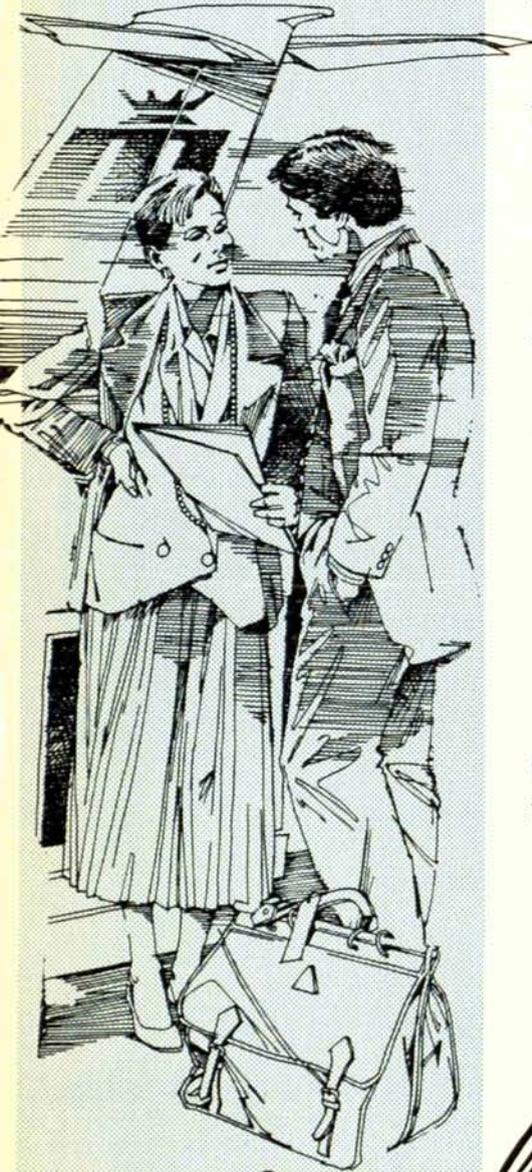




# Farm Bureau TRAVEL SERVICE Announces:



**Excitement on the Mexican Rivera - Acapulco:** Includes, round trip air, Saturday departures out of Detroit, 7 nights accommodations, round trip transfers and baggage handling between airport and hotel, gratuities for baggage handling, 15% Mexican added value tax, U.S. departure tax and services of a local tour representative. Rates start at \$352 per person based on double occupancy.

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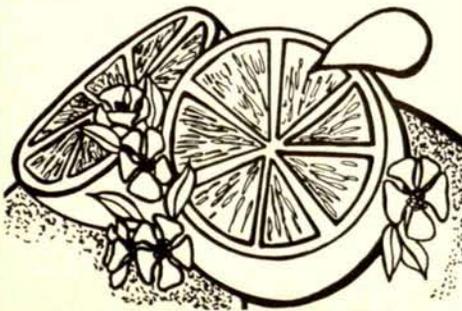
**ORDER DEADLINE**

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**DELIVERY**

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## Of Special Interest

**Helping People Help Themselves** A paralyzing accident in 1983 started Tom Heimrich on a journey of perseverance. With the help of medical and rehabilitative specialists and Farm Bureau Insurance, he's farming again...page 10

**Working Together Makes the Difference** There's a "family" style of doing things in the U.P. that makes the successful difference in the Copper Country's Gold Star winning Direct Marketing program...page 12

**Farm Bureau Family Tradition Still Going Strong** She's 103 and JoHanna Ellers is still the inspiration for her family's Farm Bureau traditions in northern Michigan...page 19

**Rural Leader Newsletter** Read this special section of news and information about issues that affect Farm Bureau and the families who make their living in the state's second largest industry -- agriculture.

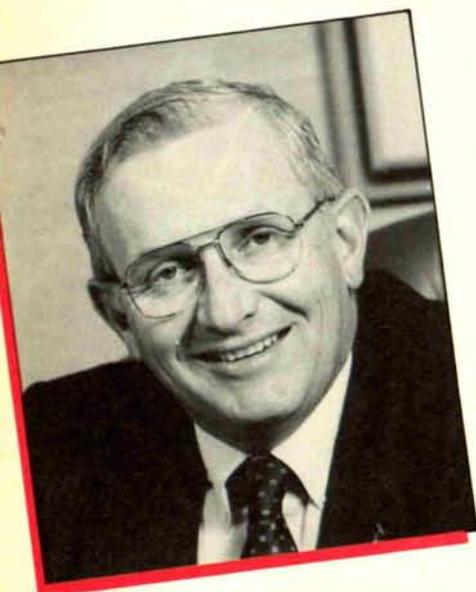
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**Directors:** District 1, Marlin Outman, Constantine; District 2, Blaine VanSickle, Marshall; District 3, Diane Horning, Manchester; District 4, Tom Guthrie, Delton; District 5, Mark Smuts, Charlotte; District 6, Wayne Wood, Marlette; District 7, Larry Snider, Hart; District 8, Lyle LeCronier, Freeland; District 9, Joshua Wunsch, Traverse City; District 10, Margaret Kartes, West Branch; District 11, Robert Wahmhoff, Baraga. At-Large: David Conklin, Corunna; Jack Laurie, Cass City; Faye Adam, Snover. Promotion and Education, Janis Sanford, Parma. Young Farmers, Pat Albright, Coldwater.



## The Farm Bureau Difference

*(Editor's Note: The following excerpted text is from President Laurie's 1988 address to the annual meeting delegates.)*

Do you know what is significant about the following dates: April 17th, 1960? April 28th, 1970? May 5th, 1988? These were tax freedom days. The first day of each year that Americans finally started working for themselves, instead of the tax collector. You may have noticed from my list of dates that, over the years, tax freedom day has come later and later, slowly but steadily moving forward in time.

It's not difficult to understand why. Voters, especially when organized into special interest groups, demand services from government, and those services need to be financed with taxes. In recent years, there has been an overwhelming demand for services and increased spending that outstripped the supply of tax dollars. As a result, the federal budget deficit increased by billions of dollars each year.

Now, I have to admit that the agricultural industry has to share some of the blame. Farmers are a special interest group who have lobbied successfully to fund programs that are important to them: deficiency payments, export enhancement and scientific research. However, we're not saying that other interest groups aren't sincere when they work to fund the interests that they consider crucial.

But Farm Bureau is different than other special interest groups. Our policy in the 1980s has consistently supported less reliance on the federal treasury. Although the drought assistance package temporarily increased agriculture spending for 1989, farm program expenditures still represent only about 1 percent of the total federal budget. And unlike any other federal spending authority, these costs can, and have, sometimes declined from one year to the next.

In addition, we strongly supported the 1985 Food Security Act, the law that is moving agriculture in the direction of less dependence on government funding, and more reliance on the opportunities of free markets.

So, among the special interest groups, I think FB has some extra credibility when we say, "hold it, enough is enough, we've got to do something now about the runaway spending machine."

We say it's time to freeze spending for everyone, equally. It's time to take a look at the system and figure out a way to fix it. And most importantly, it's time to say, "no to more taxes."

Despite the income tax cuts of the 1980s, tax revenues continue to go up. The congressional budget office estimates that, thanks to unprecedented economic growth, tax receipts will increase by \$72 billion this fiscal year, \$84 billion in 1990, and \$70 billion in 1991.

