassette \$4.50 each. For list of other Fiddlers, send long S.A.S.E. to Fiddle Music, Kinde, Mich. 48445. (10-2t-31p)

ATTORNEY: Farm born and raised. Engaged in General Practice at Law. Experienced in most areas of law and can bring needed expertise to most problems. Particular emphasis on estates and planning, financial problems, torts, land and bankruptcy. Particular knowledge of agriculture. Available statewide. Call or write Thomas J. Budzynski, 25550 North River Road, Mt. Clemens, MI. Phone 313-463-5253. (4-7t-57p)

WRITE YOUR OWN WILL: It's legal. Save money. 4—Forms fill out. \$3.50 prepaid. Fast service. Pick's, Dept. RL, Tompkinsville, KY 42167. (7/8-6t-19p-ts)

LIVE FISH FOR STOCKING PONDS. Also supplies, feed, windmills, aerators. Stoney Creek Trout Farm, Grant, MI 49327. Phone 616-834-7720. (6-6t-18p)

INCREDIBLE INFORMATION: Jeeps* Cars* 4x4's seized in drug raids for under \$100.00? Call for facts today! Phone 615-297-0003, Ext. 566. (11-2t-18p)

FOR SALE: Avon collection from 1971 to 1980. Phone 517-875-3070. (10-2t-8p)

IRRIGATE MANURE WITH TRAVELING GUN. Complete systems with new or used equipment. Plummer Supply, Inc., Bradley, Mich. 49311. Phone 1-800-632-7731. (10-3t-18p)

FOR SALE: 1,000 solid core exterior doors, 1-3/4 x 36" x 80" to 84". 10 for \$100. Jerry Flynn, 1106 E. Carleton Road, Adrian. Phone 517-263-4972. (10-4t-20p)

MISCELLANEOUS

U-PICK APPLES from large orchard of old fashioned apple varieties. Nellie M. Stebner, 12125 Tittabawassee Road, Freeland, Mich. Phone 517-695-5878. (11-20p)

A UNIQUE GIFT FOR THE HOLIDAYS! Comb, creamed, wildflower honey and beeswax candles in attractive red-white box. Send for brochure. Honeyflow Farm, Box 275, Dept. RL, Dryden, Mich. 48828. (11-2t-30p)

FOR SALE: ANTIQUE 1958 THUNDERBIRD. Fair shape, good chrome, sun roof. Tinted glass. Call after 4 p.m. Phone 313-735-4667 — Bruce; 313-629-1326 — John; or 313-735-4263 — Mike. (12-20p)

LUXURIOUS GERMAN SOAPS. Aromatic, long lasting. Makes unique, affordable gifts. Send SASE to Superior Scents, Box 23 RL, Eagle River, Mich. 49924. (11-2t-20p)

REAL ESTATE

CONDO AT NEW SMYRNA BEACH, FLA.. FOR SALE OR RENT. Completely furnished, two bedrooms, two baths, ocean view from the fourth floor. Tastefully decorated. Phone 517-669-8252. (11-21p)

MUST SELL — Park model, excellent shape with large patio at Indian Creek Park, Fla. Please call 517-770-4164. (11-17p)

FOUR SPACES AT ROSELAWN — Old Rugged Cross. Reasonable. Please call 517-770-4164. (11-17p)

FOR SALE: RESTAURANT WITH LARGE BEDROOM HOME. Sanilac County. Extra lot. Growing business. Owners retiring. Call evenings — Miss Holly 313-798-8359. (6-6t-17p)

FOR HOMEMAKERS

PECANS: Quart each halves, pieces, meal. Three-quart sampler, \$9.95. Canecreek Farm, Cookeville, TN 38502-2727. (4-7t-15p-ts)

GUARDIAN SERVICE LIDS AND PANS! Pyrex, Corning, pressure cooker parts. Box 3392CF, Orange, CA 92665. (9-4t-15p-ts)

"LITTLE WOMEN" DOLL PATTERN — 4-faces, clothes, 10 inches. \$3.50 postpaid. Sue Telchman, 1371 South Aiken, Owosso, Mich. 48867. Price list 50 cents. (11-22p)

Advertisers' Index

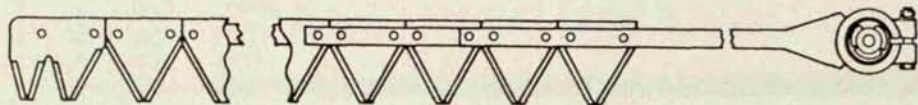
Rural Living would like to thank these advertisers for their support:

Blue Cross Blue Shield	12	Farm Bureau Membership Perks	13
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Countrymark, Inc.	18, 21	Great Lakes Hybrids, Inc.	14
Family Saver Buyer's Service	2	MACMA Direct Marketing	4
Farm Bureau Insurance Group	24	Safemark (MFB Group Purchasing)	23

WHEN PERFORMANCE COUNTS

Winter Steel Sale

Sale Ends December 20!



