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**President's Message**

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**About the Cover**

With a little help from Michigan greenhouse operators, tiger lilies bloomed in March to brighten up mid-winter days.

**In This Issue**

Greenhouses are on the Grow  Report on the greenhouse industry in southeast Michigan, with a focus on Garden Fantasy — owned and operated by Walt and Joyce Rochowiak.

High Achievements Mark Braden's Career  Bob Braden began his career in Farm Bureau with a tough fight for grower bargaining power. MFB's retiring administrative director talks about organizational wins as he ends his 25-year career with the Michigan Farm Bureau.

Family Farm Act — A Change for the Worse  FB economists warn that a proposal to save agriculture would hurt farmers and consumers.

**Columns**

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**Directors:** District 1, Martin Outman, Constantine; District 2, Blaine VanSickle, Marshall; District 3, James Sayre, Belleville; District 4, Charles Thompson, Freeport; District 5, Mark Smuts, Charlotte; District 6, Jack Leunie, Cass City; District 7, Larry Snider, Hart; District 8, Lyle LeCronier, Freeland; District 9, Robert Gregory, Traverse City; District 10, Margaret Kanes, West Branch; District 11, Robert Wohlmuth, Bay City; at-large: David Conklin, Corunna; Wayne Wood, Mariette; Richard Leach, Saginaw; Farm Bureau Women: Diane Horning, Manchester; Young Farmers: Ed Cagney, Scovill.

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**APRIL 1987, RURAL LIVING**
FB Tells Congress: Stay with the '85 Farm Bill

AFBF Board Reaffirms Support for '85 Farm Bill — The AFBF board of directors took action at its March meeting to urge Congress to stay with the current farm bill and resist efforts to make changes. The board also urged the secretary of agriculture to adjust the 1987 loan rate for crop soybeans as much as he deems possible to keep the commodity competitive in the world market. Through the FB proposal, soybean producers would receive supplemental payments in the form of PIK or generic certificates for the difference between $5.02 and the newly established loan rate.

Dairy Policy Hearings — The National Commission on Dairy Policy has scheduled the second in a series of public regional meetings on April 6 at Hudson, Wisconsin. The Commission is charged with developing recommendations to Congress and the secretary of agriculture with special emphasis on how new technology will affect the family farm structure of the dairy industry. The Commission is seeking testimony concerning the current milk price support program, possible alternative programs, and how new technology will affect the future structure of the dairy industry. Oral testimony will be limited to 10 minutes, but the Commission will accept written testimony. MFB President Jack Laurie serves on the 18-member commission.

He said a federal standard would likely be required because an insufficient number of states have responded to a 1985 request to adopt effective state field sanitation regulations. Only 14 states had approved standards equivalent to the secretary's 1985 guidelines.

Michigan Field Sanitation Standards — Michigan's Occupational Health Standards Commission is preparing to release the fifth draft of field sanitation rules for public hearings. However, the Commission must complete an economic impact statement prior to public hearings, which are likely to be scheduled during April and May.

The proposed Michigan standards differ from federal standards in four areas:
• The Michigan standard applies to any operation employing one or more persons; the federal standard exempts employers with fewer than 11 employees.
• Broader definitions in the Michigan standard would, for example, include livestock operations. The federal standard excludes livestock feeding.
• The federal standard is more performance oriented and has fewer specifics. For example, the Michigan standard would specify available drinking water of not more than 60 degrees; drinking water in the federal standards must be "reasonably cool."
• Finally, the Michigan regulation includes requirements of information posting and training relative to pesticides and available medical assistance; posting is not part of the federal requirement.

The agricultural community should be aware that any standard which requires the employer to furnish drinking water is subject to the Michigan Safe Drinking Water Act. This requires not only tested water, but (continued on next page)
water from properly constructed wells. FB requested and received a written interpretation which indicated that under the law such a provider would be considered a “water hauler,” but that no enforcement would take place. The Commission has taken steps to urge legislation which will exempt farmers from the “water hauler” licensing requirements.

Agricultural Labor Camp Rules — MFB is represented on an ad hoc committee to review and revise ag labor camp rules. The committee has met four or five times and in spirited exchanges has not yet completed the preliminary review of the rules. MFB is currently researching the feasibility of conducting a survey on the issues of field sanitation standards and the labor camp rules.

Agricultural Odors — Legal action against the Air Pollution Control Commission (APCC) has been initiated in Ingham County Circuit Court as authorized by the MFB Board of Directors. The litigation attempts to reverse an APCC ruling which denies the Tobe Strong hog operation in Kalamazoo County a statutory exemption from the definition of air pollution. Various agricultural groups have joined the litigation in name and/or financially. It is not known when the case will be heard in Circuit Court. Meanwhile the various task force groups continue to meet. These groups were created by the Department of Agriculture to develop recommendations on agricultural environmental problems.

Ethanol — Several recent events indicate changing attitudes about ethanol use as a gasoline extender and octane enhancer.

Vice President George Bush has recently announced his strong support for the use of alcohol fuels such as ethanol made from corn and other crops. In a Detroit News article, Vice President Bush said that ethanol from farm products could be a good share of the solution to the farm surplus. He pointed out that there

(continued on page 22)

Farmer Action to Back FB Policies Strengthens Influence for Agriculture

It’s just a small book, small enough to tuck in your suit pocket or purse. But small though it may be, it carries a lot of weight at the state capitol.

It’s the MFB policy book and the reason legislators pay attention to its contents is because they know it reflects the grassroots thinking of their farmer constituents. They know that no other organization invests as much time, effort and resources to gain member input in the policy development process that Farm Bureau does.

The powerful little book is a “roadmap” for MFB’s lobbyists, providing them direction each work day as they interact with the people who make decisions that will have an impact on the state’s agricultural industry. When the highly-respected FB lobbyists speak, the decision-makers listen.