There are other reasons to say "no to more taxes." Some of the proposals to increase taxes could have a tremendous negative impact on farmers specifically. One idea being considered is a \$5 per barrel oil import surcharge.

AFBF estimates that a surcharge would increase fuel costs

for agriculture by anywhere from \$1.5 billion to nearly \$2 billion a year.

Another area where farmers are vulnerable is an idea to raise estate taxes. For years, farm families paid estate taxes when property was transferred from one member of the family to the other. In the early 1980s, the tax laws were changed to exempt a large percentage of the initial inheritance. Those gains could be lost if estate taxes are targeted as a source of new federal revenue.

Other tax increase proposals could slow economic growth by cutting savings and investment. The last thing farmers need is a tax induced recession that will discourage both domestic and export markets.

---

*What about the budget deficit? Don't we have to raise taxes in order to balance the budget? FB says, "not at all."*

---

Studies show current economic growth is providing Congress with higher and higher revenues each year. If we can restrain spending, the budget will be balanced within three years, without a tax increase.

That's why I believe the number one priority of President Bush should be an across the board, two-year freeze on federal spending, combined with a congressional debate on the fundamentals of national spending priorities.

It's time for farmers to say fix the budget process for good. It's time for farmers to resoundingly say, "no" to more taxes.

I wouldn't be surprised if there were a few farmers who are about ready to say "no" to more bad weather, too! We're used to the fickleness of Mother Nature, but in recent years we've had more than our share of uncertainty.

*(Continued on page 6)*

# THE BUMPER BRIGADE!



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# Difference

(Continued from page 4)

Weather conditions come and go. Unfortunately, the impact of policy responses to the weather often linger on long after droughts have replaced floods in newspaper headlines.

Therefore, perhaps an initial consideration to ponder is this: How do natural disasters affect long term federal farm policy and what implications does this have for the future?

Let's first take a look at what I see as some positive changes.

The drought intensified a problem that existed before 1988, and that was a built-in incentive in federal farm programs that encouraged farmers to ignore market signals that told them to produce more of crops that were in short supply.

Instead, farm programs encouraged farmers to participate in a bureaucratic plan that subsidized production of crops already in surplus. The disaster assistance measure addressed this in the short term by allowing farmers to shift to oats and oilseeds without losing farm program base acreage. While the changes are for the 1989 and 1990 crops only, they address one of the key issues of the 1990 farm bill debate: Producing for market demand, rather than government payments.

Secondly, with the exception of dairy, the focus of disaster assistance has been on direct payments to farmers. This is a substantial improvement from 1980 and 1983 when the focus was on disaster loans and adjustment of loan rates and the farmer held reserve. History has since shown that piling on even more low interest loans did no favors for farmers already struggling under heavy debt burdens. Likewise, manipulating the markets did not help those who were in the greatest need.

Another advantage of direct payments is that there are no hidden costs of loan defaults in future years. The costs will be up front rather than strung out over several years.

All in all, it's clear that the disaster assistance package was a good faith effort to get relief quickly to farmers who had been hardest hit. But in the process of doing that, there were some policy changes that could have a long term impact on agriculture.

The drought underscored another problem that has not yet been solved, namely the availability and purpose of crop insurance. The disaster assistance package made a confusing and cumbersome compromise on this issue by requiring farmers who suffered losses of greater than 65 percent to obtain insurance.

The problem with this compromise is that there are numerous exceptions to the crop insurance requirement, and it still leaves the entire crop insurance program in need of reform.

Finally, the disaster assistance package established a gross revenue test for determining eligibility for disaster payments. This discriminates against producers based solely on size of their operations without regard to actual losses suffered. This is the first time Congress has established a payment limit based only on gross income instead of using gross payments or level of loss in determining farm program payments. This represents a fundamental change that should be debated more fully during a non-emergency situation.

I think that our industry has three basic alternatives when a disaster occurs. Number one, we can do nothing and let the chips fall where they may. Number two, we can continue to seek regular or permanent specific federal relief programs. Number three, we can develop a private crop and income insurance program, either by rebuilding the current federal crop insurance corporation, or by throwing out the system and starting fresh.

A special 25-member commission will be looking at crop insurance in the coming year.

Food safety and environmental concerns are another set of issues that will be important to farmers in 1989. Justified or not, consumer concerns about chemi-

cal use and food safety will continue to intrude into agriculture.

Recently, however, we can point to a positive development on the environmental front. The Environmental Protection Agency in October announced a new risk/benefit policy on chemical residues in processed foods that should make new, safer chemicals available for agriculture.

The new policy will allow the use of pesticides on processed foods if potential cancer-causing residues would increase the risk of disease by no more than one part in one million and the standard would be applied for the first time to new, and older, pesticides.

Despite this development, food safety and environmental concerns on the part of the general public are not going to go away.

Illinois Congressman Ed Madigan, the ranking minority member of the House Agriculture Committee, recently talked to a group of state Farm Bureau national affairs coordinators about the agenda that environmentalists will have in the 1990s.

They will have already obtained the Superfund and Clean Air and Water laws. So, Madigan says, their next priority will be attacking agricultural chemicals.

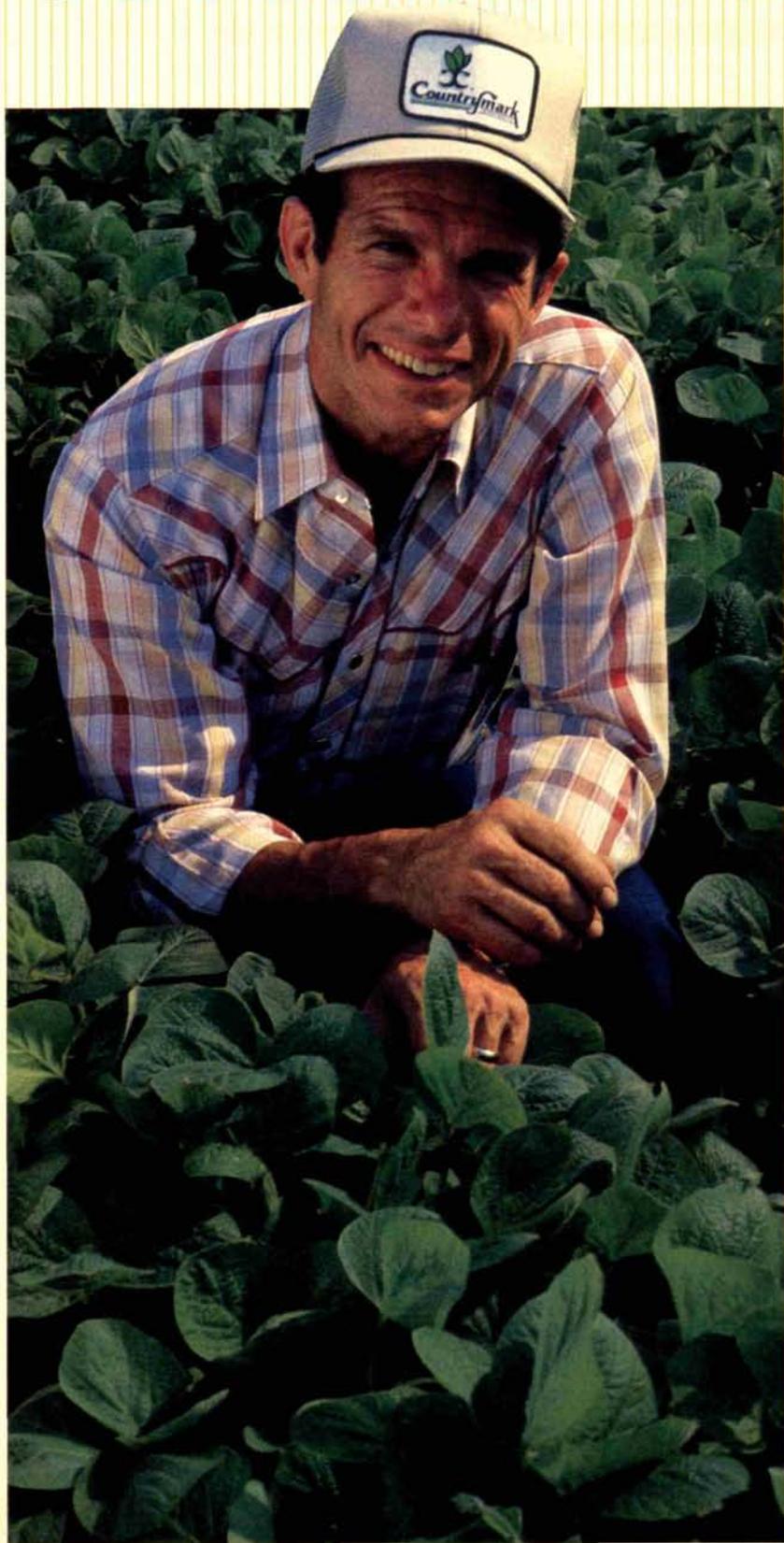
In the upcoming debate, he said, agriculture will have to work hard to obtain reasonable regulations, since farmers will no longer be given exemptions from various environmental statutes. Agriculture must work to make sure that there will be realistic risk assessments based on the best scientific evidence.

