

Rural Living

MICHIGAN FARM NEWS



DECEMBER 1987

Inside: Annual Report

of Progress and Service

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Rural Living

MICHIGAN FARM NEWS

A Publication of the Michigan Farm Bureau



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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.
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WMKC, St. Ignace	.
WMLM, St. Louis	6:30 a.m. Sat.
WMIC, Sandusky	6:20 a.m. Sat.
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WTCM, Traverse City	6:30 a.m. Sat.
WBMB, West Branch	6:20 a.m. Sat.

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YOUR ORGANIZATION . . .

In This Issue

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- 16** **Profile of a Winner** Once again Chippewa County was named "Top County Farm Bureau of the Year," a title they have earned 12 times out of the last 14 years.
- 21** **Service to Member Program Continues to Grow** Rural values of hard work and service are what help build our communities and the FB organization.

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Officers: Michigan Farm Bureau President, Jack Laurie, Cass City; Vice President, Wayne Wood, Marlette; Administrative Director, Charles Burkett; Treasurer and Chief Financial Officer, Tom Parker; Secretary, William S. Wilkinson.

Directors: District 1, Marlin Outman, Constantine; District 2, Blaine VanSickle, Marshall; District 3, James Sayre, Belleville; District 4, Charleen Thompson, Freeport; District 5, Mark Smuts, Charlotte; District 6, Jack Laurie, Cass City; District 7, Larry Snider, Hart; District 8, Lyle LeCronier, Freeland; District 9, Robert Gregory, Traverse City; District 10, Margaret Kartes, West Branch; District 11, Robert Wahmhoff, Baraga. At-large: David Conklin, Corunna; Wayne Wood, Marlette; Richard Leach, Saginaw. Farm Bureau Women: Diane Horning, Manchester. Young Farmers: Ed Cagney, Scotts.



Seeds

- In November, President Laurie attended planning meetings for the 1988 Governor's Conference on Agriculture in February. President Laurie has agreed to serve as co-chairperson of the event.
- As a member of the National Dairy Commission which is charged with making recommendations about future dairy policy, President Laurie joined other commission members in Washington, D.C., to begin review of the testimony and information gathered over the past year.
- On Nov. 9, Laurie met with representatives of the Michigan cherry industry and with representatives of the Michigan Apple Committee in Grand Rapids.
- Laurie welcomed members of the MFB Policy Development Committee to FB Center for their three-day policy review, Nov. 9-11.

Rewarding Year Passes

Reviewing a year of Farm Bureau activities is a difficult, but rewarding task. Many concerns have been surfaced, many challenges have been met, and much has been accomplished. Farm Bureau members have taken positive action on a wide range of issues from the insurance premium tax, field sanitation standards, livestock management, and wildlife crop damage, to the national debt, international trade, and immigration reform. Members also helped launch county Promotion and Education programs and began revitalizing the Community Action Group program. This kind of involvement makes me proud to be a part of this organization.

Looking back on the issues and challenges that surfaced in 1987, it strikes me that farmers and other rural people have moved into a new competitive environment.

The controversy over the expansion of animal agriculture in Michigan is just the tip of the iceberg. Ongoing challenges over ground and surface water contamination...dust and noise...chemical use...farmland preservation...highway construction...hunting rights...the quality of life in rural communities...and a variety of other environmental issues are waiting just below the surface.

The county Farm Bureau debate and decision about the Superconducting Super Collider (SSC) potentially locating in southeast Michigan offers a clear model of how farmers can reach a consensus on a complex and divisive issue.

The SSC brought together a mix of divergent needs and views. On the one hand, the project would alter thousands of acres of prime agricultural land. It would undoubtedly lead to real estate development and a need for more road construction, schools, and fire, police and ambulance services. It would mean population pressure and the potential for conflict with rural neighbors over dust, odor and noise.

But, on the other hand, the SSC could also provide opportunities. Thousands of new jobs could be generated. New local markets for agricultural production would be developed. Economic potential would be created for rural entrepreneurs.

So, after considerable study and debate, the county Farm Bureaus in southeast Michigan voted to recommend to the MFB Board of Directors that our Farm Bureau organization support the location of the SSC in their area. They decided, after looking at all the factors, that the SSC would be positive for the economic future of their members and their families.

I think the SSC story demonstrates some important lessons. First, that local people should make the decisions about the issues that affect their own communities. No other group of people in the state has a better system for doing that than farmers through county Farm Bureaus.

Second, the farmers in southeast Michigan decided that the optimum economic situation for them did not necessarily mean traditional agricultural production to the exclusion of any other possibilities.

That's a crucial concept for the future of rural people. Farming in our state is changing. Michigan agriculture tomorrow will almost certainly not exist in the same form that it does today.

Consequently, the questions will arise again and again: what is the best use of the land resource that we control? How do we maximize this use and, at the same time, protect and develop the future of our industry? How do we promote an environment in rural Michigan that lets agriculture use the new developing technologies and be an aggressive, growing industry?

Despite these uncertainties, I'm confident that Michigan agriculture has a bright future.

We have a tremendous diversity in soil and growing conditions that permit us to grow more types of agricultural products than can be produced almost anywhere else in the country. This can be a crucial advantage for our state in the new age of biotechnology, because this industry will demand a variety of raw materials and feedstocks for the new products being developed.

Similarly, biotechnology expands the opportunities for involvement in production of "value-added" products. These can include not only value added at the farm or processing level...in the form of unique quality or marketing characteristics...but also in the creation of new kinds of value.

Our agricultural production is close to major population centers...Detroit, Flint-Saginaw-Bay City, Grand Rapids, Kalamazoo, Lansing, and Chicago. That's a marketing advantage envied by other farmers across the country.

The transportation system in Michigan, while it lacks in certain areas, is still fundamentally sound. Farmers in most parts of the state have close access to interstates or excellent state highways. This not only helps speed our products to urban markets...it helps bring customers out to rural areas to spend their money at u-pick operations or ag tourism attractions.

Likewise, Michigan farmers have a good infrastructure of marketing cooperatives, such as our own Michigan Agricultural Cooperative Marketing Association. This, and other marketing cooperatives, are a great resource for helping farmers maximize their agricultural profit potential.

There are outstanding educational facilities in our state. Michigan State University is regarded as one of the great land grant institutions in the nation. The Cooperative Extension Service and Agricultural Experiment Station provide a teaching and research base that our farmers can build upon for the future.

Farm families in Michigan also have many opportunities for off-farm income. The state's industrial and service base help cushion the income swings that affect other farm states.

Finally, agriculture in Michigan enjoys good cooperation with state government. Many elected officials and other state leaders have demonstrated a commitment to assisting the development of our agricultural industry. While there will certainly continue to be disagreements over specific issues and concerns, a positive and cooperative spirit underlies our basic working relationship.

Michigan agriculture in the coming year will face a mix of challenges and opportunities. Participation in your Farm Bureau organization is the key to shaping the answers to the questions confronting our industry. The grassroots structure of Farm Bureau...its Community Action Groups, county committees and leaders, the policy development and policy execution process...provides an effective way to develop a consensus on what farmers want their tomorrow to look like.

The future of rural Michigan is far too important to be left to the decisions of interest groups outside of agriculture. Make 1988 the year that you use your Farm Bureau as a powerful tool for shaping your destiny and that of your family and your industry.

Jack Laurie

*Jack Laurie, President
Michigan Farm Bureau*

*Looking back on
the issues and
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surfaced in 1987,
it strikes me that
farmers and other
rural people have
moved into a new
competitive
environment.*

Management Report

Company Leaders Reflect Year's Accomplishments



*Charles Burkett, MFB
Administrative Director*



*Noel Stuckman, MACMA
General Manager*

Over the years, Farm Bureau has had an outstanding record of membership accomplishment. It was disappointing that, for a variety of reasons, we were not as successful in membership acquisition in 1986 and '87 as we have been in the past. Despite the challenges of the past membership year, nearly one third of our counties overcame these hurdles and achieved membership goal and target.

Our 1987-88 membership campaign is off to a good start. We face the challenge of continuing to sign up those crucially important regular farmer members who make up the lifeblood of the organization. And we need to do an even better job assisting our volunteer membership activities. But overall, we can be confident that this year will see our membership efforts back on the track toward success.

One of the many reasons farm families join FB is that they see the organization as being effective in getting things done. For example, this year FB took the lead in discussions and actions in the animal agriculture controversy, utilizing information meetings and the organization's own communications resources to bring leaders up to date on the many complex aspects of this issue. President Laurie chairs a Committee for Animal Agriculture, which called on MSU to develop guidelines of suggested practices for farmers which will give them protection under the Right-to-Farm Act. FB went further by filing a lawsuit and a "Friend of the Court" brief in two related court cases.

FB also took a leadership position on a variety of other issues that affect agriculture including wildlife crop damage, the movement of oversize farm equipment on roads, liability protection for gleaning and u-pick operations. See the Legislative Review columns on page 10 for a more comprehensive report of our 1986-87 legislative accomplishments.

Farmers are in the business of farming for many reasons. The most important is to make a living. Farmers and FB share the objective of increasing net farm income. One of the ways FB is doing that is by expanding its marketing expertise to

assist members with information and marketing services. In this area, your organization did research for growers who were involved with unfilled dry edible bean contracts because of the 1986 fall flood disaster. FB also participated in a joint study with the Michigan Bean Commission to address the future of the dry bean industry. In addition, a pilot "market master" education program was conducted. More of this detailed marketing education for farmers is being planned for the future.

This year provided members with many opportunities for educational and leadership growth. An outstanding example of this was the successful MFB Leaders' Conference. Over 150 people attended this event that exposed leaders to a wide range of topics and ideas that will enhance their abilities and the value they will have to their organization and agriculture. Likewise, the annual Young Peoples' Citizenship Seminar was conducted for over 200 high school juniors and seniors. These young people were given a unique opportunity to see and learn more about their American heritage and political and economic systems. The FB-sponsored FFA Producers Forum had a similar purpose. It gave high school students who are interested in an agricultural career a chance to hear more about production agriculture.

The active involvement of all FB members is crucial to maintaining our grassroots structure. Two projects were started that will make significant progress in that direction. First, the organization began revitalizing the Community Action Group program. CAGs have a long and important history in MFB. They form the backbone of our policy development process. They anchor our policy execution. The 50th Anniversary of CAGs was marked this July at the Summerfest outdoor celebration at the FB Center in Lansing.

Throughout the coming year, you'll see the results of a campaign to organize two new CAGs in every county in the state. A new Community Activities Committee on the county level was formed to more closely coordinate the important local issue activities of the groups.