But it’s farmer-voters, not lobbyists, who put the legislators in office. That’s why their personal contacts are vital to FB’s policy execution process. The farmer-members who take the words in the policy book they helped to write and turn them into action give the organization its clout in the legislative arena. That’s what the Lansing Legislative Seminars are all about.

Each year during February and March, hundreds of FB members leave their farms to come to the state capital for the series of seminars. They start their day with a briefing session by MFB’s legislative staff on current issues of concern to agriculture. Over lunch they visit with their legislators and share, more effectively than anyone else could, just how a particular piece of legislation would affect their farming operation. After lunch, they visit legislators’ offices, attend committee hearings or watch the legislative body in session.

While the format has remained much the same over the many years that MFB has been sponsoring the Lansing Legislative Seminars, the issues do change. This year, immigration reform, labor and insurance legislation, wildlife crop damage, environmental concerns, and alcohol fuel, were key issues. (See Lansing Review for status report.)

In addition to the opportunity to share Farm Bureau policy with their legislators, seminar participants learn how to be effective “lobbyists” not just once a year, but whenever the need arises for member action on an issue. They learn how a bill becomes law, how to present effective testimony at a hearing, how to write letters to legislators that will have an impact, and how to make the telephone grid successful.

Why is the involvement of members in MFB’s legislative efforts important? Robert E. Smith, MFB’s senior legislative counsel, sums it up very simply: “Because we need them!”

APRIL 1987, RURAL LIVING
Will U.S. Agriculture Make History . . . or Repeat It?

Not only is Michigan's Sesquicentennial Year a celebration of our statehood, it is, in many ways, a year-long history lesson. Indeed, recent events demand that we focus our attention on the lessons of history.

The idea that a return to the "ever-normal granary" of the 1930s, which is a part of the Harkin proposal to "Save the Family Farm," does not stand up well when viewed from a historical perspective.

Henry Wallace's ever-normal granary idea was not much different from the federal farmer-held grain reserve we have right now. The 1934 drought gave the political base for the idea. The 1973-74 "food shortage" gave rise to the farmer-held reserve. The idea at both times was to store grains during abundance and release them during scarcity.

Wallace set several guidelines for his granary idea. Impressed by critics who warned that such a granary would be "easy to fill but impossible to empty," he hoped to avoid building up stocks in such a way as to continually depress prices and damage the farmer. He was also fearful that given the large increases in wheat acreages in 1936 and 1937, government could not effectively control the wheat economy.

For a time it seemed the plan would work. The Commodity Credit Corporation was helped by an upward trend in the general price level and the severe droughts of 1934 and 1936 resulted in substantially reduced stocks from the depression peaks. The period of 1933-37 saw demand for cotton increase and corn and wheat stocks reduced by drought.

By late 1937, it became apparent that the CCC had been skating on thin ice. Despite government restrictions on acreage — a mistake which the Harkin plan would repeat today — high yields in 1937 pushed cotton, corn, and wheat production well above average. A general industrial recession later in 1937 reduced demand. Only the wartime demand finally bailed out the failing system.

What is the history lesson of the ever-normal granary? It won't work. Critics of the idea were correct then and they are now: "Granaries are easy to fill and impossible to empty." We need only to look at our recent history to see that opportunities to empty the farmer-held reserve in the drought years of 1980 and 1983 were missed in favor of political expediency to hold up prices.

Through the 1985 Farm Bill, U.S. agriculture has taken a historically important step. It is the first serious step that has been taken in many years toward returning agriculture to the market place and long term economic viability. We have quite a way to go, but we must not falter. Rather than fall back on the failed political notions of the past, I urge you to help as U.S. agriculture writes a new chapter in the history books — one in which farmers are rewarded for hard work and entrepreneurial risk with profits from the marketplace.

Jack Laurie, President
Michigan Farm Bureau

Seeds

President Laurie chaired the March 4 progress report and planning meeting of the Elton R. Smith Endowed Chair Campaign Cabinet.

County leaders in District IV welcomed President Laurie to their district membership campaign planning meeting in Comstock Park, March 6.

During March, President Laurie participated in these ag/commodity association meetings: Michigan Ag Conference, Statewide Commodity Conference, Michigan Live Stock Exchange Annual Meeting, Michigan Horse Council Expo, Michigan Milk Producers' Annual Meeting, Agriculture and Natural Resources Week, and the Michigan Vocational Agriculture Teachers Luncheon.

President Laurie led county FB Legislative Leaders on the organization's annual Washington Legislative Seminar, March 31-April 3.
Greenhouses are on THE GROW

By Kimberly Marshall

Nestled in Wayne County's two million square feet of greenhouses are 80 thousand square feet that Walt and Joyce Rochowiak call Garden Fantasy.

The main crop at Garden Fantasy is bedding plants, 99 percent of which are grown in the greenhouse by using a seeding machine that produces "plugs." The remaining one percent are purchased as transplants. Also produced are holiday crops for Christmas, Easter, Mother's Day, etc.

Walt has been in business for 22 years, 15 years in retail. Joyce, his wife, has been his partner for 20 of those years. An active Farm Bureau family, Walt is currently Wayne County FB President.

In March, the Rochowiaks were gearing up for Easter sales. Garden Fantasy had 2,000 lilies on hand for the holiday. This year Garden Fantasy also had tiger lilies on sale for the month of March, with 150 plants blooming per week.

"The tiger lilies were sold as winter cheer-me-ups," Walt said. "They were a good selling item. People really responded well."

Aside from the lilies, the bedding plant season was moving into full swing. The Rochowiaks have a seeding machine, producing "plugs" which are used to get their bedding plants off to a good start. A plug is a small, square-shaped section of soil that contains a well-established seedling. The plugs are easily removed from their plastic tray and quickly transplanted into a tray containing larger holes known as "cell packs."