While agriculture must do all it can to communicate with consumers the benefits of modern agriculture, in the final analysis, we must not ignore getting "our own house in order," making sure that we as farmers use chemicals in a safe manner and according to the label directions.

Another major environmental concern of farmers and other rural residents is groundwater contamination. FB has developed and made available a groundwater and environmental pollu-

(Continued on page 21)

# BUMPER-CROP SOYBEAN VARIETIES



Six to eight years of intensive research are spent on the development of each new Countrymark soybean variety.

Thousands of new varieties are tested each year in laboratory and greenhouse screens for resistance to phytophthora root rot and other diseases. Field testing in Ohio and Michigan provides data on yield, standability, seed quality and stress tolerance.

## We Recommend:

### **FFR 190** New in 1988!

Outyielding anything of this maturity in our research trials. Fast emergence and quick growth are combined with outstanding phytophthora root rot tolerance. A taller variety with strong healthy stalks. Recommended for Michigan and Northern Ohio. About Corsy 79 maturity. Group 1 (119 days)

### **FFR 398** New for 1989!

Very attractive, short late Group 3 variety with outstanding yield record of 65 B.P.A. in O.S.U. trials. Fast emergence and excellent standability. Plant in narrow or wide rows at moderate plant populations for top yields. Brown pubescence. About 2 days later than Williams. (141 days)

### **FFR 332** New Breeding!

Standability the best due to short plant and strong healthy stems. Excellent phytophthora tolerance and emergence make this variety especially suited to heavier soil conditions. Adapted to most of Ohio and Southern Michigan. Does better in narrow rows and higher populations but will do well in wider rows. Excellent yield record. About Pella maturity. Early Group 3 (134 days)



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## Company Managers Report

### **Chuck Burkett, Administrative Director, Michigan Farm Bureau**

It was a year when America returned to space to continue building a road to the stars and 1988 was a year when your Farm Bureau reached new heights of program accomplishment — programs that build and strengthen the value of the organization to its members.

One of the highlights of 1988 was the launching of the new logo for Farm Bureau and its family of affiliate companies. The logo made its first appearance at Ag Expo, emblazoned across the side of a high flying balloon tethered above the FB tent. It was officially dedicated at Summerfest, to the accompaniment of logo balloons, sent skyward to spread the news everywhere. This bold new symbol of organizational teamwork, unity and vitality will be prominently displayed on a new sign outside the Farm Bureau Center in Lansing.

Bricks and mortar make up a building, but membership forms the foundation of the activities and accomplishments of your organization. Achieving AFBF quota and membership goal this year was a tremendous victory, because it maintains and enhances FB's credibility, people power and financial strength.

The prestige and influence of FB was vitally displayed during this year's drought. Your organization was aggressive at all levels in assessing the disaster, and recommending appropriate public policy at both the state and national scenes. FB met with representatives of commodity organizations and worked closely with the state's congressional delegation and Gov.

Blanchard to provide input into appropriate government assistance and aid to farmers. And your organization kept its members informed on the impact of the drought through organizational communications channels, through the news media, and by cooperating in preparing and distributing a special drought publication.

Nearly 2,000 FB members and guests of all ages and from all over the state came to the FB Center in Lansing for Summerfest 1988. They enjoyed a sunny afternoon with plenty of good food, good times and good FB



family and friends. For their three dollar ticket, members got a delicious steak dinner, prepared by FB leaders and staff. For entertainment there were the Summerfest games like the cherry pit spit, corn toss and pie eating contests, along with the anticipation of the final drawing for the year long Community Action Group paradise vacation giveaway.

Your FB also put its best foot forward this summer at Ag Expo. Hundreds of people stopped by the FB tent to learn more about the FB family of companies and the many services they provide.

*(Continued on page 21)*

### **Noel Stuckman, General Manager, MACMA**

MACMA has had significant impact on the prices of commodities marketed for members while maintaining traditional market outlets and securing new buyers for commodities. The association continues to be dedicated to earning the highest possible returns to enable members to cover their increasing cost of production and, in turn, realize profits.

Members are the source of the association's strength. Division memberships total about 2,600 farms. MACMA divisions lose very few members through cancellations.

Nine divisions and the American Agricultural Marketing Association apple and red tart programs were operated during fiscal year 1987-88. The potato and dry edible bean divisions were not active during the year.

The Red Tart Cherry Growers Division dealt with a large 1987 crop, which combined with the carryover from previous years, resulted in lower grower returns. Market prospects improved this year as the crop was down significantly and grower returns were substantially improved. Considering that the industry still has the capability of producing in excess of consumption in a big crop year, new market development and increased utilization of federal marketing orders has been a high priority activity of the division. A proposal will be submitted to the USDA when sufficient industry support is evident. The division was successful in getting several USDA purchases of frozen cherries to reduce inventories. The division is funded by the P.A. 232 Red Tart Cherry Information and Development Program. A

program with grower referendum will be held this winter. The administration and operation of the Michigan Cherry Committee program was discontinued with the start of the current MACMA fiscal year. That committee redirected its emphasis to the research and development of new cherry products and processes.