The new Promotion and Education program offers many opportunities for members to promote their industry and build bridges of understanding to the non-farm public. The MFB board appointed a 22-member State Promotion and Education committee, and many counties formed local committees. County committee projects may include health and safety concerns, leadership training, agriculture in the classroom, current issues, commodity promotion and consumer education. Much like the CAGs, the promotion and education program will give individual members a chance to be active in their organization at the grassroots level, working on local projects and concerns that have immediate importance and relevance to them.

When it comes to saving through our FB member-only service programs, member involvement and member service are, quite simply, different sides of the same coin. The best efforts of a dedicated staff and a statewide network of dealers and vendors, do not guarantee the future availability of programs like our Safemark Group Purchasing service for tires, batteries and farm steel products. Demonstrated member support will be the measure we use when determining the future of this and any other service program in our FB "benefit package." FB members throughout the state must utilize our member-only services to ensure that our organization is able to attract and retain money saving services for home, farm and family.

Finally, we have an important common goal aimed at helping FB and its affiliates work closer together, through coordination and integration of long range goals. This is a very valuable cooperative effort that will help ensure that the MFB family of companies are all pulling together in the direction set by you, the members. This annual report, and the reports of the company managers which follow, describe the services and accomplishments which have been carried out by our FB affiliated companies. □

Michigan Agricultural Co-operative Marketing Association

■ MACMA, MFB's affiliated marketing and bargaining association, is the largest multi-commodity marketing cooperative in the state. The association goal is to obtain full market value for the agricultural commodities grown by members. During the fiscal year completed April 30, 1987, MACMA was involved in establishing the prices of fruit and vegetables having a total value of over \$70 million and directly marketing \$6.6 million of feeder pigs and food products.

Membership in the 10 operating MACMA divisions totaled about 2,650 farms. Each of the fruit and vegetable divisions — apples, red tart cherries, plums, asparagus, kraut cabbage and potatoes for freezing — had a strong majority of the state's producers as members.

Fruit production in Michigan was less than a full crop in 1986 due to spring frosts and nearly a full crop in 1987 with very little damage from cold last spring. A recent USDA fruit tree survey revealed that in the past four years the number of Michigan bearing apple trees has increased 27%, tart cherry trees 35%, and plum trees 22%.

•Red Tart Cherry Division — This division is very active in developing an industry master plan to match supply and demand. Emphasis is on expanding demand through promotion, export sales and new uses. The marketing committee established a 15 cent/pound price in 1987 for the largest state and national crop in more than 20 years. Division efforts have resulted in large purchases of frozen cherries by the federal government.

•Apple Division — Processing apple prices were negotiated with processors under the provisions of P.A. 344, the state farm bargaining law. Base prices for the large 1987 crop were not as high as those for the

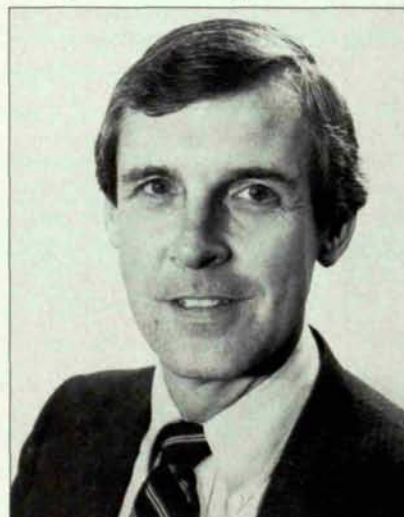
(continued on page 8)



Robert Wiseman, FBIG
Executive Vice President



Richard Krueger, FPC
Executive Vice President
Chief Executive Officer



Richard Morgan, CSI
General Manager

(continued from page 7)

1986 crop, but product is selling well due to strong processor demand. Imported apple juice concentrate continues to be a competitive problem for growers.

•Plum Division — The Michigan plum crop was much larger in 1987 than in 1986. The committee recommended a 5 cent/pound price for processing. Efforts continue to improve demand through promotion, new products and varieties.

•Asparagus Division — Michigan asparagus production is on the increase. Processors agreed to a 1 cent/pound increase to 57 cents/pound for the 1987 crop. Expansion of fresh sales, greater utilization of high yield hybrids, and effective promotion and research are major division activities in addition to price bargaining.

•Potato and Kraut Cabbage Divisions — Although negotiations with Ore-Ida Foods over the terms of potato contracts were conducted successfully for the 1986 crop, members did not grow for the company in 1987 due to Ore-Ida's decision not to process at their Greenville, Michigan, plant this year. It is hoped that the plant will operate in the future. The kraut cabbage contract was negotiated with Vlasic Foods at a very small reduction in price for the 1987 crop.

•Feeder Pig Division — This division continues to be the largest marketer of feeder pigs in the state. Volume remained stable at 90,000 head marketed during the last year. The average price per pig was up at \$51.84. The total sales value was \$5.1 million, which was an increase of \$1.4 million over the previous year.

•Direct Marketing Division — This division continues to meet its twin goals of expanding the market for Michigan grown commodities and providing FB members with high quality food products. Total sales were \$1.5 million for the year. Efforts to increase sales this year include giving free frozen fruit with large orders and adding microwave products. □

Farm Bureau Insurance Group

■ As Michigan's largest farm insurer, we have always put the needs of FB members first. Nobody cares as much about protecting FB families as we do, and our activities in 1987 reflect that commitment.

The farmers who founded FBIG said a constant goal must be to provide insurance protection at the lowest possible cost. In 1987, we introduced several discount programs to keep your auto insurance costs down, including discounts for safe drivers, for seat belt wearers, and for insureds who install anti-theft devices in their cars. We also reduced rates for drivers over age 45, and reduced the minimum age for receiving a safe driver credit from 25 to 20.

Our Homeowners rates are also going down, effective Dec. 15, 1987.

Beside rate reductions, we are always exploring new ways of improving our products and services. For example, FB members who renewed their Member Life policies in 1987 received more than three times the coverage listed in the policy's schedule of benefits at no extra cost.

During 1987, we expanded our research into new ways of improving our Farmowners program by launching a project involving farmers and agents throughout the state. The project will continue to be a top priority in 1988.

Another example of our commitment to farmers is our emphasis on crop insurance. Although we have always been committed to providing crop insurance, the heavy rains in 1986, which caused millions of dollars in crop damage in Michigan, sparked renewed interest in crop insurance among farmers and the insurance industry. We made a commitment to double our efforts in 1987 to make sure more farmers had the benefit of crop insurance protection, increasing the number of agents licensed to sell and service Federal Crop Insurance from 41 agents in 1986 to 83 in 1987, resulting in twice as much crop insurance protection sold by our agents during 1987.

We are improving service in another way through our Field Comm II program, which uses onsite computers in county and agent offices to provide faster and better insurance and membership services.

As of Sept. 30, total new and renewal premium for our two property-casualty companies (FB Mutual and FB General) was nearly \$113 million. Over \$4.3 million was added to property-casualty surplus in the first three quarters of the year, reflecting the profitability of our companies.

In our life insurance companies (FB Life and FB Annuity Company), new and renewal premium totaled nearly \$40 million through the first three quarters of the year. Sales of Universal Life and the new Single Premium Deferred Annuity are continuing at a strong pace.

This has been a year of highlights for the FB Life Company. Early in 1987 we reached \$3 billion of life insurance in force and learned that FB Life has once again earned the A-plus (superior) rating from the A.M. Best Company, a private group that monitors the insurance industry.

Incidentally, FB Life has a better solvency rating than the nation's 25 largest life insurance companies. According to the Standard Analytical Service, the average of the top 25 companies is \$104 of assets for every \$100 of liabilities, while our margin is \$124 for every \$100. We outpaced the top 25 companies in other measures of financial stability, too, including surplus funds ratio and net gain (income) ratio.

What does all this mean? It means that FBIG is strong, stable, and responsive to the needs of FB members. FBIG is here to make your future a little more predictable. □

Farmers Petroleum Cooperative, Inc & Subsidiary

■ Net sales at Farmers Petroleum Cooperative, Inc. & Subsidiary reached \$31 million for fiscal 1987, which concluded Aug. 31. Net profit after tax of \$283,000 (continued on page 28)

CONGRATULATIONS

ON YOUR HIGH ACHIEVEMENT!

Farm Bureau Insurance Group is proud to salute five members of the agency force who earned prestigious professional designations during 1987.

They are recipients of the CLU (Chartered Life Underwriter), ChFC (Chartered Financial Consultant), CPCU (Chartered Property-Casualty Underwriter), or LUTCF (Life Underwriter Training Counselor Fellow) designations.

Those letters behind their names indicate the highest degree of professionalism in the insurance

industry. The designations require years of study, several national examinations, and high personal and business standards.

Most importantly, the designations indicate new levels of knowledge and expertise in meeting the needs of clients. The CLU, ChFC, and LUTCF designations indicate high levels of expertise in serving life insurance and financial planning needs, while the CPCU reflects new levels of skill and knowledge in providing property-casualty insurance service.

Professional Designations Conferred in 1987:

CLU and CPCU:



Greg Smith, CLU, CPCU
Agency Manager

ChFC:



Gayle Forner, ChFC, CLU,
LUTCF
Oceana County

ChFC:



Cris Cone, ChFC, CLU
Agency Manager

ChFC:



Ed Jonaitis, ChFC, CLU
Tax Sheltered Annuity
Specialist

LUTCF:



Bernie Teeters, LUTCF
Livingston County

And Congratulations to All the CLUs, CPCUs, ChFCs, and LUTCFs in Our Agency Force:

CLUs:

Barbara Sheldon-Bernard, CLU
Tom Carter, ChFC, CLU
Cris Cone, ChFC, CLU
Dave Dagwell, ChFC, CLU
Gerald Davis, ChFC, CLU
Keith DeZwaan, CLU
Phil Dieck, ChFC, CLU
Norbert Forbes, CLU
Gayle Forner, ChFC, CLU, LUTCF
Harold Grevenstuk, ChFC, CLU
David Jerrick, CLU
Ed Jonaitis, ChFC, CLU
Bob Keyes, CLU
Al McCool, CLU

Rusty Moore, CLU
Larry Neil, ChFC, CLU
Ed Oeschger, CLU
Pete Phelps, CLU
Al Schrepfer, CLU
Harris Seymour, CLU
Chuck Steele, ChFC, CLU
Patrick Timiney, CLU
Ed Waltz, CLU
Ken Weaver, CLU
Joann Zangara, CLU
Greg Smith, CLU, CPCU
Jim Dolezal, CLU
Duane Robison, ChFC, CLU

CPCUs:

David Rowe, CPCU
Greg Smith, CLU, CPCU

ChFCs:

Tom Carter, ChFC, CLU
David Dagwell, ChFC, CLU
Gerald Davis, ChFC, CLU
Phil Dieck, ChFC, CLU
Harold Grevenstuk, ChFC, CLU
Larry Neil, ChFC, CLU
Chuck Steele, ChFC, CLU
Gayle Forner, ChFC, CLU, LUTCF
Cris Cone, ChFC, CLU
Ed Jonaitis, ChFC, CLU
Duane Robison, ChFC, CLU