Plugs are grown in a plastic flat of usually 406, 512 or 648 plug holes. The holes are first filled with a finely ground soil mix. Seeds are emptied into the machine.

A vacuum arm picks up the almost microscopic seeds and drops them into the soil. This process is repeated for each row. It takes 1 minute and 40 seconds for Rochowiak's machine to run one flat through. Newer machines can run a flat in 40 seconds.

The flats are then placed in environmentally controlled incubators, kept at 85 degrees Fahrenheit and misted regularly. Depending on the seed, flats produce well-established seedlings in four to six weeks, which are then transplanted into the cell packs.

The Greenhouse Industry

"The greenhouse industry is doing excellent now," Walt said. "Weather has a lot to do with sales. A wet, cold spring causes sales to drop, while a nice warm spring will help sell the bedding plants. Bedding plants are annuals planted in the spring after danger of frost has passed. They include petunias, marigolds, snapdragons and vegetables. People like to beautify their yards and start their gardens with live plants."

Wayne County agriculture is becoming very specialized. Its horticultural industry is rated third in the nation, growing $14 million annually in flower products. Other agricultural industry includes sod growers, U-pick operations and ornamental tree farms.

"Wayne County is within the top six Michigan counties as far as dollar production," Walt said, "mainly because one acre of greenhouse turns over a much larger profit than one acre of traditional farm crops. Because of the profit potential there is always the chance the problem of overproduction can occur, like last December with the surplus of poinsettias."

"Greenhouses have a great industry potential, but it needs good management. It is an important industry to maintain," Walt added.
The Role of Farm Bureau

The importance of the agricultural industry to Wayne County was recently proven to Wayne Co. Commissioner Edward McNamara, who was proposing to cut the Wayne County Cooperative Extension Service budget by $430,000.

With help from MFB, Walt put together a letter to the commissioner explaining the role of agriculture and the CES in Wayne County.

"Most people don't think of Wayne County as an agricultural area. However, there are 439 farms with 38,000 acres in agriculture. Each of these farms pays an average of $7,000 in taxes annually, purchase $16 million worth of equipment and machinery, and pay the 775 people they employ $1.9 million in salaries," Walt's letter stated.

"This important industry depends upon the expertise of Cooperative Extension Service personnel for education, guidance and technical advice. Not only is this of vital importance to Wayne County's agriculture and horticulture, the natural resources, consumer and social services they provide are equally important to the rest of our citizens," concluded the letter.

The letter was followed up by a postcard campaign involving FB members in Wayne and surrounding counties and by other interested people. The efforts of the campaign resulted in the budget remaining the same with two secretarial positions cut and some loss of space as the Health Department will now be moved into the building.

"Michigan Farm Bureau is like Big Brother, always ready to help with any problem we've had. They've been a big help on several occasions," Walt said.

While MFB monitors issues at the state level, it is very important for farm operators to watch the development of local issues. When issues arise which could affect area agriculture, the county board of directors should be contacted.

Wayne County growers' concern over the possible loss of their CES is a good example of how, once alerted, MFB can work with counties to help solve local problems.

Walt spreads finely ground soil into a plug tray (above) and runs it through the seeding machine (below). Most of the Easter lilies had a few weeks to go before blooming, but some, like this one (left), couldn't wait.
High Achievements Mark Braden's Farm Bureau Career

By Connie Turbin

In the weeks before Robert "Bob" Braden's retirement on March 31, fluorescent lighting glowed almost nightly in the administrative offices of Farm Bureau Center as the retiring MFB administrative director sorted through the papers, reports, and memorabilia of 25 years with the state's largest, most powerful farm organization.

"I don't expect any great mention in the history of the organization," he said. "I don't think I'm that kind of person. I subscribe to the belief that there is no limit to what can be accomplished if you don't care who gets the credit. I feel that I have been a pretty good promoter for Farm Bureau and agriculture."

"Pretty good" is a characteristic understatement of the personal leadership that Bob Braden has given to the Farm Bureau organization since 1961 when he stepped in to lead MFB's fledgling affiliate, Michigan Agricultural Cooperative Marketing Association.

"That was one of the biggest accomplishments of my career — to get the MACMA program going and make it function on two cylinders," he said, comparing the power of the early marketing cooperative to the two-cylinder tractor he drove in 1949. "Getting growers to hang together when they really didn't have any true bargaining power with processors was pretty tough. At times it was a lonely task for the marketing committee and me. But once we had a marketing and bargaining act passed (P.A. 344), we were able to make major strides, both in financing the organization and in obtaining realistic prices for growers."

He recalls with pride how the broad support of the entire Farm Bureau organization made passage of P.A. 344 possible. Dairy, livestock and crop farmers loyally supported fruit and vegetable growers in their fight for this bargaining legislation. "When it came down to the time when the Legislature was seriously considering the marketing and bargaining bill, I bet that Farm Bureau turned out the biggest crowd to ever pack the House gallery. I don't mean just fruit and vegetable growers. Knowing that this legislation didn't affect them personally, Farm Bureau members were there just to support their fellow farmers and Farm Bureau."

When the legislation successfully passed, Bob had already moved on to a new challenge as the administrative director of the Michigan Farm Bureau. But he carried with him a philosophy of grassroots farmer leadership. "Early on I came to appreciate that Farm Bureau was recognized by its members as their organization. It has been a major objective of mine to maintain this esprit de corps within our organization."

Robert E. Braden

"It has been a challenge, too. It became pretty easy for individual farmers as they grew larger to also grow more independent. There is the danger that you get so big that you don't think you need your fellow farmers to support you. But a look at the challenges in agriculture right now gives a much different picture. The environmental arena is a classic example of why we must have a grassroots organization working for all of agriculture."

As administrative director, Bob has marshalled the organization's staff and county leadership to the priority of rejuvenating the organization's most basic unit for member involvement — the Community Action Group program. "I'd like to see 50% of our members in CAGs, meeting each month and talking about Farm Bureau issues."