The Michigan Processing Apple Growers Division negotiated with processors under the provisions of P.A. 344 to obtain a substantial increase in prices for the 1988 crop. The 1987 crop was a large 25-million bushel crop compared to this year's crop which is about one third less. The division ended the year with a positive net margin compared to a substantial net loss incurred the previous year due to legal fees. Competition from imported apple juice concentrate continues to be a problem, although the volume imported is declining.

*(Continued on page 21)*

### **Robert Wiseman, Executive Vice President, Farm Bureau Insurance**

Today, on the eve of our 40th anniversary, we are proud of our long record of service to MFB members. The same ideals of member service that guided us in 1949 are still our top priority today.

Our activities during the past year demonstrate that commitment.

For example, to help farmers hurt by the summer drought, we offered a quarterly term payment plan on new and renewal Farm-owners policies. At the same time, we made it easier for farmers to qualify for our interest-free premium financing on Farm-owners insurance.

And, finally, recognizing that so many farmers have several policies with us, we allowed delayed premium payments on other types of policies, too.

But we didn't just make it easier for farmers to make their

premium payments, we also took steps to make sure more Michigan farmers will have the benefits of crop insurance protection in the future.

During 1988 we increased our number of agents licensed to sell and service Federal Crop Insurance to 115 agents, three times the number of crop insurance specialists we had just two years ago.

Farmers who insured their crops through our agents will receive over \$5 million in claims payments as the result of drought losses in 1988. We encourage farmers to begin their 1989 crop insurance planning now, well before the deadline for spring crop sign-up.

### **Safety Group Dividend**

Despite the drought, thousands of farmers received some good news in 1988. Farm Bureau Mutual paid a 16.3 percent dividend (totaling \$500,000) to MFB members participating in the Ag Work Comp Safety Group. The dividend was the result of the group's safety efforts and overall work comp losses.

This was the 13th dividend in the 16-year history of our Safety

*(Continued on page 22)*

### **Richard Morgan, General Manager, Corporate Services, Inc.**

Corporate Services, Inc. (CSI), the newest member of the Farm Bureau family of companies, began operation Jan. 1, 1986. This affiliate was created to reduce overhead and administrative costs by consolidating services. It serves the Michigan Farm Bureau membership indirectly by providing reliable, quality administrative and support services to the FB family of companies. CSI provides services through the following departments:

### **Human Resources Services**

This department serves over 850 FB family employees and an additional 250 employees of non-FB family customers. It is charged with developing the companies' greatest resource -- its people. It serves the FB family by assisting in employee relations, training/development and recruitment. The training/development function delivers and coordinates management development, and continued education programs. Recruiting provides qualified applicants for management, professional, clerical and part-time vacancies. The employee relations function maintains employment records.

*(Continued on page 22)*

### **Richard Krueger, FPC Executive Vice President, Chief Executive Officer**

We are pleased to report that our emphasis on longer range planning has resulted in the identification of two new opportunities which are expected to become major business developments in our cooperative's near future. These two opportunities are the propane business and the high volume retail liquid fuel and convenience store business adapted to our retail service centers.

An internally conducted study of the propane business has shown a great potential for above average profitability for cooperative operations in the retail segment of the propane business in Michigan. Your board of directors has approved management's proposal to initiate entry into the retail propane business in Michigan as soon as specific detailed plans have been completed and financing arranged. Basic elements of the proposal include the joint participation of local cooperatives along with Farmers Petroleum Cooperative

*(Continued on page 23)*

# Farm Bureau Insurance — Helping People Help Themselves



*"Knowing that tribulation brings about perseverance, and perseverance proven character, and proven character, hope; and hope doesn't disappoint."*

Romans 5:3b-5a

By Bridgett Flynn

July 23, 1983, is a day Tom Heinrich, Arenac County, will never shake from his memory. It was in the early morning hours of that warm summer's day when the pickup truck in which Tom was riding went out of control and rolled over.

Tom's head slammed into the top of the truck jamming, breaking, and crushing his spinal vertebrae. The accident left him paralyzed from his chest down, requiring him to use a wheelchair regularly.

After his recovery at Saginaw St. Mary Hospital, Tom was sent to Mary Free Bed Hospital in Grand Rapids for months of intense rehabilitation.

"When I came home from the rehabilitation hospital, I really learned what I could and could not do," Tom said.

Despite his disability, Tom was determined to carry on his father's 900 acre seed farm on the Au Gres River.

"I was worried dad wouldn't let me farm. I told him, 'I still want to farm with you,' and he said, 'You can do anything you want to.' Then I knew I could still do it," Tom said.

It was at this point when Farm Bureau Insurance really came to bat for Tom. "Every aspect of my life needed some adjusting or modifying," he said.

Among the changes is an Allis Chalmers tractor which he and welder Joe Gordon modified to accommodate his handicap. An electronically operated lift chair on the outside of the cab raises Tom from his wheelchair to the driver's seat in the cab. The door

also opens and closes electronically. Once inside, Tom is able to operate the tractor with the hand controls he and Joe also installed.

A van was designed to allow Tom the independence of being able to go anywhere he needed. His van is equipped with double entry side doors, an electric chair lift, a custom seat and steering arrangements.

Ramps around the house have made movement for Tom barrier free.

Tom's office is equipped with a complete computer system, typewriter, standing files, radio and telephone communication, and an L-shaped desk that allows free movement for a man in a wheelchair.

"I really don't know where I'd be without the insurance company," Tom said. "A lot of money has been spent on modifying equipment."

Other expenses include having an attendant come three times a week to help Tom with leg exercises and keep his muscles toned. It is important to remember that premium dollars, not tax dollars, are used in a claim like Tom Heinrich's.

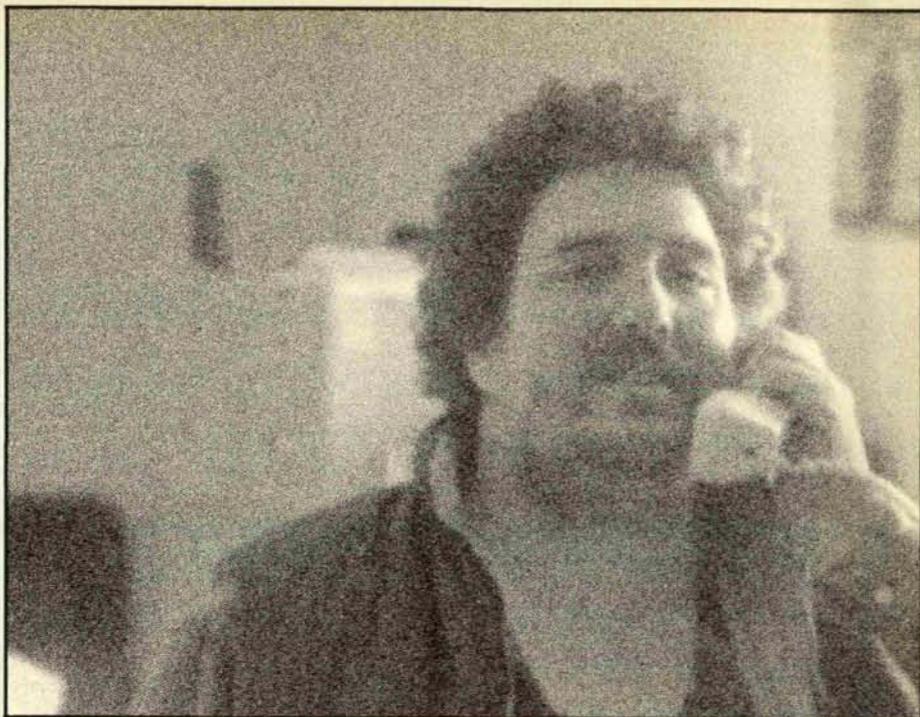
It is the primary goal of Farm Bureau Insurance to seek the best possible treatment for its insureds and to obtain the speediest recovery, or where recovery is not possible, to achieve the highest level of function.