LUTCFs:

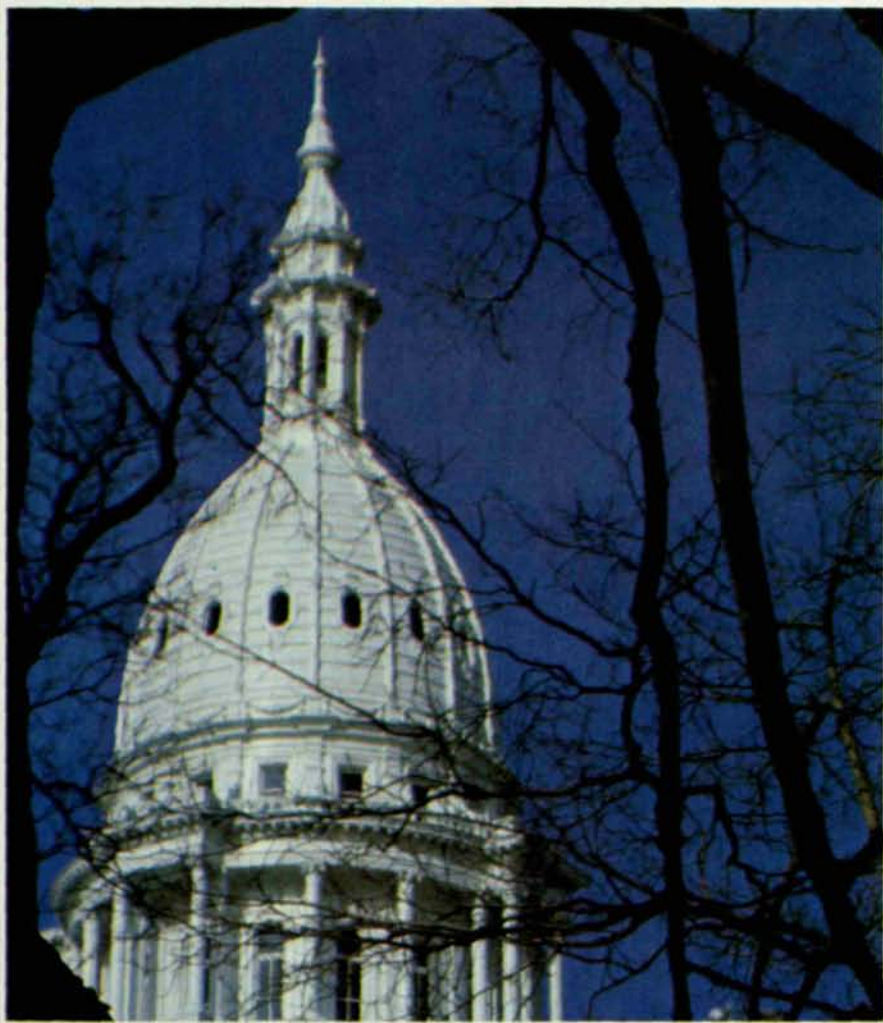
Dave Carlson, LUTCF
Pete Homik, LUTCF
Dave Crawford, LUTCF
Ila Waller, LUTCF
Vern Starr, LUTCF
Gayle Forner, CLU, ChFC, LUTCF
Gary Grinwis, LUTCF
Sylvia Kovacs-Hicks, LUTCF
Danny Bates, LUTCF
Robert Barker, LUTCF
Bernie Teeters, LUTCF
Larry Brewer, LUTCF



FARM BUREAU NATIONAL • FARM BUREAU LIFE • FARM BUREAU GENERAL • FD ANNUITY

Making your future a little more predictable

List of Legislative Achievements Grows



Washington

■ The following are some key legislative accomplishments during the FB year and updates on current issues:

Trade Reform — During consideration of the Trade Reform Act, FB worked vigorously for the elimination of language which would require the U.S. to retaliate against both fair and unfair trade practices of nations having a trade surplus with our country. Instead, the Senate adopted language authorizing retaliation against only unfair trade practices.

Oil Overcharge Refund — Working with the U.S. Department of Energy (DOE), FB developed and disseminated an application for crude oil refund. The refund was established as the result of lawsuits against certain oil companies that overcharged for oil during the time that crude oil was under government price controls. The refund opportunity is available to all farmers who purchased crude oil-based fuels and greases from independent (non-cooperative) suppliers between Aug. 1973 and Jan. 1981. Deadline for filing a refund claim with the DOE is Dec. 31, 1987.

Flood/Drought Disaster Program — FB aggressively sought enactment of legislation providing \$535 million in PIK certificates to compensate farmers for weather losses in 1986. FB also secured major changes in proposed USDA regulations to implement the legislation as Congress intended.

Farm Credit System — After months of study by a special AFBF committee, a 20-point AFBF proposal to provide assistance to the Farm Credit System was approved by the AFBF Board of Directors.

Grassroots Approach is MFB's Powerful Plus

■ Bill Ballenger, former state senator and now editor of "Inside Michigan Politics," recently released the results of a survey to determine the effectiveness of lobbying organizations in Michigan. The survey was distributed among all Michigan legislators, selected non-partisan and bi-partisan legislative staff, selected members of the governor's staff, capitol news media, and 2,754 lobbyists and 548 lobbying organizations.

Results of the survey ranked Michigan Farm Bureau ninth among the top 20 lobbying organizations, and sixth among the top 10 single interest lobbying organizations.

Al Almy, MFB Public Affairs Division Director, salutes the MFB legislative counsels: Howard Kelly, Ron Nelson, and Bob Smith. Almy points out the rating confirms that the organization's approach to member involvement in policy development and policy execution is effective and commands a great deal of respect in the Legislature.

The proposal, which was introduced in Congress in July, includes government help in the form of a guarantee of funds to keep the FCS solvent, loan restructuring, an end to fund transfers within the system, a secondary mortgage market, and guidelines for disposing of land acquisition. The U.S. House of Representatives approved a bill containing most of the AFBF recommendations on Oct. 7.

'85 Farm Bill — FB reaffirmed its support for the four-year farm bill urging Congress to stay with the current farm bill and resist efforts to make changes. The major challenge to the farm legislation was a proposal that would have placed U.S. producers of 16 farm program commodities under a nationwide supply management program. □

Lansing

Commodity Insurance — Several bills have been proposed to provide additional farmer protection against elevator and grain dealer bankruptcies. Currently, HB 4997 and 4205 are moving through the Michigan House of Representatives. The bills provide for a referendum and a 1/10th of a cent grain checkoff. The checkoff will provide for a \$5 million fund which will pay farmers in the event of elevator/dealer bankruptcy.

Pesticide Act — HB 4674, passed by the House, makes substantial revisions to the Pesticide Act. FB was successful in obtaining numerous amendments to the act. It is anticipated that several other FB requested amendments will be considered during deliberation by the Senate.

Animal Industry Act Revisions — Legislation will soon be introduced in the Senate to substantially revise the Animal Industry Act. The act regulates the movement of all livestock within the state and entering the state, including the showing and sale of animals, testing, and vaccination procedures.

Right-to-Farm — FB has approached legislators to sponsor amendments to strengthen and clarify Right-To-Farm Act provisions. The 1981 act provides limited protection. Strengthened amendments are needed to provide maximum farmer protection in the event of a lawsuit or nuisance complaint.

Air Pollution Control Act — Sponsors are being contacted to introduce amendments to the Air Pollution Act to clarify the animal agriculture exemption. Recent decisions by the Air Pollution Control Commission have made clarification of the act imperative.

Animal Odor — FB has taken the leadership to address the issue of animal odor complaints. Meetings were held with the leadership of the various livestock and poultry organizations. Contacts have been made with the respective state agencies and numerous meetings have been held with MSU personnel, including directors of the Agriculture Experiment Station and Cooperative Extension. Informational meetings were held and legislative efforts initiated to address this very serious issue.

Wildlife Crop Damage — Crop damage by deer, elk, sandhill cranes, geese, turkeys, and other wildlife species continues to cause severe economic problems for agriculture. A DNR task force developed recommendations for more liberalized hunts in crop damage areas (particularly from deer). MFB's representative actively participated on the task force. The task force will be make recommendations for long-term solutions.

Oversized Farm Equipment — HB 4054, now P.A. 90 of 1987, addresses the movement of oversized equipment. The law now permits the movement of farm equipment of any size during daylight hours as long as it does not impede or imperil the flow of traffic. After dark restrictions on moving farm equipment include: equipment cannot move left of center; equipment cannot impede or impair the flow of traffic; tail lights must be visible at the rear, either on the equipment or from a trailing vehicle.

Liability Protection for U-Pick, Gleaning and Hunting — HB 4202, now P.A. 110 of 1987, is a major step to ensuring liability protection for farmers. Under u-pick provisions, farms are now protected from challenges unless there is willful neglect or intentional acts against the individuals. In the case of gleaning and hunting leases from which the farmer receives money in exchange for the privilege, there is a limited liability provision for the farmer.

Great Lakes Water Resource Planning Commission — This commission is charged by law with examining the state's water needs, now and in the future. MFB staff worked closely with the commission to focus attention on agriculture's unique water needs. MFB was successful in promoting special legislation to add a commission position specifically representing agriculture.

Farm Disaster Loan and Financial Institutions Bureau — FB worked closely with Financial Institutions Bureau personnel to ensure the prompt and reasonable administration of the farm disaster loan program. The Financial Institutions Bureau is the state agency charged with monitoring financial institutions and providing direction to those institutions on procedural questions.

Amendments to the Uniform Commercial Code — Several amendments to the Uniform Commercial Code were proposed which would adversely impact ownership and right to payment on various farm commodities. FB monitors such bills. Thus far, none have passed.

Ethanol — FB provided continued support for the development of ethanol processing facilities in the state and use of the fuel additive. Recent developments include Senate passage of SB 427, which provides for a per bushel payment to ethanol processors using Michigan corn.

State Budget — Gubernatorial vetoes and declining state revenues kept legislators embroiled in budget debate. A 1 percent across the board budget cut is being considered (continued on page 29)

Farm Bureau Fulfills Role of Leader Builder for Agriculture

By Kimberly Marshall

The building and maintenance of an aggressive farm organization depends heavily on attracting the best in farmer leadership. This leadership must be active in all levels of the organization from the CAGs and state officers through home office staff. The organization must maintain a quality staff to ensure the best of service to our members.

— 1987 Farm Bureau Policy Book, page 69

"To ensure the best of service to our members" is what FB's family of companies strives to achieve by having a strong professional base supporting FB families with quality programs.