That's a goal he will have to watch develop from the sidelines, he admits, but in his Farm Bureau career he has been a central figure in many of the organization's outstanding achievements.

(continued on next page)
MFB Board Selects New Administrative Director

Meeting in a special board session called on March 20, members of the Michigan Farm Bureau Board of Directors selected Charles L. Burkett as the new administrative director of the state's largest general farm organization.

In announcing the appointment, MFB President Jack Laurie cited Burkett's 30 year career with the Farm Bureau family and as director of the Field Operations Division for the past 19 years. "Chuck not only has a strong knowledge of Farm Bureau policies and programs, but has proven his leadership and organizational abilities over the years," Laurie said. "He is well positioned to take Farm Bureau enthusiastically into the future."

Among Burkett's achievements are 19 years of continued membership growth, nearly doubling statewide memberships, and expanded member service programs. He has also directed the corps of regional representatives, who are responsible for coordinating and assisting in the implementation of Farm Bureau programs in the county organizations.

"I have felt pride in Farm Bureau's ability to be an effective and reliable tool to be used by farm people for their own benefit and the good of the entire agricultural industry," Burkett said. "I have great confidence in our organizational structure that brings out the best in volunteer leaders and the professional staff to implement Farm Bureau policies and programs."

According to Burkett, the traditions of organizational excellence are a must at every level of Farm Bureau. "We have the reputation as the 'leader builder' for agriculture and as an organization that is out in front on the issues. These are the traditions of our past and our priorities for the future."

Staying "out in front" on the issues means identifying problems and moving aggressively to seek solutions, he said. "In agriculture today, we face the challenge of improving profitability for farmers and defending production agriculture in the environmental arena. Farm Bureau is an organization that works for its members. I plan to hold that course," he said.

As administrative director, Burkett will be a member of the Administrative Board and be responsible for developing and implementing programs approved by the MFB Board of Directors through the Field Operations, Public Affairs and Information and Public Relations divisions.

Charles L. Burkett
Farmers should be looking ahead to what kind of farm policy their industry needs in 1990, AFBF economist Ross Korves told participants in MFB’s statewide commodity conference in Lansing on March 12. That could happen, he said, if only Congress would allow the 1985 farm bill to run its course.

But since “crisis drives politics, politics drive policy, and Congress responds to crisis,” efforts are underway to change the direction of the farm act that’s just beginning to work. Congressional response to “crisis” doesn’t have to make sense, which the recently-introduced “Family Farm Act” certainly does not, Korves said.

The warmed-over version of last year’s Harkin-Gephardt “Save the Family Farm” bill was introduced in the House by Rep. Gephardt, who has announced his presidential aspirations, and in the Senate by Majority Leader Robert Byrd. Original author Harkin is now a co-sponsor. Two Michigan Congressmen, John Conyers and William Ford, are among the co-sponsors. Others in Michigan’s congressional delegation have assured MFB that their names will not be added to the list.

The major difference between the original Harkin-Gephardt proposal and the “Family Farm Act” is an agricultural export cartel. Otherwise, it’s still the same call for a government-managed agriculture with mandatory production controls. It assumes, according to Korves, that farmers “aren’t smart enough to manage their own affairs.”

That assumption, plus acreage cutbacks of 25% below projected levels for the ’85 farm law, which in turn has implications of billions of dollars less gross sales for agribusiness, raises the ire of farmers like Dick Leach, Saginaw County cash crop farmer who serves on the MFB board.

“Mandatory controls, in my estimation, would literally shut down the agricultural industry. This bill would not only affect us, as farmers, it would kill many of our rural communities,” he said.

Leach and his wife, Sharon, have three sons. Their futures, should they decide to remain in farming, would be clouded by the “Family Farm Act” quota provisions. The chance for young farmers to enter the business diminishes as the value of allotments and/or quotas becomes higher than the value of the commodities produced. His sons could become the victims of the same financial pressures experienced by those the “Family Farm Act” proponents are trying to “save.”

“It would take away the incentive to grow; to be on your own, to be free to plant what you want and to meet the challenges of whatever it takes to be successful in farming. I just can’t buy it!” Leach said.

“This proposal is a real threat to agriculture. That’s why farmers need Farm Bureau to closely monitor the mood of Congress and keep a finger on what’s happening. When the need for organized action arises, Farm Bureau will be the one to blow the whistle.”

Opposition to the “Family Farm Act” will be a top priority of legislative leaders when they fly to the nation’s capital March 31-April 3 for MFB’s 27th annual Washington Legislative Seminar. Leach believes that priority is “definitely right.”

“Livestock farmers cannot afford to lose consumers because of cost.” – Wayne Adam

For Wayne Adam, a livestock farmer from Sanilac County, the proposed mandatory production controls pose different, but equally important, concerns.

“The present margin in cattle feeding is not that good, but this bill would impose controls on farmers that would really be detrimental to the industry,” he said. “Feeder cattle prices would be higher due partly to a 1.5 to 2 million cow reduction of the dairy herd, and inputs for livestock would be higher because of limited crop acres.”

Korves estimated that the cost of feeding livestock would double under the “Family Farm Act” and that meat consumption would decrease up to 30%.

“Beef prices are now near the retail level where consumers start to show resistance,” Adam said. “Livestock farmers cannot afford to lose consumers because of cost. The controls under this bill would mean that some livestock producers would turn to other enterprises with cheaper inputs.”

That’s exactly why, Korves said, that growers of non-program crops, such as fruits and vegetables, ought to be concerned, too. As farmers turn to alternatives within Michigan’s diversified agriculture and idled crop land is planted in more specialized crops, overproduction and the “need” for government programs would be likely.