"We want to make our insureds whole again, so they can continue to be productive members of society," said William Monville, director Home Office Claims, Farm Bureau Insurance. "When we are involved with an

individual like Tom Heinrich, who has the character and perseverance to attain a goal that to many would appear unattainable, it makes our job easier and very satisfying."

Helping people rebuild their lives is just one of the many missions of FB Insurance.

"All our products and services are aimed at protecting our clients' futures," said Robert Wiseman, executive vice president of FB Insurance. "We are constantly improving and adding services to respond to the needs of Michigan Farm Bureau members and our family of policyholders. We develop programs that fill definite needs in people's lives."



## ***Ag Accident Rescue Program Held***

**A**n Agricultural Accident Rescue Program (AARP) held Aug. 27, in Iosco County was sponsored by the county's Farm Bureau Promotion and Education Committee, Emergency Medical Service and the Cooperative Extension Service.

AARP is for emergency personnel, farm families, 4-H and FFA members and others interested in learning about the potential, hidden dangers that could exist in an agricultural accident situation.

The six-hour seminar consisted of lecture, slides, movie, video presentations, demonstrations, and hands-on training. Instruction has greatly expanded on agricultural chemicals, rescue techniques, rescue equipment and safety.

Some of the objectives of the AARP are for participants to gain an awareness of special rescue considerations rural accidents may require, to develop an appreciation for the necessity of wearing protective clothing, to develop an understanding of the equipment needed for agricultural rescue, to be able to identify local assistance sources, and to gain an appreciation for how agricultural accidents happen and why serious injuries result.

AARP continues to be accredited by the Michigan Fire Fighters Training Council and the Michigan Department of Public Health. Emergency Medical Technicians (EMTs), EMT Specialists, and Advanced EMTs can receive up to five continuing education credits when participating in an AARP.

For more information, contact Julie Chamberlain at 1-517-323-7000, extension 3213.



# Working Together Makes the Difference

By Kimberly Marshall Neumann

**W**orking together to provide direct marketing service to their fellow Farm Bureau members is what this family effort in Copper Country is all about. A family does not always mean being related by blood or marriage, it can be a group of people who have a common interest and are willing to work together, and with other county FB committees, in order to provide a needed and appreciated service.

Ann Jousma, Upper Peninsula regional representative, said the Michigan Agricultural Cooperative Marketing Association's (MACMA) Direct Marketing program is successful in the Upper Peninsula because the counties recognize it as an important service for members. And, "because services are limited here, the members value the direct marketing program and treat it as a priority."

The direct marketing program was started in the 1960s by Michigan Farm Bureau's marketing affiliate, the MACMA Direct

Marketing Division. In addition to selling fresh and processed Michigan food products to MFB members, MACMA Direct Marketing has reciprocal marketing agreements with other state FBs. These direct marketing sales come four times a year offering fresh and frozen fruits, juices, vegetables, meats, cheeses, roasted nuts, popcorn and microwavable products.

## Everyone Helps

"At the county level we have excellent coordinators handling the program. These people are hard working volunteers who receive a lot of support. Members just coming to pick up their orders pitch in to help when needed," said Ann.

The Upper Peninsula county boards of directors are also extremely supportive of the direct marketing program.

"In most cases, county directors really help the coordinators with promotion, deliveries and with whatever else needs to be

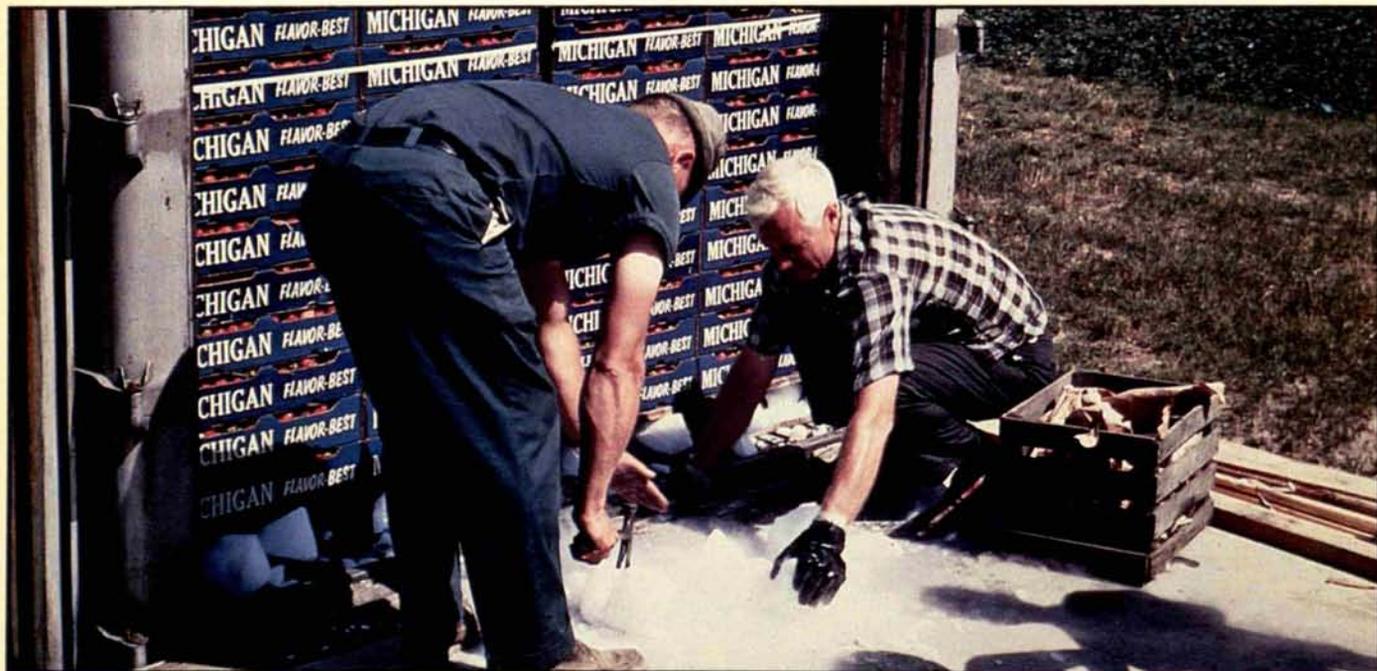
done," said Ann. "Direct marketing program reports are on the agenda in all six counties at every monthly board meeting. In addition, the county newsletters are coordinated with the direct marketing sale four times a year."

## Copper Country Takes Home the Gold

Copper Country earned a gold star for their 1987-88 direct marketing program. To give you an idea of the extent of their success, their total sales last year was \$41,000, the next closest county in total sales was \$31,000! Copper Country's average sale per member figure was at \$145, the next closest county came in at \$48.