Throughout the year, programs are planned to specifically address many areas of agriculture and to include training to the staff who serve FB members. The secretaries conference, legislative and commodity meetings, programs for young citizens and FFA members, and Leaders' Conference, these are just a few of the human resources available to members.

Leaders' Conference

The Young Farmers and Women's committees worked together to provide over 150 participants with the best leaders' program possible last March.

"I feel that leadership development is an important charge of both committees, and that this program provides much needed insight to this organization and its members," said Julie Chamberlain, MFB training officer. "The program involves several inspiring speakers and informative workshops. There is also the valuable opportunity for farmers to meet with other farmers from all over the state to discuss issues and talk shop."

In addition to motivating speakers, the 1987 Leaders' Conference offered a range of workshops including tax laws, ag issues, genetic research, public relations, and financial management.

MFB/FFA Producers Forum

The Producers Forum is designed by MFB and the Michigan Association of FFA for high school seniors who are planning a career in production agriculture.

"The major focus of this program is to expose potential agricultural producers to an intensive, instructional program of current agricultural issues. The students who attend will be confronted with these issues as they enter the occupation of production agriculture," said Vic Verchereau, MFB Young Farmer Department manager.

Some of the areas covered in the 1987 workshops included marketing, credit, partnerships, legal rights, agricultural issues, and safety.



The 1987 Leaders' Conference provided young leaders like Roger Van Damme of Hiawathaland Farm Bureau the opportunity to share ideas and insights with motivational speaker and author Maureen Burns. Each year the conference attracts new leaders to the FB organization by offering quality motivational and educational programs.

Young People's Citizenship Seminar

For 24 years, MFB and county FBs have sponsored the Young People's Citizenship Seminar to help students prepare for their responsibilities as voters and possible future politicians. The seminar also helps them gain an understanding of other forms of government and an appreciation for their own.

"When these students leave the seminar, we want them walking tall and feeling proud about being a citizen and eager to participate in all the privileges that go along with being a citizen," said Vic.

The seminar is designed to develop in its participants an understanding of, and an appreciation for, democracy, capitalism, and the American way of life. It also provides practical and meaningful experiences in citizenship education through information, discussion, self-expression, participation, and self-discipline.

In 1986 the Michigan Senate passed a resolution of tribute to MFB for sponsoring the seminar.

Washington Legislative Seminar

The seminar, held in early spring in Washington, D.C., provides opportunity for legislative leaders and assistants, selected by county FBs, to make personal contacts with members of Congress and other government leaders. Their responsibility is to support FB policy on key issues in discussions with Congressmen and other government leaders.

Special briefings for legislative leaders and assistants are conducted in advance by MFB staff. The complete schedule is reviewed in detail, effective lobbying techniques discussed, priority legislative issues covered, and participant questions answered.

Leaders in the 1987 Washington Legislative Seminar, Mar. 31-Apr. 3, focused on agricultural credit, international trade reform legislation, and opposition to proposals for mandatory production and marketing controls.



Youthful participants in the annual Young Peoples' Citizenship Seminar gain an appreciation for our system of self government and individual freedoms and responsibilities. The Michigan high school juniors and seniors attend lectures, participate in small discussion groups, and take part in "campaigns" for political office.

Lansing Legislative Seminars

The Lansing Legislative Seminars series is held on the basis of FB regions to provide an opportunity for county leaders to meet their legislators in Lansing to discuss FB policies.

The personal visits by farmers with their legislators are critical to the success of FB's efforts to attain legislation beneficial to agriculture.

Following a morning briefing session by MFB staff on issues likely to arise in the 1987 legislative session, participants met with their area's legislators during lunch. Afterward, members were encouraged to visit legislators' offices, attend committee hearings, or watch the legislative body in session.

New Presidents Conference

New county FB presidents participate in a two-day conference at FB center in December. The schedule of activities is designed to provide the new county leaders with detailed information about the pro-



In FB's real life political activities, farmer members take a personal role in pursuing policy objectives. Legislative leaders who participated in the 1987 Washington Legislative Seminar met with members of the Michigan congressional delegation and with recognized national leaders like presidential hopeful Sen. Robert Dole.

(continued on next page)

Leader Builder

(continued from previous page)

grams and services of the FB organization and to foster good communications between newly elected leadership and MFB staff members who manage program and service activities.

Topics covered during the important conference include: the role of a county president, financial control, working with staff, and tips on running a board meeting.

"This conference is important because it provides the tools for new presidents to manage the people and resources of their county FB," said Julie. "This will ultimately result in county boards and committees working together for the betterment of agriculture."

Presidents' Conference

Each year FB brings together the



Rebecca Rushlow, who authored the first place essay in the 1986-87 America & Me Essay Contest, received a \$1,000 savings bond and a plaque from FBIG Executive Vice President Bob Wiseman. This was the 19th year the contest has been conducted among Michigan eighth grade students.

central players on its leadership team for the Presidents' Conference. The program for this prestigious two-day event reflects the many facets of the county FB president's role. From updates on state, national, and international issues to the administration of the county committee structure, county presidents are given the opportunity to build skills, share concerns, and discuss solutions.

Secretaries Conference

"Building the Farm Bureau Team" was the theme of the 1987 Secretaries Conference.

The two-day conference consisted of a series of workshops, mini-seminars, and general sessions to give county secretaries an opportunity to improve their understanding of administrative duties and responsibilities, member service programs, and the FB organization in general.

Presentations were also scheduled to help build personal skills and a better understanding of the overall responsibility of being a county FB secretary.

Winter Marketing Seminar

This two-day educational seminar was held in January for beginning and experienced marketers.

The agenda was filled with interesting and informative workshops covering beginning cash marketing, hedging, options, computer skills and trade show, technical market analysis, and a weather outlook for 1987 and beyond.

Farm Bureau Insurance Group

FBIG is especially proud of its involvement in Michigan schools, offering two strong programs to benefit the children of FB members.

The first is the annual America & Me Essay Contest, which FBIG has sponsored since 1968 for Michigan eighth grade students. The 1987 contest involved 10,000 students from nearly 600 Michigan schools and offered prizes ranging from award certificates to \$5,500 in savings bonds. The topic for 1987 was "What the Future of America Holds for Me."

The contest encourages Michigan

young people to explore their roles in America's future and to keep alive the traditional values that are so important to our country and FB.

Another long-running favorite in Michigan schools is FBIG's popular Early Indians of Michigan booklet. First printed in 1974 as part of the celebration of Farm Bureau Mutual's 25th anniversary, the booklet highlights the four primary tribes of Michigan, complete with color illustrations.

Because of demand from schools across the state, the booklet has gone through several printings. More than 160,000 booklets and tens of thousands of accompanying poster sets have been distributed to Michigan's young people.

Opportunities Abound

These are just some of the quality programs provided to FB members annually. Throughout every year, special events such as Summerfest held last July to celebrate the 50th anniversary of Community Action Groups, and informational meetings for special issues such as animal agriculture, are planned and implemented to keep FB members informed and united.

"By attending these programs, FB members have an opportunity to interact with a wide variety of people representing various commodity groups from all over Michigan," said Julie. "This interaction allows them to see that they share similar concerns with others, which brings all of agriculture closer together. The opportunity exists to gain new ideas and insights on old problems and situations. People can go home with a fresh perspective — a new way of looking at their life, business, and at how they can help lead their county Farm Bureau.

"The whole organization benefits when a member goes home from a program and takes a message back and enthusiastically relays it to others, puts it into practice in the county, on the farm, or in their personal life. That's when a program has really succeeded — that's when we in the home office have fulfilled the directive our grassroots policy book has given us." □

Country Almanac

December

- | | | | |
|----------------------------|--|-------------------|--|
| Dec. 1-
Dec. 20 | Safemark Winter Steel Sale — contact your county Safemark coordinator or county FB office for details. | Dec. 7-10 | Michigan Horticultural Society Show, Grand Plaza Hotel and Grand Center, Grand Rapids. |
| Dec. 1-4 | MFB and affiliated companies annual meetings, Grand Plaza Hotel and Grand Center, Grand Rapids. | Dec. 7-11 | MACMA Holiday Citrus Sale delivery period. |
| Dec. 5-
Jan. 3 | Christmas at Henry Ford Museum and Greenfield Village. | Dec. 10-11 | MFB/FFA Producers' Forum, Hilton Inn, Lansing. |
| | | Dec. 15-16 | New Presidents' Conference, Lansing. |

Coming Up

- | | | | |
|-------------------|--|-------------------|---|
| Jan. 10-14 | AFBF Annual Meeting, New Orleans, La. | Feb. 25 | Cabinet Meeting for Saginaw Valley and Thumb Regions. |
| Jan. 26-27 | Presidents' Conference, Park Inn, Mt. Pleasant. | Mar. 3-5 | Young Farmer Leaders Conference, Valley Plaza, Midland. |
| Jan. 27-29 | Great Lakes Vegetable Growers Convention, Lansing. | Mar. 9 | Cabinet Meeting for North, Northeast and Northwest Regions. |
| Feb. 15 | Cabinet Meeting for South and Southwest Regions. | Mar. 10 | Cabinet Meeting for Upper Peninsula Region. |
| Feb. 16 | Cabinet Meeting for West and West Central Regions. | Mar. 15-18 | Washington Legislative Seminar, Washington, D.C. |
| Feb. 23 | Cabinet Meeting for Central and Southeast Regions. | Mar. 21-24 | Agriculture and Natural Resources Week, MSU, East Lansing. |



Profile of a Winner

By Donna Wilber

Oh, no! — Not again!
“It’s only because they’ve got no competition in their category.”
“What else have they got to do in the U.P.?”

When a county FB wins the coveted “Top County Farm Bureau of the Year” title for 12 out of the past 14 years, those kinds of reactions to the announcement made during the awards program at the MFB annual meeting are understandable.

As Chippewa County FB President Ed DeWitt bounded on stage at the Grand Center’s Welsh Auditorium in Grand Rapids Dec. 2, to collect seven gold stars, two silver stars, one certificate of merit for program excellence — and the title — those in the audience who had worked hard to change this year’s script had to be asking themselves, “What does it take to beat these guys?” Last year, it took Monroe’s eight gold stars to beat out Chippewa’s seven for the title. So, even when they lose, they look good!

What’s Chippewa’s “secret” of success? According to U.P. Regional Representative Annie Jousma, it’s no secret at all.

“We have a ongoing goal here in the U.P. That goal is to make agriculture and Farm Bureau visible in the U.P. in a very positive and constructive way. Our county Farm Bureaus gain positive visibility through good programs and by taking on key issues,” she said.