(continued on page 16)
April 2  Safemark Open House, Stechschulte Gas & Oil, Inc., Owosso.
April 2  Safemark Open House, S & K Farm & Yard, Owosso.
April 4  Safemark Open House, Gerald Keinath's, Deckerville.
April 4  Hereford Association Annual Meeting and Banquet, 7:00 p.m., Brauns on Alpine, Grand Rapids.
April 4  Michigan Simmenthal Association Spring Show and Sale, Mason.

April 9  Safemark Open House, Hub Tire, St. Johns.
April 11-12 Easter Flower Show, Belle Isle, Detroit.
April 19  Easter Sunday.
April 24-26  Shepherd Maple Syrup Festival, Shepherd.
April 25-26  Vermontville Maple Syrup Festival, Vermontville.
April 26  Blessing of the Blossoms, St. Joseph High School Auditorium, St. Joseph.

**Coming Up**

May 3-9  Mushroom Festival, Mesick.
May 6  MACMA Spring Sale (fresh asparagus) order deadline.
May 9  Morel Mushroom Festival, Lewiston.
May 9-10  National Mushroom Hunting Championship, Boyne City.
May 13-16  Holland Tulip Time Festival, Holland.
May 14  Michigan Association of Farmer Cooperatives Legal Tax & Accounting Seminar, Radisson Hotel, Lansing.
May 16-23  Michigan Week.
May 17  Flower Day I, Eastern Market, Detroit.

June 11-13  National Asparagus Festival, Shelby/Hart.
June 14  Flower Day II, Eastern Market, Detroit.
June 22-26  Young People's Citizenship Seminar, Olivet College, Olivet.
July 4  International Cherry Pit Spitting Championship, Tree-Mendus Fruit Farm, Eau Claire.
July 5-11  National Cherry Festival, Traverse City.
July 15-19  National Blueberry Festival, South Haven.
July 21-23  Ag Expo, MSU.
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Robert E. Braden
Administrative Director

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*Amount of outstanding balance (Competitive comparison based on survey completed February, 1987.)
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**Credit References**

Please list all debts presently owing including alimony, child support or maintenance payments which you are obligated to make. Attach additional sheets if necessary, and indicate any of your accounts listed under another name. If none, please indicate.

- **Name of Creditor or Individual**
  - City, State, Account No., MO. Payment, Balance

**Number of Other Credit Card Applications Currently Pending**

**Additional Information**

You are not required to disclose income from alimony, child support or maintenance payments. However, if you are relying on income from alimony, child support or maintenance as a basis for repayment of this obligation, please complete below.

- **Monthly Alimony**
  - Monthly Child Support
  - Monthly Maintenance

*If joint account, read singular pronouns in the plural.*

When I receive my credit card, I agree and understand that I am contractually liable according to the applicable Money Key VISA customer agreement as it may be amended from time to time, and if this is a joint application we agree such liability is joint and several. I understand that upon approval of my application, and as a condition of membership in the Money Key VISA plan, I may be charged a non-refundable annual membership fee for each plan in which I am granted membership. I agree that the membership fee may be charged to my account as provided for in the Money Key VISA customer agreement. You have the right to take any action(s) you feel necessary to determine the creditworthiness of any party signing below. By signing below, I confirm that the information given to you on this application is true. I understand that a personal identification number (PIN) will be mailed to me approximately seven (7) days after I receive my card.

**Applicant's Signature**

**Joint Applicant's Signature**

**Signature(s) of Other Person(s) Permitted to Use Account**

**Bank Use Only**

- **App. No.**
- **App. Type**
- **Employee Number**
- **Bank No.**

**Origin Code 202**
MSU Honors 1987 Distinguished Service Recipients

Elwood Kirkpatrick

Elwood Kirkpatrick, a Huron County Farm Bureau member, received the 1987 Distinguished Service to Agriculture Award from the Michigan State University College of Agriculture and Natural Resources, March 26.

Award recipients were nominated for the honor and selected on the evidence of success and leadership in community activities and affairs.

The award was presented during the President’s Luncheon by James H. Anderson, Dean, College of ANR, during ANR Week at MSU. Other recipients were Jon Haindl of Schoolcraft County and Jordan B. Tatter of Berrien County.

Northeast Counties Fire Up Membership Campaigns

The Montmorency County FB was the first in the state to reach membership goal and farmer member target. County President John Noffze credits their success to a “go get ‘em” attitude from the start of their campaign. “It helped to have a breakfast for the membership team where they heard a little pep talk from the regional representative and the membership chairperson,” he said. “The chairperson was really fired up to do the job right!”

Another county FB in the membership spotlight is Alpena. County President Bud Wegmeyer and his membership crew wrote 68 new members through the first week of March. Fifty-four were regular farmer memberships. Alpena County has reached both membership goal and target.

“It was a matter of taking the word out to the prospects, like a little bit of evangelism,” said Wegmeyer. He also credits the team approach for the success. “Two of us went out together 95 percent of the time,” he said. “It just seemed like a more relaxed atmosphere when there were a pair of us.”

An Appealing Idea!

MFB Women’s Committee members who delivered specially designed grabber jars to Michigan legislators, March 18 to promote Agriculture Week, didn’t expect to bring together two branches of government. House Agriculture chairperson Thomas Hickner (left) stopped Appeals Court Judge Myron Wahls to share the Michigan-grown and processed snacks that filled the jars and to explain the purpose of Agriculture Day activities.
Commodity Conference
(continued from page 11)

Permit-to-Farm/Right-to-Farm

Conference participants were updated on the controversial "Permit-to-Farm/Right-to-Farm" issue by MFB legislative counsel Ron Nelson. "Permit-to-Farm is dead; Right-to-Farm is in total confusion," he reported.

The permit-to-farm issue arose last year when citizens challenged livestock operations, especially hog operations, because of the odors involved. A task force made up of representatives of various state departments and agencies recommended a permit-to-farm system including some control over local zoning and land use planning. MFB and other agricultural groups strongly opposed the report and it was dropped.