Even more important than the figures, though, is how the Farm Bureau members feel about this service.

"You can't get quality frozen fruits and vegetables in the area grocery stores," said Sandy Streeter, Copper Country direct marketing coordinator. "For ex-



ample, you buy some frozen broccoli and bring it home open it and find out that it has freezer burn. By the time you separate that out you don't have very much broccoli left. You waste so much! Direct marketing has good products and they back it up with a 100 percent guarantee, so you can't lose."

### **Direct Marketing Sells Membership**

Sandy, and other coordinators, use the direct marketing program as a membership tool.

In the Upper Peninsula, MACMA orders can only be placed by FB members, non-members can order through a member -- which is turned into a plus because more people are exposed to FB and what it stands for; some eventually become members themselves. Sandy also sends out direct marketing order forms to prospective members.

Promotions involving direct marketing products are usually held at county annual meetings, rural-urban dinners, farm tours, in school activities, fairs, mall displays, and specific commodity promotions.

Sandy promotes direct marketing products by using direct marketing frozen fruit to make



pies for some of the meetings she attends, advertising upcoming sale deadlines in the local paper and double checking with people who usually order during every sale to be sure they don't overlook the order deadline.

### **Good Coordination Brings Success**

A lot of good coordination must take place in order to have a successful direct marketing sale. From sending out the order forms through unloading the delivery truck, the county direct marketing coordinator has an important role.

"I also view this service to member program as a success because of the qualified staff that MACMA Direct Marketing Division has to handle the direct marketing program," said Ann. "The cooperation and communication that has been established between the direct marketing division and the county coordinators has created strong continuity and stability of the overall program."

These cooperation efforts are doubled in Copper Country because there are two delivery

sites. MACMA needed to make this arrangement because of the volume of business and the large area covered by this four-county region.

In Copper Country, this role is carried out very competently by Sandy. She is supported in her county by a committee made up of her husband, Bud, Terry Pertula, Stanley Johns, Fred Jousma, Bob Wahmhoff and Gayle Sironen. Two other very important individuals are Ken and Cheryl Larson. They are responsible for the second drop site in Copper Country.

"Generally, I don't have any trouble getting people in to help. It usually just takes a couple of phone calls," said Sandy. "Our committee works very well together. They help unload, sort, stack and hand out orders."

"I like coordinating the program, it's fun. It can be tiring when the order is big, that's when I really appreciate all the help I can get!" said Sandy.



*Sandy (left) and Jan Wilford (right), MACMA Direct Marketing coordinator, go over Direct Marketing program information.*

# SHEEP FEED

## The Right Nutrition for Every Stage of Lamb and Sheep Production.

- **LAMB MILK REPLACER**  
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21% pre-starter
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18% creep, grower or  
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15½% for breeding sheep,  
also can be for growing  
and finishing
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35% natural protein
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famous, no-roughage  
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## Farm Bureau Member Benefits

- Michigan Farm Bureau members can choose from three **Blue Cross/Blue Shield** administered group health care plans designed to meet family insurance needs at an affordable cost. Members are also eligible for group enrollment in the Blue Care HMO network.
- **Farm Bureau Insurance** protects your family, home, business, farm and autos at an affordable price backed by top service.
- Members can purchase tires, batteries, and farm implement parts at group purchase prices through **Safemark Group Purchasing, Inc.**
- FB members can save hundreds of dollars on a new car or truck with the **Sav-On Cars** pricing and purchase system. For a nominal fee, request a personalized car option computer print-out showing both wholesale and retail costs. Purchase the vehicle from a local dealership or buy direct from Sav-On Cars at an average of just 1 percent over dealer cost.
- **Fasteners & Hardware Discount** mail-order program can save you up to 50 percent when you stock your home or farm workshop with storage bins, repair kits, nuts, bolts, saw blades and more.
- Members can purchase goods and services and get cash advances anytime at thousands of VISA® financial centers and Magic Line automatic teller locations with the **Farm Bureau VISA®** credit card. There is no fee the first year, and an annual renewal fee of just \$12 a year.
- The professional, experienced travel counselors at **Farm Bureau Travel Service** will assist you with any travel plans from a weekend getaway to an African safari. Your personalized travel service is only a toll-free call away. Call 1-800-331-1729 today.
- Your FB membership gives you automatic enrollment in one of the Midwest's largest buyer's clubs. Savings are available right now on carpeting, appliances, lawn tools, electronic equipment and much more. Just call the **Farm Bureau Family Saver** toll free number 1-800-356-5806.
- Control your cost of prescription drugs by using the new **Farm Bureau mail order pharmaceutical service**. Prescription orders are placed using a toll-free line to registered pharmacists. You get the same high quality prescription drugs ordered by your physician, but with savings up to 50 percent.
- You might be able to save hundreds of dollars when your pick up your next new car or truck by leasing it through **Farm Bureau Leasing Service**. Call toll free 1-800-544-4819 to talk to our representatives about which is the best option -- buying or leasing -- for you.
- Visit America's popular family vacation spots -- **Disney World, Sea World and Henry Ford Museum**. Have fun! Save money with Farm Bureau's discount program!



Save on the health care you need to avoid unscheduled time off.

Farm Bureau membership entitles you to choose from three traditional Blue Cross Blue Shield comprehensive major medical plans, starting as low as \$51.27 a month; and one HMO plan\* for as little as \$118.25 a month. The main difference is: as the deductible goes up, the premium goes

down. But, whichever plan you choose, you'll benefit from down-to-earth membership rates. What's more, you can have all your prescriptions filled at similar savings. Because we care about your health care.

As a Farm Bureau member, you can also enjoy a wealth of other services designed to save you money: not only farm insurance and health care insurance, but also auto insurance and life insurance; Visa® credit card with cash advances at automated teller machines across the country; and discounts on appliances, photographic and sporting goods, electronic equipment, eye care services, travel arrangements, car rental, tires and batteries; even buying or leasing a new car or truck.

You may depend on us for farm insurance  
but we also carry a shield for you ...

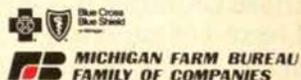


**WHERE  
BELONGING  
MAKES A  
DIFFERENCE.**

**What matters to you  
matters to us.**

For your nearest Farm Bureau office call 1 (800) 292-2680 extension 3239/3240.

\* available in most counties





## 1987 - 88 Legislative Accomplishments

### **Farm Disaster Assistance** --

Congress passed legislation to provide full payment rather than a pro rata share to farmers who experienced crop losses from 1986 weather disasters, make hay farmers and apple growers eligible for benefits under a previously enacted 1986 disaster payment program and authorized funding for full payment under the disaster program.

Farm Bureau supported the legislation.

### **Trade Retaliation and Reform** --

The U.S. House of Representatives and U.S. Senate passed different versions of a major Trade Reform Act. The House bill contained a requirement that the president must retaliate against any foreign country having a trade surplus with the United States by imposing duties, quotas or other restrictions. Retaliation would have been required even though the surplus was the result of fair trade practices. The Senate bill also required retaliation but only against that portion of a trade surplus resulting from unfair trade practices of a foreign country. A Conference Committee resolved this difference between the two bills by accepting the Senate language which protects agricultural exports from retaliation by foreign countries having a trade surplus with the United States due to fair trade practices. FB supported adoption of the Senate language.