She came up with seven key ingredients in Chippewa’s recipe for success:

1. Dedicated leadership, people who are respected in the area.
2. Surfacing the right people to do the job. “They never put up with paper committees,” she said. “They review their committees yearly and if there are people on committees who are not active, they replace them. Consequently, they have very active, effective committees.”
3. Aggressiveness. “They’re not afraid to tackle issues, whether they’re local or broader, such as taking on the state Department of Transportation, which they have done. They examine issues carefully before they decide to take a position. When they do, they become highly visible because of their active involvement, but they always approach it in a positive way,” Annie said.
4. Member Involvement. Chippewa just topped the 400 mark in membership this year with about 290 regular members. Annie estimates that at least 25% are actively involved.
5. A cooperative spirit. “Many of the programs Chippewa takes on are co-sponsored by Farm Bureau and Cooperative Extension Service. Their agent is a Farm Bureau member and attends every board meeting,” Annie said. “They also work with the Soil Conservation District. And they work

cooperatively with the other county FBs in the district on projects, such as the postcard survey of all regular members in the U.P. for input into the policy development process, the annual Industrial Expo, and the Extension Management Institute. All six county Farm Bureaus in the district work together on these projects."

6. Responsiveness to needs.

There's not a great variety of commodities in Chippewa County, mostly dairy, sheep, trefoil seed production, some apiaries with honey, some beef, angora goats, and a few horse people.

"The Chippewa board is very open and responsive to new commodities when introduced into the organization, such as the state licensed commercial fishermen and forestry," Annie said. "Forestry is not as big in Chippewa County as it is in the rest of the U.P., but this board is not close-minded. They're very responsive and they invited the forestry people to their policy development meeting to see what their needs were."

7. Board training and goalsetting.

"We do our training early, right after the boards are reorganized. Then they take a look at their county's needs and decide on some goals. I'd be willing to bet that when Chippewa sets their goals for next year, they'll talk about the star awards program and how well they did. They'll say we've got to come up with some good programs to stay on line," Annie said.

That's the stuff consistent winners are made of.

Chippewa's Gold Star Programs

Membership is a team effort. Campaign Manager Ed DeWitt, Gene Mill, the one and only FBIG agent in the county, and county secretary Janice Besteman all made the Key Club this year. There's a tremendous volunteer effort and Annie reports that each member of the team takes on the membership campaign as a "personal responsibility."

Community Action Groups, under the leadership of John Kronmeyer, were active in all county FB programs, and they have a great record of building leaders for their organiza-

Other Star Winners

The runner-up county for 1987 was Mackinac-Luce with five gold stars for Membership, Commodity/Marketing, Women, Policy Execution, and Information. Chippewa's U.P. "neighbor" also won silver stars for Local Affairs and Young Farmers, and certificates of merit for Policy Development and Direct Marketing.

Five counties earned four gold stars for program excellence: Alpena for Membership, Community Action Groups, Safemark, and Local Affairs; Clinton for Membership, Commodity/Marketing, Community Action Groups, and Safemark; Hiawathaland for Membership, Women, Policy Development, and Information; Huron for Community Action Groups, Women, Local Affairs, and Information; and Macomb for Local Affairs, Policy Development, Policy Execution, and Information.

Ionia and Monroe counties each received three gold stars: Ionia for Membership, Safemark, and Information; Monroe for Policy Execution, Young Farmers, and Direct Marketing.

Two gold star counties were: Copper Country for Membership and Direct Marketing; Ingham for Women and Direct Marketing; Mecosta for Policy Execution and Young Farmers; Montcalm for Membership and Women; Oceana for Membership and Policy Execution; Sanilac for Safemark and Information; and Shiawassee for Policy Development and Young Farmers.

One gold star counties were: Antrim, Arenac, Charlevoix, Eaton, Emmet, Genesee, Gladwin, Gratiot, Hillsdale, Iron Range, Kalamazoo, Kalkaska, Lapeer, Menominee, Montmorency, Osceola, Otsego, and St. Clair.

tion. Forty-two percent of the county's total membership belong to Chippewa's 13 Community Action Groups. The county recorded the state's first new CAG in 1987 with the formation of the Superior Young Farmers, a group of issue-oriented young members interested in improving health care in the area, promotion of Ag in the Classroom, and serving as a support group for other young farmers who encounter problems. Six of the members of the new group will be serving on the county's new Promotion & Education Committee.

Chippewa's Local Affairs Committee, with county president Ed DeWitt as chairperson, helped to solve 11 local issues this year including load limits on county roads, maintenance of road signs, ATV use on private lands, wetlands legislation, and additional doctors for HMO. Committee members met with local government officials 10 times on a variety of issues such as local waste disposal, court watch, drunk driving and drug abuse. A total of 50 local government meetings were monitored by

the committee during the year. Nine resolutions were submitted by the Local Affairs Committee for consideration at the county annual meeting.

The Policy Development Committee, under the leadership of James Campbell, presented eight local, 11 state and five national policy recommendations to members attending the county annual meeting. They dealt with Vo-Ag and FFA, load limits on county roads, road drainage, crop damage, Right-to-Farm Act, commercial fishing, tax shelters, and Water Wonderland funding. To gain member involvement in the PD process, the committee encouraged participation through the county newsletter, a personal letter to Community Action Groups, and a postcard survey to all regular members. They also invited non-members from the forestry and commercial fishing industries to their meetings to gain their input and encourage their membership in FB.

(continued on page 27)

Farm Bureau Travel announces . . .

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Key Club Roster Grows



Now in its fifth year, the Directors' Key Club boasts nearly 200 members from county FB's in Michigan.

Appropriately, the first major recognition event of the MFB annual meeting, the Membership Kick-Off Banquet on Tuesday evening pays tribute to county membership teams, and these special award winners.

Those honored were:

- ALLEGAN**
Carolyn Bouman****
Earl Collier
Harold Grevenstuk
Mark Hop**
Larry Oetman
Garnet Rau
Martin Ruitter
Dennis Smiertka***
Leonard Vanderkolk****
Warren Wilkinson
Brenda Zeinstra
- ALPENA**
Joe Hemmingson
Janice Krueger****
Arnold Liske
Reinhard Liske
Bud Wegmeyer
- ANTRIM**
Marvin Best*
- ARENAC**
Betty Dubey****
Tim Hagley
Marvin Schwab****
- BARRY**
Susan Bahs**
Beverly Birman***
Gerald Davis**
Larry Neil****
- BAY**
Joe Davis***
Art Duyck
Shirley Wegener****
- BENZIE**
Bonnie Putney***
- BERRIEN**
Ray Marske****
Ellen Tropp****
- BRANCH**
Sandi Frick***
- CALHOUN**
Ralph Strong**
Terrance Anderson****
Thomas Cain***
Scott Hisler****
Thomas McKenney****
Donna Morse****
Larry Robinson****
- CASS**
Lodner Phillips*
Judy Smith
- CHARLEVOIX**
Charles Elzinga***
- CHEBOYGAN**
Joyce Barr*
Adrian Gauthier****
Fred Stempky****
- CHIPPEWA**
Janice Besteman
Ed Dewitt*
Eugene Mill
- CLINTON**
Leon Feldpausch***
Dorothy Flak
Judith Hazle
Sharon Woodhams****
- COPPER COUNTRY**
Sandy Steeter
Roland Sweeney****
- EATON**
David Jerick**
Joan Novack
Jan Wilford
- GRATIOT**
Ron Artecki*
Frank Childs***
Jerry DesRochers**
Roxanne Mead***
Pam Wood
- HIAWATHALAND**
Vince Rappette****
Joanne Stefl*
Mike Ternus
- HILLSDALE**
Ardath Gillette**
Gerry Raker
- HURON**
Phyllis Lang****
James Leonard****
Richard Messing****
Debbie Puvalowski**
Paul Swartzendruber
Cathy Tinsey****
- INGHAM**
Elmer Phelps***
Maurine Snow**
Dan Sokol*
Phyllis Webster**
- IONIA**
Mary Ann Cory****
Danon Croel**
Barbara Kietzman
Maynard Roth
Robert Sheldon**
Jeanne Wickerink****
- IOSCO**
George Strauer**
- IRON RANGE**
Brian Rose*
Russell Westman
- ISABELLA**
Rita Eisenberger****
Terry Kunst**
Gordon Moeggenborg**
- JACKSON**
Nevin Alexander****
Joyce Lee****
- KALAMAZOO**
Robert Nelson****
Diane Mezo
Jeff Mahoney**
Clayton Hisler***
- KALKASKA**
Al McCool**
- KENT**
Martin Anderson*
Oscar Anderson****
Larry Clark
Barbara Hall****
Leona Harriman****
Dale Johnson
Phyllis May
Ellen Moore
- LAPEER**
Bruce Childs
Larry Hinman****
Laura Stockman
Richard Thompson*
Larry VanNorman**
Harland Welke***
John Welke
Patricia Woodward****
- LENAWEE**
Keith Auten****
Pat Hinde****
Ron Lighthall**
Doris VanWagner*
- LIVINGSTON**
Bernie Teeters
- MAC-LUCE**
Dennis Cook
Max Macauley**
Larry McEvers***
- MACOMB**
Barb Caringi
Tom Matthews**
- MANISTEE**
Marcia Korwin****
- MASON**
Jim Fitch***
Marlynn Gulembo
- MECOSTA**
Robert Anderson****
Matt Bush*
Paul Jefts*
Ted Kelsch
- MENOMINEE**
Ed Johnson**
Dan Veaser****
Leonard Veaser****
- MISSAUKEE**
Brad VanHaitmsa
- MONROE**
Sharon Zeiler*
- MONTCALM**
Kristy Christensen*
E. J. Horricks*
Ruby Jeppesen*
Dallas Lincoln**
Terry Slocum**
- MONTMORENCY**
Florence Boice
- MUSKEGON**
Bill Jepsen***
- NEWAYGO**
Joan Knorr
Ben Landheer****
John Patin****
- NORTHWEST**
Joyce Edge****
Fred Plamondon**
Leon Bigelow*
- OCEANA**
Roger Fessenden**
- OGEMAW**
Junior Clemens*
Vern Clemens***
Robert Kartes*
- OSCEOLA**
Gene Dadles
Janet Schmidt**
- OTTAWA**
David Carlson**
Sharon Carlson****
Russell Koestier***
Robert Willard*
Ronald Zandbergen****
- PRESQUE ISLE**
Dan Gabara*
Sally Knopf**
- SAGINAW**
Donna Gulliver****
Richard Wenzel
- SANILAC**
Marilyn Batkie****
Linda Jo Ross****
Jack Walker****
- SHIAWASSEE**
Joan Secor****
Max Tait**
- ST. CLAIR**
Dennis Wood
Dean Campbell
Marta Jacob****
- ST. JOSEPH**
Loren Carlisle****
Larry Frisbie****
Connie Maystead*
- TUSCOLA**
Ted Balzer****
Deanna King**
Deborah Papp*
Virginia Papp
Walt Trinklein**
Jim Ceranski
- VANBUREN**
Thomas Bodtke
Mary Dick****
Ann Felcyn***
Walter McManus*
Dale Tallman*
James Toth**
Max Shinaberry****
- WASHTENAW**
Dave Rowe*
Denise Fortner
Tim Wiechman
Cecilia Norush**
Beth Loesch*
Larry Becktel**
- WAYNE**
Richard Smith
- WEXFORD**
David Crawford*
John Zakrajsek**

* Two Year Member
** Three Year Member
*** Four Year Member
**** Five Year Member

■ The Key Club honor is not the only membership award presented to county organizations and individuals each year. The annual Fabulous Fifteen designation of goal counties has provided lively competition among the counties for early membership achievement for several years. More recent membership recognition awards include the Director's Key Club for FB agents and volunteers who sign a minimum of five memberships; the Golden Tractor award for counties with the largest increase in regular farmer members; and the Top Defender award for the county FB that retained the highest percentage of regular farmer members.