Riveted Sickle Assemblies for Haybines Mower/Conditioners & Combines

Machine	Model Number	Sickle Length	Farm Bureau Member Price	Make	Farm Bureau Member Price
New Holland	469	9 ft.	\$ 63.60	20" Slicer blades — Glenco Saver	\$23.81 ea.
New Holland	479, 488 & 1469	9 ft.	57.60	22" Coulter blades — JD metric	24.29 ea.
New Holland	489	9 ft.	67.80	26" x 5/16 Miller Disk blades	43.55 ea.
New Holland	495, 1495	12 ft.	80.40	20" Deep Cone JD disk blades	14.44 ea.
John Deere Combine	200 Series	16 ft.	134.40	20" Flat center IHC disk blades	13.97 ea.
I.H. Combine	820	20 ft.	162.00	17" Fluted coulters	15.23 ea.
				17" Bubble coulters	12.89 ea.
				Field cultivator shank guards	1.54 ea.
				Standard Danish S Tine	4.88 ea.
				Danish 4" shovel	1.14 ea.
				Danish 7" sweep	1.41 ea.
				Trashboards	
				(cartons of 6 w/bolts \$53.68)	8.95 ea.



Safemark #40 Chain \$1.26/ft.
Safemark #50 Chain 1.63/ft.
Safemark #60 Chain 2.27/ft.

*Sold only in cartons of six with bolts.

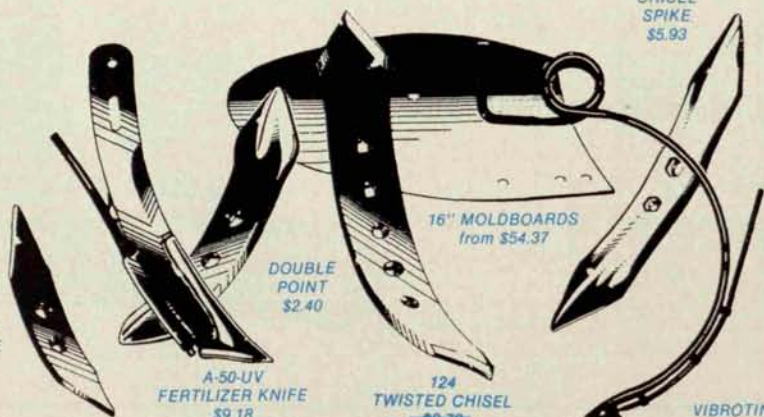


LW SHARE (WITH BOLTS)
16" from \$8.15 ea.*



PLAIN DISC BLADE
22" from \$16.65

SD-22 CHISEL SPIKE
\$5.93



WC-134 DOUBLE POINT
\$1.85

A-50-UV FERTILIZER KNIFE
\$9.18

DOUBLE POINT
\$2.40

124 TWISTED CHISEL
~~\$9.70~~
SPECIAL SALE PRICE
\$8.25

16" MOLDBOARDS
from \$54.37

VIBROTINE

CC-124 TWISTED CHISEL
4" SLASH POINT
~~\$9.55~~
SPECIAL SALE PRICE
\$9.00

Ask your local county Safemark coordinator or call your county Farm Bureau secretary.

Send dealer inquiries to: Michigan Farm Bureau Group Purchasing, Inc.,
P.O. Box 30960, 7373 W. Saginaw, Lansing, Mich. 48909

Your farm is still #1

When a small group of Michigan farmers founded Farm Bureau Mutual Insurance Company in 1949, they had three strong purposes.

First, they said, they wanted to provide insurance programs to fit the special needs of Michigan farmers. Second, they wanted to provide this insurance protection at the lowest possible cost. And third, they wanted an insurance company that would always be farmer-controlled and always put farmers first.

Today, nearly 40 years later, those are still the guiding principles of Farm Bureau Insurance Group.

We are the only insurance company in Michigan owned and controlled by Michigan farmers. That's why we are so tuned in to the needs of farmers and we lead the way in Michigan farm protection.

We introduced the first Farmowners policy in the nation in 1960 and are continuously exploring new ways of serving the needs of today's farmer. No wonder we are Michigan's largest farm insurer, protecting more Michigan farms than our next three closest competitors combined.

Call your Farm Bureau Insurance agent today. Nobody cares as much about protecting your farm and your family as we do.

Making your future a little more predictable

**FARM BUREAU
INSURANCE
GROUP**



FARM BUREAU MUTUAL • FARM BUREAU LIFE • FARM BUREAU GENERAL • FB ANNUITY

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