### **Textile Imports** --

The U.S. House of Representatives and U.S. Senate passed legislation limiting imports of textiles from all countries to 1986 levels plus 1 percent growth each year. Although the legislation attempted to establish a preference in allocating the 1 percent growth factor to those countries that have a good record of importing U.S. agricultural products, the likelihood of the textile countries to

retaliate by limiting growth of U.S. agricultural imports to 1 percent annually is very significant. For example, some 40 countries produce textiles and these countries account for 70 percent of total U.S. agricultural exports. FB successfully urged the president to veto the legislation and Congress was unable to override the veto.

**Farm Credit** -- The U.S. House of Representatives and U.S. Senate passed legislation to provide up to \$4 billion in federally guaranteed bonds to stabilize the financially stressed Farm Credit System (FCS), guarantee borrowers stock, streamline the FCS structure, create a secondary market for farm real estate loans, and establish loan restructuring rights for borrowers. FB supported the legislation.

**Technical Tax Corrections** -- In the closing moments of the 100th Congress, legislation was passed to make technical corrections to the 1986 Tax Reform Act. The corrections included repeal of the requirement that farmers pay the 15 cents per gallon excise tax on diesel fuel used off-the-road. The legislation also repealed the heifer tax which required farmers to capitalize rather than expense preproductive costs of livestock. FB strongly supported repeal of the diesel tax and heifer tax.

**Drought Assistance** -- In response to the drought that affected much of Michigan and the nation during the 1988 growing season, Congress passed legislation to compensate qualifying producers for a substantial portion of their crop losses, provide feed assistance to livestock producers and compensation to producers of tree crops who lost young tree plantings. FB strongly supported the legislation.

**Corn Detasseling** -- The Michigan Legislature passed legislation to establish detasseling of

corn as farm work under the Youth Employment Standards Act. The bill exempts young people 13 years of age and older from permits and other regulations except for hours per day or week. FB supported the legislation.

**Liability Protection** -- The Michigan Legislature passed legislation to provide liability protection in three specific situations. First, the bill provides that operators of u-pick operations are not liable for customer injury if they have advised the injured party of the potential hazard or have corrected the potential hazard prior to the alleged injury. Second, if a grower allows individuals to glean crops, the operator is exempt from liability. Third, a farmer who allows hunting for compensation is not liable for injury under the same conditions as for u-pick operations. Finally, an injured party also has responsibilities and has no cause for action if the injured party knew of or had reason to know of the hazard. FB supported the legislation.

**Motor Vehicle Code Amendments** -- The Michigan Legislature passed legislation to provide for the movement of oversize farm equipment on highways. Prior to passage of the law, farm equipment up to 15'6" was legal to move on highways. Oversized farm equipment could only be moved with a permit. The new law allows equipment of any size to move during daylight hours if it does not impede the flow of traffic. After dark, which is one-half hour after sunset to one-half hour before sunrise, equipment must display front lights, and rear lights must be visible or the implement must be followed by a vehicle displaying rear lights. During the hours of darkness or limited visibility farm equipment may not legally move left of center.

**Right-to-Farm Act** -- The Michigan Legislature passed legislation to amend the Right-to-Farm Act. The amendment clarifies that a farm operation using generally accepted agricultural and management practices is not a nuisance and designates the Michigan Agriculture Commission as responsible for defining the generally accepted agricultural and management practices. FB supported the legislation.

**Air Pollution Control Act** -- The Michigan Legislature passed legislation exempting odors emitted by farm operations using generally accepted agricultural and management practices from the definition of air pollution. FB supported the legislation.

**P.A. 116 Tax Refund** -- The Michigan Legislature passed legislation repealing a prohibition against using carry backs or carry forwards of net operating losses or capital losses when applying for P.A. 116 and Homestead credit refunds. Many farmers enrolled in P.A. 116 who had sent in their 1987 tax forms early received only a small portion of their expected refunds. In one case, a \$12,500 refund was reduced to \$3,800 because the carry forward of a net operating loss or capital loss was not allowed. FB supported the legislation allowing farmers enrolled in P.A. 116 or Homestead credit to carry back or carry forward such losses.

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*Legislative topics are prepared by the staff of the Michigan Farm Bureau Public Affairs Division.*

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## Legislative Update

**Pesticide Control Act** -- H.B. 4674, sponsored by Rep. Stabenow, D-Lansing, received many House amendments following introduction, and while it was in the Senate committee it received significant amendments authored by Senate Agriculture Committee Chairman Nick Smith, R-Ad-dison.

A key provision in this important bill, as reported out of committee, involves defense from civil action for a farmer. It provides that a farmer has a defense if the farmer followed the label and the rules as promulgated under the Pesticide Act. In addition, no cause of action shall arise for injuries to any person or property if the farmer was not grossly negligent in storing, handling or applying pesticides and was in compliance with the Act, the rules and the label. Protection from suit is a major concern of farmers and this language will provide a substantial measure of protection.

**Grain Dealer Failure** -- H.B. 4997, authored by Rep. Spaniola, D-Corunna, contains provisions for insuring agricultural commodities against losses due to the failure of a grain dealer.

The bill, as presented to the Senate Agriculture Committee, provided for a check-off of 1/10 of a cent on the value of the commodity sold, including dry edible beans, soybeans, wheat, oats and corn. The assessment is to be sent to the Department of Treasury, the custodian for the fund.

The bill also mandates that the farmer may file a claim and receive payment within 90 days of the filing if proper documentation is provided. The fund is capped at \$5 million, after which further assessments would not be collected and if the fund should fall to \$3 million, the assessment would again continue. In addition, all interest earned by the fund would be returned to the fund.

A key amendment from the Senate, authored by Sen. Smith, required a referendum be conducted within 90 days of the effective date of the Act and requires that if the referendum is approved by more than 50 percent of the growers voting representing more than 50 percent of the total acreage, then the assessment will be collected.

Farmers would be paid 100 percent of the amount of the claim up to and including \$20,000 and thereafter would be paid 80 percent of the claim for any losses exceeding \$20,000.

The bill now returns to the House for concurrence and to the governor's desk for his signature.

**Truck Bills** -- H.B. 4205, authored by Rep. Randall, R-Elwell, was also reported out of committee. A key provision of H.B. 4524 requires the covering of all trucks unless the vehicle is so constructed or loaded as to prevent its contents from dropping, shifting, leaking or blowing off, or otherwise escaping from the vehicle. In addition, the individual who assisted with loading the truck may also be held liable.

The agricultural exemption includes hay and straw, and seasonal agricultural commodities at the time of harvest.

Even though farmers are exempt from covering a truck, they may still be cited for the loss of product from a truck. Violation of this provision would be punishable by a fine of not more than \$500 or imprisonment for not more than 90 days or both. Additional amendments are expected early next session because of some technical problems in the bill.

Gov. Blanchard is scheduled to sign a series of truck bills reported by the House prior to the Thanksgiving recess.

# From Physicians to Prescriptions . . . .

## Farm Bureau Has You Covered

**Prescription Drug Discounts** Brand new to the menu of membership benefits is the Feld Drug Prescription service. Members can now save up to 50% on Feld generic and name brand prescription items. Inserted in this issue of Rural Living is a "mini" Feld Catalog that outlines all the benefits of this exciting program including their toll-free number, their guarantee, their discount price list, and a valuable coupon good for your next purchase.