GOAL COUNTIES

Alpena
Antrim
Arenac
Charlevoix
Chippewa
Clinton
Copper Country
Emmet
Hiawathaland
Ionia
Iron Range
Kalkaska
Lapeer
Mac-Luce
Menominee
Montcalm
Montmorency
Oceana
Osceola
Otsego
St. Clair

TARGET COUNTIES

Alpena
Allegan
Arenac
Charlevoix
Cheboygan
Chippewa
Copper Country
Eaton
Emmet
Hiawathaland
Ionia
Iron Range
Kalkaska
Kent
Mac-Luce
Mason
Menominee
Montmorency
Muskegon
Oceana
Ogemaw
Otsego
Presque Isle

1987 Fabulous 15 Award Winners

Category 1 (1-500)

Montmorency—Merritt Clark
Menominee—Gunter Kusig and Mary Doboy
Mac Luce—Max Macauley

Category II (501-1000)

Alpena—Arnold Liske
Arenac—Dan Ratajczak
Osceola—Gene Dadles

Category III (1,001-1,500)

Oceana—John Williams
Montcalm—Sally Thomsen
Ionia—Paul Reeves

Category IV (1,501-2,250)

Lapeer—Robert Howland
St. Clair—Jim Reid, Carl Vermeesch, and Rob Crawford
Clinton—Phyllis Moore

Category V (2,251-Over)

No Winners

GOLDEN TRACTOR

Category I (1-500)

Iron Range—Russell Westman
Mac Luce—Rebecca Clark

Category II (501-1,000)

Alpena—Bud Wegmeyer
Hiawathaland—Roger VanDamme

Category III (1,001-1,500)

Oceana—Larry Porter
Cheboygan—Gerald Brown

Category IV (1,501-2,250)

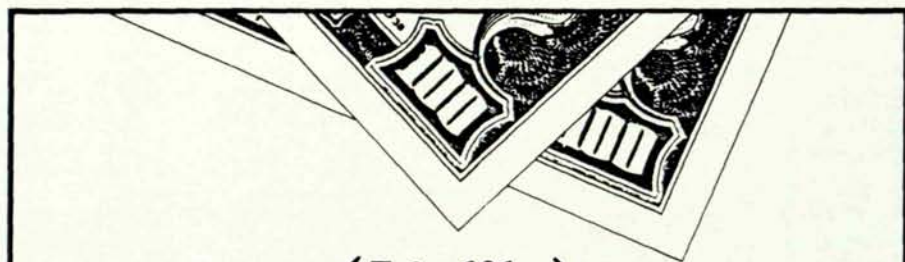
Muskegon—Herb Wagner
Allegan—Earl Collier

Category V (2,251-Over)

Kent—James May

TOP DEFENDER

Arenac—Gerald Golembiewski



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Saving energy is nice. Saving money is great!

If you heat with oil you can probably save big bucks with a small investment in energy efficiency. In fact, a study conducted by the Michigan Commerce Department Energy Administration found that *one out of every three* homes studied could save \$200 per year, every year, if they put a new high-efficiency burner in their oil furnace! Think about yourself for a change. Put a little money into your current oil furnace — and make some plans for that extra cash you'll have on hand!

Write the Michigan Public Service Commission or the Michigan Department of Commerce for more information, or contact a heating oil specialist in your area.

Michigan Public Service Commission
Office of Energy Programs
P. O. Box 30221
Lansing, Michigan 48909

Michigan Department of Commerce
Office of Energy Programs
P. O. Box 30221
Lansing, Michigan 48909



Service to Member Program Continues to Grow

By Connie Turbin

This has been a historical year for Michigan residents! From shore to shore of our Great Lakes State, Michiganders have been celebrating our own sesquicentennial anniversary. At Michigan Farm Bureau our pride is showing, too, as we reflect on the rural values of hard work and service that helped to build our communities and the FB organization.

Health Insurance

Our continuing commitment to the Community Action Group program demonstrates our reliance on the values which founded the organization more than a half a century ago. It was CAGs that pioneered one of our finest membership benefits — providing Blue Cross/Blue Shield group health care and group rates for farmer members statewide.

That was 30 years ago and we're still offering Blue Cross/Blue Shield group health insurance, brought up to date with more health care plan options including health maintenance organizations.

We're putting more emphasis on keeping our members well with new information and education projects like a health care newsletter for group subscribers, and a useful emergency/safety handbook.

New Service to Member Benefits Added

During 1987 we also introduced our newest FB member services and we think they are nothing less than exciting. The new services include the Farm Bureau Travel Service, offering personalized travel planning services at the lowest available rate for any destination. FB Travel Service also offers exclusive tours for FB members only, like the March 1988 Hawaiian Island tour. Reservations came in quickly for this tour package which includes visits to an orchid nursery and a pineapple ranch in addition to the three-island tour package.



The new FB VISA® credit card is another of the new service to member programs that was introduced in 1987, offering all of the convenience and service of the VISA® card, but



with several important differences. FB members save money because there is no credit card fee for the first 12 months. You continue to save in subsequent years with our low annual fee of just \$12. Another important plus is the 25 day grace period on new purchases and an 18% annual percentage rate. The full service card and the features described above are another member-only benefit you receive with your FB membership.

In 1987, the Farm Bureau Family Saver Buyer's Service was offered at no extra charge to new FB members or to members who renewed before their membership expired. For 1988, all FB members will have the benefit

The Family Saver

of a free FB Family Saver enrollment to save from 20% to 60% on purchases of national brands of furniture, sporting goods, stereos, carpeting, and luxury items.

Improving Affiliated Company Products and Service

The MFB Group Purchasing affiliate, Safemark, increased the number of dealer/vendors during 1987, offering their top quality line of farm, truck and auto tires, batteries, and steel products.

Our FB insurance programs offering auto, life, and farmowners coverage were established with the support of local FB members to give FB members special premium rates for needed insurance protections. Today, more and more FB Insurance Group policyholders are choosing a FB membership to take advantage of insurance savings and

service benefits available to members-only. Our discount programs for safe drivers, theft prevention devices, and for older drivers, offer our insureds the opportunity for even greater savings.

Since FBIG introduced the nation's first farmowner's insurance policy in 1960, we have been the largest farm insurer in Michigan. Although other companies have used our farmowner's policy as the model for their products, FBIG still insures more Michigan farms than our next three competitors combined. That's the kind of leadership that prompted new research and development activities to find ways to improve farmowners coverages and service. This year a pilot project involving selected agents and farm owner/operators is providing valuable information about the types of coverages farmers want and need.

This year a pilot project involving selected agents and farm owner/operators is providing valuable information about the types of coverages farmers want and need.

Farmers Petroleum Cooperative, Inc., is working hard to attract your business to their in-state locations. Successful efforts to obtain additional business in 1987 included the installation of LP gas at the Comstock Park, Jonesville, St. Johns, and Traverse City service centers. The acquisition of the Schaner Oil Company in Hart means more available gallons of fuel for farm, home

heating, and commercial use. At Jonesville, service center management added gas grills, and lawn-mower sales and service. Facilities were improved and upgraded at the Traverse City and Hart locations.

Country ingenuity and pride in our Michigan-grown farm products promoted the establishment of a



member to member food buying service in the early 60s. The program has become so popular that more than 65 top quality food items are now offered by MFB's marketing affiliate, the Michigan Agricultural Cooperative Marketing Association (MACMA) Direct Marketing Division. In addition to selling fresh and processed Michigan food products to MFB members, the MACMA Direct Marketing has reciprocal marketing agreements with six other state FBs. These member-to-member food buying sales come four times a year offering fresh and frozen fruits, vegetables, meats, cheeses, and roasted nuts. New microwave products have been added in recent sales.

FB members around the state will soon be taking delivery of the Florida fresh oranges, grapefruit and concentrated citrus juices in time for the holidays. □



Farm Bureau Tracks Multi-Commodity Issues

As the state's largest general farm organization, FB represents producer interests in multiple commodity issues. This year was especially active due to weather problems, and legislative and legal challenges to agriculture.

Wheat Poll and Mandatory Controls — County FBs were very much involved last year and did an excellent job of getting out information to wheat farmers on the importance and significance of mandatory production controls and why FB was urging farmers to vote "no" in the Wheat Poll that was conducted. Of the state FBs with organized campaigns, Michigan ranked first in the country with a 74% "no" vote. This was significant as the strong opposition to mandatory production controls was used effectively in opposing the Harkin-Gephardt bill in 1987. If this bill had become law, it would have had a devastating negative impact on U.S. farm income, agricultural production, farm exports, and agricultural employment.

Court Victory on Commodity Promotion — MFB submitted a Friend of the Court brief with the State Court of Appeals involving the Michigan Commodity Promotion Act, Public Act 232 of 1965. The Appeals Court unanimously overturned a lower court ruling that indicated they approved of the mandatory assessment and majority rule concepts. This is a victory not only for FB, but for all of Michigan agriculture. While this directly affected the Michigan Apple Committee, it impacts all other commodities covered by P.A. 232. Furthermore, both the Michigan Supreme Court and the U.S. Supreme Court refused to hear a requested appeal this year which has the effect of allowing the Michigan Court of Appeals ruling to stand. This judicial victory will allow growers, through a referendum, to enact a program for com-

modity promotion, market development, and research. A similar effort has been initiated in support of the Michigan Potato Industry Commission Act and FB has submitted a legal brief on behalf of growers.

Market Master Marketing Education — Planning was initiated for the presentation of the Illinois FB's Market Master Program. This program is a detailed marketing education class that includes instruction in many areas. Cash marketing, basic farm commodity management, hedging, and options are the topics that were covered in the program. A pilot program conducted in February 1987, provided instruction for 20 Michigan farmers. More sessions are being planned for the future to help farmers do a better job of marketing their grain and livestock commodities. In turn, they improve their net farm income.