Following withdrawal of the report, three study committees were formed—information/education, waste management, and legislation. MFB is represented on the committees which are in the process of developing recommendations to strengthen and clarify the Right-to-Farm law, Nelson said. Recommendations currently include local mediation and arbitration (called for in policy adopted by voting delegates at the MFB annual meeting last December) and provision for expansion or change in farm operations.

A recommendation is also being developed to provide direction for lagoon storage and waste water application permits currently required by law regardless of the size of the farm. The current recommendation would require a permit if the farm has over 1,000 animal units.

Farms with less than 1,000 animal units would be exempt from permit if certain waste management practices are followed and the operation has no record of complaints.

Nelson stressed that the recommendations are preliminary and are subject to further review and revision before public comment. He urged the farmers to closely monitor local zoning proposals that may be developed in their communities which are not in the best interest of commercial agriculture.
Michigan Ag Industry Looks Into its Future

The 1987 Governor's Conference on the Future of Michigan Agriculture, Feb. 25-26, in Lansing drew Michigan legislators and representatives from every sector of the food and agricultural industry. The two days of workshops and general sessions addressed the conference theme, “Opportunities, Alternatives, and Innovations.”

A keynote address by futurist Joel Barker, president of Infinity Limited, Inc., opened the conference with a discussion of future economic trends and methods of dealing with the radical changes expected in the food and agricultural industry.

Participants also had the opportunity to attend three workshops or focus group sessions during the conference. Workshop topics covered financial options and cash flow strategies for 1987, the implications of tax reform for farms and food-related businesses, merchandising and diversification to match consumer trends, the importance of quality to profitability and competitive advantage, innovations in packaging and product development; supply management and contracting, the future of biotechnology, effects of the '86 weather disaster, and agricultural tourism.

Focus groups met to share views and ideas about promoting and advertising Michigan's food and agriculture industry. Group topics included consumer awareness, Michigan industry awareness, processing awareness and international awareness.

Other highlights of the opening day session were a Michigan wine tasting reception, sponsored by the Michigan Grape and Wine Industry Council, and the Governor's Banquet featuring Michigan food products. The banquet program included an address by Gov. James Blanchard and remarks by Michigan State University President John DiBiaggio.

Opinion: Board Policy Handbooks are Necessary

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

Typically, no single cooperative board member is familiar with all the existing policies that have been perpetuated or enacted. During their recent study, Drs. Black and Knutson attended a meeting of approximately 150 board members from throughout the United States. The researchers asked for a show of hands from directors who knew all the policies of their cooperative. One hand appeared. When asked how the information had been acquired, the director replied, "I just recently transferred all policies of the cooperative into a board policy book."

In the absence of a board policy handbook, board members rely on the memory of veteran board members, cooperative managers, or research into past reports and minutes of board meetings to ascertain existing policy. The result can mean delays or inconsistencies in decision-making.

A board policy handbook is also an invaluable source document for new cooperative board members. To be valuable to new and existing cooperative directors, it should be updated frequently. Furthermore, there must be a policy performance review annually. Boards must evaluate decisions made and programs implemented.

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APRIL 1987, RURAL LIVING
Grassroots Perspective

"You Said It"

Here's how Community Action Group members responded after discussion of the January topic, "Managing Stress":

• Community Action Group members responded affirmatively (89%) when asked whether assistance is available in their communities to help farm families in distress; 11% of those who responded said that community resources were not available.

• When asked whether plans need to be made to create more support systems in the community which would help families adapt to ongoing agricultural changes, CAG members were about evenly split — 45% Yes; 55% No.

• CAG members recommended that financially or emotionally stressed families could be reached through television advertisements, church and school programs, local news media, and referrals by lending organizations.

The Challenger Community Action Group

CAG Hosts Vo-Ag Honors Banquet

The Challenger Community Action Group of Alpena County saluted 18 students of the Alpena High School vocational agriculture program at a banquet held Tuesday, Feb. 24.

Vocational agriculture instructor and FFA advisor Bill Bartow of Alpena praised the students for their accomplishments in school and at home. Bartow has been instrumental in building the 4-H and FFA programs for students in the county.

The following students received certificates of achievement: Tami Abram, Dawn Bartow, Christopher Cook, Laura Dziesinski, Bob Edmunds, Brenda Fussey, Pat Glennie, Margie Hale, Matthew Howard, Brian Pleiness, Anne Schalkofski, Dawn Shumaker, Chad Skiera, Gary Suszek, David Wallace, Mary Werth and Ronald Worth.

Keynote speaker for the program was Paul Wegmeyer, MFB regional representative for the North Region counties. He is a graduate of Alpena High and Michigan State University. He is also a former state FFA president.

Members of the Challenger group are: Bob and Marlene Banks, Bill and Peggy Bartow, Mel and Judy Matchett, Ron and Shirley Torsch, Gill and Karen VanWagoner, Charles and Dottie Wagner, and Fred and Carolynne Wegmeyer.

Discussion Topic

Emphasis on Community Action Groups

With the exception of the policy development process, no other program within the Michigan Farm Bureau has provided more members an opportunity to become knowledgeably involved with issues of local, state and national concern than the Community Action Group program.

The roots of this member program date back to the mid 1930s. Late in 1936, a group of county FB leaders gathered in Lansing to discuss ways to improve member involvement within the organization. They wished to include more FB members in county and state affairs. From this meeting, the Community Action Group program was founded. The first Community Action Group, the "Michigan First," was formed in 1937 in Van Buren County.

The idea of members meeting with other members to discuss local issues became a popular new activity.

Throughout the state, farmer members began meeting in monthly discussion groups. As a creative way to promote interest in the program, a new member service — health care insurance — was initiated exclusively for group members.

The program continued to gain popularity, reaching a statewide high of 1,686 groups in 1958. However, involvement began declining in the early 60s after membership in a group was removed as a requirement to obtain health insurance. Currently, there are approximately 586 groups.