Animal Agriculture — MFB has been very much involved with the livestock management issue. At the invitation of the Michigan Department of Agriculture, we have served on the management practices, legislative, and information subcommittees. Due to the economic importance of the livestock and poultry industry in Michigan, and its growth potential, FB was involved, but not responsible for the Preliminary Report of the Animal Waste/Resource Committee to the Michigan Agriculture Commission. Several items were included in the report that were never approved by the committee members. Furthermore, FB has been aggressive in providing information and education to farmer members as well as seeking more research to be done on this issue by MSU. Key amendments have also been proposed to the Michigan Right-to-Farm Act and Air Pollution Commission Act to defend and protect farmers who use generally accepted management practices.

Farm Estate Tax Planning — MFB performed research and reported on an innovative estate tax planning technique using an "irrevocable option on property" (e.g. farmland). This has generated several requests from members, and some FBIG agents, regarding this proven tax-saver. Since the federal estate tax gross exemption is at \$600,000, this technique is only applicable for farm estates larger than that. But, if the farmland market is at or near the bottom and headed higher, as many believe, then this is the perfect time to use it for estate purposes.

Dry Edible Bean Market Information and Bean Contract Options — Several presentations on the navy bean market situation and outlook were made by MFB to groups, including the Bay County Cooperative Extension Service Crops Day, Arenac County FB, Gratiot and Isabella Counties CES "Bean Day," co-sponsored by the Gratiot County FB. Over 300 farmers have been in attendance at these meetings with good discussion on the problem and options available. Discussion has also focused on "Act of God" clauses in dry bean contracts as provided by MFB policy. MFB legal counsel researched this area and recommended language to be included in the contracts.

In addition, MFB has been doing research on options for growers who are involved with unfilled dry edible bean contracts because of 1986's weather disaster. FB leaders and staff attended meetings with Michigan Bean Commission (MBC) staff, MDA staff, governor's office, MFB Legal Department and private attorneys on this situation. Numerous phone calls from farmer members and news media are an example of the statewide concern.

(continued on page 29)

Farm Bureau

We Believe...

In the American private, competitive enterprise system.

That the Constitution is the basic law of the land.
Long established interpretations should be changed only
through constitutional amendment.

In a government of law, rather than of men, and in a
Congress that limits discretionary powers of the executive
branch and regulatory agencies.

That property rights are among human rights essential to the
preservation of freedom.

That government should provide only minimum aid and control.

That each person should be rewarded according to productive
contributions to society.

That government should stimulate, not discourage, individual
initiative.

That the search for progress should be encouraged through
opportunity—rather than hindered by illusions of security.

That monopoly—whether by government, industry, labor or
agriculture—is dangerous.

That government should operate impartially in the interests
of all.

That propagandizing by government is dangerous to
self-government.

That voluntary cooperation is a part of the American
system—and is the Farm Bureau way.

All These Sustained

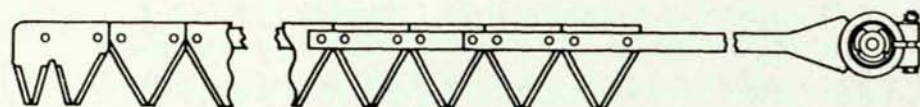
By Our Religious Faith



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	\$17.92 ea.
New Holland	479, 488 & 1469	9 ft.	57.60	22" Coulters 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	13.62 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	6.14 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 \$1.34/ft.
Safemark #50 Chain 1.73/ft.
Safemark #60 Chain 2.40/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

DOUBLE POINT
\$2.40

A-50-UV FERTILIZER KNIFE
\$9.18

124 TWISTED CHISEL
~~\$8.70~~
SPECIAL SALE PRICE
\$8.25

VIBROTINE

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

\$9.00

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

For more information, call your local county Safemark coordinator, vendor or county Farm Bureau secretary

"You Said It"

These are the topics discussed by Community Action Groups from September 1986 through November 1987:

- Antibiotics in Feed
- Mandatory Controls
- International Trade
- Groundwater Quality
- Managing Stress
- E.R. Smith Endowed Chair
- Rural Health Care
- CAG Revitalization
- Michigan Sesquicentennial
- Farm Credit Planning
- Right-to-Farm
- Promotion and Education
- Farmowners Insurance
- Agriculture Tourism

In January

"Animal Odors/ Waste Management"

This topic will update Community Action Group members with the latest information on the animal agriculture operational guidelines being developed by Michigan State University.

Grassroots Program Marks Golden Anniversary

Members of Community Action Groups around the state celebrated the 50th anniversary of the grassroots FB program during 1987. Statewide celebrations included the Summerfest event in July at FB Center, special recognition at county FB annual

meetings this fall, and the 1987 MFB annual meeting in Grand Rapids.



Discussion Topic

Farm Income Study

■ Farmers have always used their Farm Bureau organization as a tool to help them be on the cutting edge of economic enhancement. Many of FB's lobbying and research activities are aimed at helping farm families achieve a higher net income from their agricultural enterprises.

As part of this ongoing effort, delegates to the 1986 American Farm Bureau Federation (AFBF) annual meeting adopted a policy calling for a study of new and innovative ways to improve farm income.

Dean Kleckner, president of the AFBF appointed a 22-member study committee chaired by Harry Bell, vice president of the AFBF. Sanilac County farmer Faye Adam was appointed to the study committee.

The committee was asked to be aggressive and creative in looking for ways to improve farm income opportunities for farmers. In addition, the committee was told not to be constrained by current FB policies in its investigation.

The final report, with over 50 recommendations, was approved by the AFBF Board of Directors in June 1987.

Government Policy and Its Impact On Farm Income

Traditional farm policy has played an important role in determining the level of net farm income and thus the ability of farmers who receive farm program benefits to cope with debt repayment. This was especially true with the passage of the 1985 farm bill.

But, as important as farm policy has been to farm income, it is other economic factors such as national and international monetary policy, trade policy and federal tax policy which have had the most impact on providing the sustained, noninflationary economic growth upon which the whole of U.S. agriculture — farm program and nonfarm program commodities alike — depends.

Examples of major nonfarm policy initiatives in which farmer input was essentially ignored or neutralized by the federal government were: grain embargoes, the major tightening of the money supply by the Federal

(continued on next page)

Discussion Topic

(continued from previous page)

Reserve in 1979, and the handling of the debt problems of developing countries.

Farm Production Costs

It became apparent from the committee's investigation that there would not likely be any "100 percent" solutions to the complex set of problems related to farm income. Improving farm income through *cost reductions* became an important aspect of the study.

For example, with corn, the cost shares for miscellaneous expenses—fuel, custom operations, hired labor, and seed—grew slightly between 1975 and 1985. On the other hand, the cost shares for interest and fertilizer declined slightly while other items maintained their shares. Overall, the cost shares of expenses in corn production stayed relatively constant over the 10-year period.

So, improving income opportunities for farmers means that improvements must be made in reducing the increases in per-unit farm input costs. This would also create opportunities for selling more of the lower cost U.S. output in world markets. The combination of cost control and price competitiveness will enable farmers to improve their market income opportunities.

Committee Recommendations

- Fertilizer imports and exports must remain free from duties and trade restrictions to keep a downward pressure on farm input costs.
- Increase research efforts in nitrogen fertilizer utilization. Matching fertilizers to tillage systems needs further research.
- Independent research and biotechnology research is needed to find new ways to reduce fertilizer usage.
- Greater truck deregulation would lower transportation costs. Highway maintenance should remain a priority. Diverse state regulations for truck lengths, weights, permits and user fees should be coordinated.
- Educational programs on sound risk management and insurance planning are needed. Tort reform

and limits on liability claims are urgently needed.

- Trade restrictions on imported farm machinery and parts would adversely impact farm production costs. New systems for parts and service delivery are needed.
- Integrated pest management offers promise for reducing pesticide costs and increasing efficiency. Biotechnological developments and pesticide improvements would also increase returns.
- Water conserving irrigation and chemigation could ensure water quality while reducing chemical use and farm costs.
- Taxes on imported oil would raise farm costs and reduce net income. Research to find alternative energy sources is needed, particularly in crop development for higher alcohol content.
- Restoring the Farm Credit System to financial stability is important to maintaining competitive credit sources.
- Research is needed to reduce labor costs. Farmers need training opportunities to increase labor management skills. Labor monopolies, such as the port monopoly, which affect farm markets must be eliminated.
- Nonessential costs and unproductive debt incurred during the 70s must come out if farmers are to compete.

Conclusion

The efforts of the Farm Income Study Committee clearly show the value of farmers being active in a strong and aggressive FB. While many farmers have made significant individual efforts to reduce their costs and boost their farm income, other factors that affect farmers' economic well-being can only be attacked through united action. The committee recommendations will clearly form the basis of sound policy development and policy execution for years to come. □

Discussion Questions

- What are your specific recommendations for improving farm income?
- What are some ways that FB can implement these ideas?
- What other ways of enhancing farm income should be studied? □

Profile of a Winner

(continued from page 17)

Members of Chippewa's Young Farmer Committee, chaired by Randy DeWitt, were involved in many of the county's activities, including a rural-urban dinner; meetings on stress management, new tax bill, swampbusters, marketing, and Meet the Candidates; reinstating Ag in the Classroom; improved service at a local hospital; and a fair exhibit. After extensive research, two young farmers wrote an open forum in the local newspaper regarding ATV use on private lands. The committee organized a new Community Action Group, "Superior Young Farmers," and encouraged the involvement of many new young farmers.

The Information Committee, chaired by Janice Besteman, published a county newsletter and also communicated with members and the general public through two newspapers and two radio stations in the area. They gave strong information and promotional support to the membership campaign, all county committee and board activities, and member participation in statewide meetings, seminars and conferences. Committees were featured in the county newsletter, explaining what each does to create a better awareness of, and participation on, committees. They set up and manned a fair exhibit, co-sponsored a "Day of Learning" and a tax bill meeting with Cooperative Extension Service and held a meeting with Congressman Bob Davis on local problems and concerns.

Chippewa's Safemark Committee, under the leadership of John Kronmeyer, is also a gold-star winner. They promoted their one dealership in their county newsletter, at their county annual meeting, and through the media and special mailings. The total Safemark sales was \$6,637, with an average of \$16 per member purchase of tires and batteries.

President Ed DeWitt also collected silver stars for Chippewa's Commodity/Marketing and Policy Execution committees, and a certificate of merit for the Direct Marketing program. □

Management Report

(continued from page 8)

is an improvement of \$353,000 over fiscal 1986. Sales were \$13 million in wholesale, \$16 million in retail, and \$2 million in crude oil. Operating expenses were \$110,000 below budget. Interest expenses were 39% less than fiscal 1986.

•Wholesale — FPC successfully completed the first year of warehousing and distributing FPC's and Farm Markets Cooperative's products. On June 1, MFB Group Purchasing, Inc. (Safemark) joined this cost shared system.

Several new products were introduced. Additions to the petroleum line included propane, fuel oils #4 and #6, and additive treated gasoline. FPC also arranged to supply Canadian distillates for distribution by the company's transport fleet. FPC was one of the first regional cooperatives to offer the new "CE" rating in the Superol III series for diesel engine lubricating oil. The rating meets new specifications required by John Deere. Agri Power LSB, incorporating the long-short bar design, was also introduced.

The tires, batteries, and accessories (TBA) business in Ohio continued to grow with existing local cooperatives and addition of new cooperative dealers.

•Retail — Liquid fuel gallonage increased at some service centers while the retail sales of liquid fuel and TBAs were below 1986. A wet fall, mild winter, and areas of drought this summer all adversely affected fuel sales.

Successful efforts to increase business in 1987 included upgrading facilities and adding new products and services at service centers.

•Crude Oil — World oil prices bottomed out during July 1986, when Farmers Crude Production Company's sales price dropped to \$10.50 per barrel. Since then, the industry has experienced a slow, but steady, increase in price to the current \$18.75 per barrel. The company's average 1987 sales price of \$16.15 per equivalent barrel was 15% below the 1986 average price. Sales barrels declined by 10% from 154,000 barrels during 1986 to 138,000 barrels during 1987.

Operating expenses declined by 25% from \$3.4 million during 1986 to \$2.5 million during 1987. The relatively low average sales price of \$16.15 experienced during 1987 required that 22 of our wells be abandoned.

Because Farmers Crude Production Co. experienced a \$700,000 decrease in revenues, 1987 after-tax net margins remained negative.

However, 1987 margins were ahead of both 1986 margins and 1987 budget. The low level of crude oil pricing, which prevailed in 1987, limited the company's ability to find economically attractive exploration projects.

•Corporation — Total assets rose during the year by 6.6% to \$9.1 million, primarily due to higher fuel pricing on accounts receivable and inventories. Equity, as a percentage of total assets, rose slightly from 35.2% at the beginning of the year to 36.1% at year end. This is the fifth consecutive year that this ratio has improved. □

Corporate Services, Inc.

■ CSI, the newest member of the MFB family of companies, began operations on Jan. 1, 1986. This affiliate was created to reduce overhead and administrative costs by consolidating and reducing levels of management as well as creating economies of scale. It serves the MFB member by providing reliable, quality administrative and support services to the MFB family of companies.

CSI maintains the following services:

•Human Resource Services — This department is charged with developing the companies' greatest resource — people — by assisting in employee relations, training and development, and recruitment. The training and development function delivers and coordinates management development and continuing education programs. Recruiting provides qualified applicants for management, professional and clerical vacancies. The employee relations function maintains employment records, provides employee services, employee counseling, compensation management and benefit administration.

•Word Processing and Office Automation Services — This department provides centralized work and record processing and offers decentralized connectivity to the latest office automation system. The department offers access to modern desktop publishing equipment.

•Mailing, Billing and Messenger Services — Through this department all incoming, outgoing, and local mail and messenger service is provided to the companies within FB Center. Bill processing is also provided primarily to the FB insurance companies.

•Warehouse Services — CSI manages a 33,000 square foot facility for the purpose of storing forms, supplies and records. In addition, UPS pickup and delivery service is provided.

•Purchasing Services — This department negotiates and purchases office supplies, equipment, furniture, and specialty items. The Fleet Program for passenger and non-passenger vehicles is also administered in this department. Other services include forms design and control, meetings and travel services.

•Accounting, Payroll and Management Assistance Services — Provides payroll services for all of the companies and is also responsible for CSI accounting, monitoring company expenses, and invoicing the services to the affiliates. Through a Management Assistance Program, accounting and auditing services are provided to local farm supply and petroleum cooperatives in Michigan.

•Facilities and Building Services — This department is responsible for FB Center maintenance, the telecommunications/switchboard functions, and for coordinating the safety and security of employees at the Center.

•Printing Services — This department provides the printing and copying needs at FB Center. Many county FB offices also take advantage of the services offered by this department.

Although CSI is a relatively young company, its staff is experienced and professional with an overriding goal of serving Michigan agriculture. As a result, CSI should not be viewed as a separate company but as an extension of each of the FB companies it serves. CSI is committed to seeking new ways to improve services and increase efficiency. □

Agrinomic Update

(continued from page 23)

As a result of this on-going concern, a joint MFB/MBC study committee was appointed to address the future of Michigan's dry bean industry. This committee has developed recommendations on bean contracts and international trade. Their work on production, marketing, and economic trends will continue into 1988.

MSU Extension Futuristic

Agriculture Conference — MFB attended this unique conference last spring at Crystal Mountain Lodge. It was attended by almost 200 MSU and county Extension personnel. Several keynote speakers discussing macro-economic factors included: Dr. David Blandford, Cornell University; Dr. Dale Hathaway, Washington, D.C.; Dr. Mordecheir Krenin, MSU; and Dr. Lynn Daft, Washington, D.C. They discussed international trade policy and upcoming GATT negotiations, world economic growth, federal government and U.S. trade deficits as they impact U.S. agriculture. MFB staff presented a paper on an improved outlook for the grain and bean markets and Michigan's position over the next two years.

Cherry Industry — MFB has participated in several meetings with Michigan's cherry industry. A day-long tour with the USDA Agricultural Marketing Service Administrator Patrick Boyle took place with visits to various orchards, Chef Pierre pie baking plant, processing, and research facilities. FB members and staff were directly involved in several promotional activities including the National Cherry Festival and the World's Largest Cherry Pie event. Both activities took place in Traverse City.

Plans are being developed in conjunction with MACMA on an effort to have a successful development and referendum on a new federal red tart cherry marketing order. Local meetings with growers and processors were held this fall to solicit ideas and gain support. Other meetings are planned for this winter.

Cherry prices have fallen dramatically due not only to excess supply, but also due to lack of stability in the marketplace without a marketing order.

Dairy — MFB serves on the Program Planning Committee for the Midwest Milk Marketing Conference. Michigan is hosting the eight-state conference next year on April 12-13 in Novi. The tentative agenda for 1988's conference will include: a presentation on the National Commission on Dairy Policy Report, marketing and research developments and a beef check-off update.

MFB has been involved in researching the Bovine Somatotropin growth hormone issue as a technique to increase milk production and reduce farm expenses. MFB staff participated in a Dairy Conference panel discussion at the AFBF annual meeting in California last January.

Michigan Pseudorabies Advisory Committee Meeting

— MFB is on this committee which met at MSU and reviewed plans for testing boars and sows that go to market. A high percentage of boars and sows are slaughtered in out-of-state plants and channels are being cleared to have these animals tested. These tests will help MDA determine the incidence of pseudorabies within the state. In addition, the MDA is working with neighboring states on the movement of feeder pigs. A major question that this committee or the pork industry has not answered is: "Should Michigan attempt to eradicate pseudorabies or survive under our present conditions?"

Joint Potato Marketing Study

— MFB and the Michigan Potato Industry Commission have appointed a joint committee. This committee will study the possibility of potato growers improving their market share by revising the present grading system through a federal marketing order. □

Agrinomic Update was prepared by Robert Craig, manager of the MFB Commodity Activities and Research Department.

Legislative Review

(continued from page 11)

in addition to the State of Michigan hiring freeze announced by the governor.

School Finance — The School Finance Commission's report was adopted "in principle" by the State Board of Education.

Property Tax Reform — The Senate Finance Committee is considering a 10-bill package of procedural reforms which include:

- Change the tax calendars; define real and personal property.
- Create county appraisal districts governed by a commission. Districts can be combined. A chief appraiser would be appointed. Boards of review would be appointed. Supervisors would no longer be assessors, and townships could not appoint assessors. All appraisers must meet qualifications.
- Replace the present State Assessors Board with a State Appraiser Board.
- State Tax Commission would be a division of the Treasury Department and come under the Administrative Procedures Act.
- "Appraiser conferences" to work out assessment disputes. Taxpayer may also appeal directly to the tribunal, go to the board of review, or write the board of review by April 30 and appraiser must respond in writing in 10 days.

Agricultural Camp Licensing

— Farm employers providing ag labor housing have from three to 10 years to phase in camp improvements to meet the new proposed standards. New and substantially remodeled camps will have to comply immediately. The housing grant program continued with the same \$400,000 funding as 1986.

Premium Tax — FB played a significant role in fighting the imposition of a premium tax on Michigan based insurance companies. FB argued that a local (Michigan based) insurance company would always be available in this state to provide insurance services to farmers and others. □

Farm Bureau Market Place

CLASSIFIED AD POLICY

- Farm Bureau members pay 25 cents per word for all classified advertisements.
 - All other advertisers pay 50 cents per word for one insertion and 45 cents per word for two or more consecutive insertions of the same ad.
 - All advertisements are subject to a 15-word minimum charge, including member ads.
 - Please indicate if you are a Farm Bureau member.
 - The deadline for ads is the first Monday of the month preceding publication.
 - All ads must be pre-paid and may be pre-paid up to one year in advance.
 - It is the responsibility of the advertiser to re-insert the ad on a month-by-month or year-by-year basis.
 - The publisher has the right to reject any advertising copy submitted.
 - No ads will be taken over the phone.
- MAIL YOUR AD WITH PAYMENT TO:**
- Rural Living
P.O. Box 30960
Lansing, Mich. 48909

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)

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 Rt., 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)

FOR SALE — Blackberries, Raspberries, Boysenberries, Strawberries, Grapes. Over 25 different varieties of tame bramble plants. Send \$1.00 for below wholesale catalog. \$1.00 refunded on 1st order. Bill's Berry Farm, Rt. 5, Box 212, Clarksville, TN 37042, 615-648-4030. (12-2t-37p-ts)

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)

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-ts)

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)

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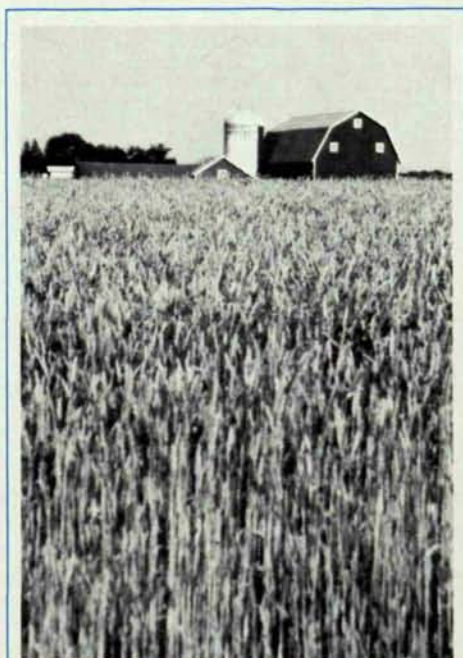
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