Many organizations would envy MFB's asset of having 586 local groups meeting throughout the state. The FB Community Group program, however, is in need of revitalization. As the average age of group members grows older, the importance of forming new, younger groups becomes more essential to the continued effectiveness of the program.

In May

Sesquicentennial Celebration

Rural Michigan is being asked to play an active role in state and local Sesquicentennial celebrations. Michigan Farm Bureau has been participating in ag-oriented events and this topic will suggest some ways that Community Action Groups can provide input and ideas on the county level.
Traditionally, Community Action Groups meet to discuss local, state, and national issues. Some groups have been extremely active in assisting the local policy development process, rural/urban programs, and countywide education on agricultural issues.

The success of the program often is a result of friendships which are strengthened over the years. This bond of friendship can be a primary reason the group stays together. Some groups have faithfully met for all of the 50 years this program has been in existence.

However, as the number of Community Groups decline, much recent speculation has been given to their appropriateness. Are Community Action Groups a viable method for increasing involvement of members? In 1986, the county leadership expressed concern over the trend of declining group numbers. In response, MFB mailed a number of surveys to Community Action Groups, county FB board members, and to a random sampling of farmer members.

As the results of the surveys were reviewed, it became clear that even members who were not involved with Community Action Groups, did have interest in meeting with neighbors in their community. Over 64% of respondents to this survey indicated that “it was a good idea to meet with neighbors on a monthly basis to discuss local issues.”

Currently, there are a number of activities planned to increase involvement of Community Action Groups. MFB has appointed a special task force to assist in the revitalization process. The most important element which the task force will study is increasing the involvement of Community Action Groups in county FB activities.

With the Community Action Group program serving as a vehicle for member involvement, literally hundreds of FB leaders could surface.

Through a renewed emphasis with the county FB, the Community Action Group program is on a comeback trail. The county FB boards of (continued on page 22)
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USDA Benefits Tied to Conservation Program

Several sections of the Food Security Act of 1985 (the '85 Farm Bill) make the goals of the USDA farm and conservation programs more consistent by tying eligibility for USDA program benefits to specific conservation provisions. These provisions encourage the reduction of soil erosion and the retention of wetlands. The provisions are known as Conservation Reserve, Conservation Compliance, Sodbuster, and Swampbuster.

Programs covered by the regulations are: USDA price and income supports, disaster payments, crop insurance, FmHA loans, Commodity Credit Corporation storage payments, farm storage facility loans and other programs under which payments are made with respect to commodities produced by the farmer. The Conservation Reserve offers producers help in retiring highly erodible cropland through 10 year rental contracts. In addition, the ASCS will share up to half of the cost of establishing permanent grasses, legumes, trees, windbreaks or wildlife plantings on such lands.

According to Robert Payne, ASCS conservation program specialist, the USDA identified 680,000 CRP eligible acres in Michigan with an initial sign-up goal of 48,900 acres. In the sign-up which ended Feb. 27, Michigan farmers bid 67,012 acres for the CRP; 58,697 acres were accepted. The statewide average rental rate was $59.54 per acre. During the February sign-up, farmers were given the option of contract start dates in 1987 or 1988, however, the $2 corn base reduction bonus is limited to 1987 contracts.

Officials anticipate that another sign-up period will be announced in July or August for the 1988 program.

Conservation Compliance provisions encourage farmers to control erosion on existing cropland. To remain eligible for certain USDA program benefits, farmers must develop and be using a locally-approved conservation plan for those highly erodible fields by Jan. 1, 1990. The plan must be fully implemented by Jan. 1, 1995.

Sodbuster provisions apply when planting annually tilled crops on a highly erodible field that was not used for crop production during the period 1981-85. Use of such a highly erodible field for crops must be carried out under a conservation system approved by the local conservation district. Failure to do so means ineligibility for USDA program benefits.

Swampbuster provisions apply when naturally occurring wetlands are converted to croplands. Although there are some exceptions, USDA farm program benefits are jeopardized unless production of annually tilled crops on newly converted wetlands is discontinued.

Farmers who apply for USDA program benefits must certify that they will not produce an agricultural commodity on highly erodible land during the crop year in which benefits are sought unless they do so under an approved conservation plan. Plans must include specific conservation measures that will allow land to be cropped without excessive erosion.

Anyone who is denied eligibility for USDA program benefits under either the highly erodible lands or wetlands conservation provisions has the right to appeal. Any appeal should be made through the local agency office that rendered the adverse determination. Farmers who think they may be farming highly erodible land should contact their local conservation district office immediately.

Potato Industry Commission Act and P.A. 232 Litigation — In a decision issued March 2, a U.S. District Court judge in Kalamazoo upheld arguments by the Michigan Potato Industry Commission defending its right to collect commodity assessments under provisions of the MPIC Commission Act of 1970. This law is similar to P.A. 232 (the Michigan Agricultural Commodity Marketing Act). The Court found that MPIC activities as a commodity organization engaged in generic advertising, promotion, market development and research are neither precluded nor preempted by the federal Agricultural Fair Practices Act.

Similar arguments are set forth in an appeals brief filed by the State of Michigan to the U.S. Supreme Court. The question before the Court is whether it will hear an appeal by a Michigan apple grower/processor, arguing that mandatory crop assessments collected by the Michigan Apple Committee and the majority rule concept are pre-empted by the federal AFPA. The Michigan Attorney General's Office argues that P.A. 232 was an existing state law when the federal act was enacted and is exempt by the language and intent of the federal act.
Discussion Topic (continued from page 19)
directors have been encouraged to assist Community Action Groups by developing more local opportunities and activities for these grassroots members.

Want to see your group featured in Rural Living? Send information to: Rural Living, P.O. Box 30960, Lansing, MI. 48909.

MFB has been an information and action-oriented organization, speaking out on behalf of farmers across the state since 1919. The Community Action Group program has served as an important tool in that effort for 50 of those years. Now in its golden anniversary year, the program is at a crossroads. County FB members are needed to assist in rejuvenating what has become an important part of the FB network of leadership building. FB members are asked to join in the effort of starting new Community Action Groups.

As Paul Harvey said in his recent radio broadcast, “We don’t need another organization, our nation already has too many organizations. What we need is to breathe fire into the belly of this most respected one (Farm Bureau).”

The 50th anniversary year of the Community Action Group program is a timely opportunity to provide new emphasis on this grassroots program that means so much to the future of our organization.

Discussion Questions
• How can the Community Action Group program attract more members?
• During the height of the program success, health care coverage was offered exclusively to Community Action Group members. What type of member benefits could be offered to increase member interest in the program?
• How can Community Action Groups be involved in all county Farm Bureau activities?

Legislative Review (continued from page 5)
are six billion bushels of corn in storage with no one to buy it. The current price support for corn alone is $11 billion annually. He further stated that alcohol blended with gasoline is environmentally clean and lowers auto emissions of carbon monoxide, hydrocarbons and also nitrogen oxides which are a major cause of acid rains.

He said that GM and Ford welcome the use of ethanol blende in their cars and that the balance of trade would improve as oil imports could be lowered cutting our dependence on the OPEC nations.

The vice president said, “It’s time to put consideration of an ethanol standard on a fast track... Ethanol is an idea whose time has come.”

Other developments include:
• EPA approval of a DuPont “methanol-ethanol blend” consisting of 5% methanol and at least 2.5% ethanol. The fuel blend is intended to reduce air pollution.
• The Colorado Air Pollution Commission is considering mandating ethanol use in gasoline because of serious air pollution problems and to prevent EPA sanctions.
• Rep. Jondahl supports ethanol use and has written Gov. Blanchard urging that the departments of Agriculture and Commerce find a method to fund a program to encourage ethanol production in Michigan.
• Sen. Cropsey is planning to introduce another ethanol bill this year. His bill in the 1986 session was passed in the Senate 33-0, but did not get out of the House Taxation Committee.
• The Michigan Department of Commerce Energy Division is holding a meeting on ethanol and other alternative sources of energy. Farm Bureau is involved.

Transportation — The Legislature has extended the expiration date for transportation funding to June 1, 1987. This is the third extension.

During the extension, the Legislature will review a House-Senate fiscal study report prepared by a consulting firm. The report states in part:
• Current revenue estimates for all roads will lack $17.6 billion through 1994. (State trunk line $2.8 billion; county primary $4.4 billion; county local $4.4 billion; city [major and local] $3.4 billion; and passenger/ freight $2.6 billion.) This estimate assumes that all road and bridge needs are met by 1994.
• Priority needs are $10 billion of the total $17.6 billion.
• Increased state and local revenue options include:
  Eliminate fuel tax ceiling (2 cent increase to start, could rise according to a formula); reduce diesel discount; study truck taxation; use bonds; remove government vehicle fuel tax exemption; consider increasing comprehensive transportation sales tax revenue proportion; consider economic development fund.
• Local revenue recommendations include:
  Expand special assessments and establish charter authorities and issue bonds to retire backlog. This would shift much of the cost to local revenues, probably property taxes.
  Use property taxes and special assessments to increase non-user contributions. (Farm Bureau policy opposes returning to the property tax for roads. The policy supports “user taxes” if revenue increases are needed.)
  Authorize local development or impact fees; local fuel taxes and sales taxes.
• Revise current distribution formulas by giving more to the state and less to county and local roads. Presently, the state receives 39.1%, counties 39.1% and municipalities 21.8%. Ten percent of the highway revenue is earmarked for comprehensive transportation.
  The road formula and other issues will be very controversial. FB also supports a “Critical Road Use Fund” for some of the special problems in the Upper Peninsula and Northern Michigan agriculture and forest industry.

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

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HILLSDALE HAY, INC.: Brian Hardy, Sales Manager, 106 S. County Line Road, Tekonsha, Mich. 49082; home phone 517-765-2006. Litchfield sales phone 517-542-3438 (Wednesdays only). All hay NIR tested. Phone 517-871-2325. (4-26t-26p-ts)

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NEED COLLEGE MONEY? Billions available now! Scholarships, grants, loans. Guarantee you qualify for five financial sources. Most applying receive over $20. Send $3.00 for brochure, instructions, questionnaire. (REFUNDABLE), Nationwide Scholarship Funders, Box 2257, Lynchburg, Va. 24501-0227. (3t-23t-p-ts)

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BERRY PLANTS — Raspberries, strawberries, blueberries, currants, gooseberries, others. Free catalog. Makelebki Berry Nursery, 7130 Platt Road, Dept. RL, Ypsilanti, Mich. 48197. Phone 734-733-8673. (11-12t-23p)

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

FOR SALE: HYBRID POPLAR 12 cents each American Chastnut and other trees and shrubs. Coldstream Farm, 23030 Freeland Road, Freeland, Mich. 49411. Phone 616-964-8809. (12-24t-20p)

GLADIOLUS BULBS — Free brochure. Send self-addressed, stamped envelope to: Post Gladiolus, Box 55, Department RL, Zeeland, Mich. 49464. Phone 616-772-6049. (2-29t-19p)


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FREE: COLORFUL POULTRY CATALOG. Offering top quality chicks (Bantams-Exotics: Standard) at rock-bottom prices. Clinton Hatchery, Box 548 MRL, Clinton, Mo. 64735. Phone 816-895-8500. (3-24t-26p-ts)

REGISTERED ANGS BREEDING STOCK: For sale at all times. Bordner Angus Farms, 68730 County Farm Road. Sturgis, Mich. 49091. Phone 616-651-8353. (4-27t-20p)

LIVESTOCK

HAY LISTING

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

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