SEE THE PRESCRIPTION/DRUG CATALOG AT  
THE CENTER OF THIS MAGAZINE

**Blue Cross Blue Shield Health Plans** A long time staple in the Farm Bureau benefit package, health care coverage with BCBS is one of our most needed and most used member services. Members can choose from three traditional Blue Cross Blue Shield Comprehensive Major Medical plans, or a single HMO plan\*.

Affordability, a choice of different plans for both over 65 and under 65 members, as well as personalized service from the BCBS service unit and their county secretary means our members get real value with their Farm Bureau group health plans.

\*Available in most counties.

Where Belonging Makes A Difference

 **MICHIGAN FARM BUREAU**



# Farm Bureau Family Tradition Still Going Strong

By Connie Turbin

**J**oHanna Ellers, Farm Bureau member in Alpena County, marked her 103rd birthday on Christmas Day, 1988, making her the oldest Farm Bureau member in the state.

Joining in the celebration was her great, great grandson, Paul Wegmeyer, who is also Michigan Farm Bureau regional representative in the Saginaw Valley Region. Paul says proudly that JoHanna has paid her own Farm Bureau dues right through this year.

Paul and his family are proud, not only because of JoHanna's longevity, but more because she has continued to make her life active and interesting. He relates that her annual project is to knit and crochet mittens and slippers for each of the grandchildren, great grandchildren and great, great grandchildren.

"It takes her all year. She starts all over again right after Christmas. After all she has 121 grandchildren," he says. This

*District 10 Director Margaret Kartes extended a special welcome to centenarian JoHanna Ellers at the Alpena County annual in 1987.*

year because of a recent hospital stay -- the first of her 103 years -- JoHanna did not complete the Christmas project. That will have to wait until she has fully recuperated.

The family is counting on their grandmother's plucky spirit to speed the recovery. They are hopeful, too, that she will soon resume her weekly round of five bingo nights and pinochle games with friends.

In the meantime, there's plenty of gatherings by the Eller, Beck and Wegmeyer families to visit with JoHanna at Provincial House in Alpena. The genera-

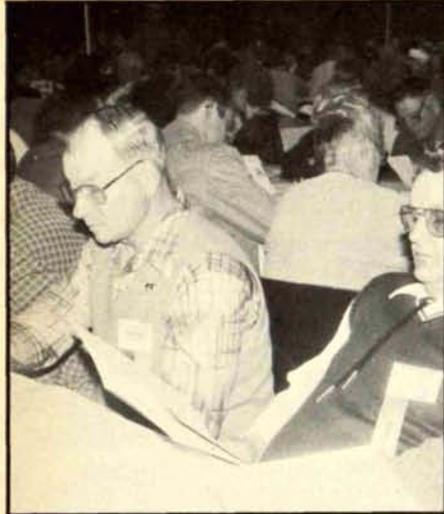
tions represented when they get together virtually tell the story of a Farm Bureau tradition in Alpena and Alpena counties.

I guess (in this family) you just get a shot of Farm Bureau, too, in your blood," laughs Paul's dad Bud Wegmeyer, who is currently the Alpena County FB president.

Bud's been injecting some of that Farm Bureau blood into the county's membership campaign and recently took home awards for membership achievement from the MFB annual meeting in Grand Rapids.

Bud and his wife, Dotty, have been active members of the Farm





Bud Wegmeyer, Alpena County president, lead his county's delegation at the MFB annual meeting. He also accepted membership achievement honors on behalf of the county FB.

Bureau for many years. Bud has served several board terms over a forty year span and Dotty has been a community group officer in their Wolfcreek Community Action Group, where the couple belongs.

But the family recalls with pride a list of Farm Bureau involvement and achievements dating back to the first home meetings of community groups in Alpena and Alcona counties.

### Community Groups Got Things Started

JoHanna and her husband, Louis who died in 1961, chaired the first Community Group meeting in Alpena County. Even after her husband's death, JoHanna regularly attended meetings of the Holcomb Creek Group.

Their daughter, Martha Eller Beck and her husband Bill Beck, farmed in Alcona County, where they were among the first families to purchase Farm Bureau Insurance. Martha was active, too, in women's activities and served on the county board of directors and as county FB president, although, she recalls, "That didn't last too long."

In Alpena County, Bud's parents, Herman and Ester Wegmeyer, hosted one of the first community groups in the county, and were involved in starting the Lachine Farmers Cooperative in Alpena County more than 30 years ago.

Other contributions to agriculture in the county included starting a berry growers cooperative. Herman and Ester were also eager to adopt "new ideas" and were among the first to use a rubber tire tractor in the county.

The Wegmeyers steeped their children in Farm Bureau's tradi-

tion of volunteer service. There were legislative lobbying missions to Washington, D.C., years of service on the county Farm Bureau board of directors, and helping out on the county fair board year to year.

### Where Belonging Makes a Difference

Farm Bureau has benefited from this family's continuing contributions from the early days as fledgling farm organization seeking to correct rural problems and provide economic services to farmers to the present day legislative activities to establish sound agricultural policy.

Today as yesterday, organization growth and achievement depends on the renewed commitment of each Farm Bureau generation. Like JoHanna and Louis Ellers, Herman and Ester Wegmeyer, Martha and Bill Beck, and Bud and Dotty Wegmeyer, each new generation of Farm Bureau families must define a contemporary Farm Bureau where belonging makes a difference.

## Rural Leader Available to Michigan Farm Bureau Associate Membership

Each issue of *Rural Living* magazine contains a special *Rural Leader* section. *Rural Leader* topics are those which are of interest to Farm Bureau families involved in production agriculture or organization activities. If you are not currently receiving the monthly *Rural Leader* newsletter and are interested in having monthly updates on organization activities or events, please use the form below to request your subscription. Mail the completed form to Michigan Farm Bureau, Member Communications Department, P.O. Box 30960, Lansing, Michigan 48909. Your request subscription will be in effect until Dec. 31, 1989.

**Yes, I wish to receive the monthly *Rural Leader* newsletter. Please enter a request subscription for me.**

- Name \_\_\_\_\_
- Address \_\_\_\_\_
- City \_\_\_\_\_ State and Zip Code \_\_\_\_\_
- Farm Bureau County of Membership \_\_\_\_\_
- 1989 Membership Identification Number \_\_\_\_\_

## President's Message

(Continued from page 6)

tion self-help checklist to help farmers decide whether they have a properly constructed and located drinking water well. We have also cooperated with the Institute for Water Research at Michigan State University in distributing well water testing kits to permit farmers to have their water tested for nitrates.

The EPA is also doing a national pesticide survey to determine the frequency and concentration of pesticide contamination in drinking water. The survey is designed to improve an understanding of how pesticide contamination is associated with patterns of agricultural pesticide usage and the vulnerability of groundwater to pollution.

Agriculture has a strong vested interest in solving groundwater contamination problems. Farmers want to be good neighbors, and they want to have a clean environment to work in and raise their families.

In my remarks, I have outlined what I see as some of the challenging issues facing our industry. But in addition, ahead of us are a number of opportunities, such things as the potential of genetic engineering, the promise of biotechnology for providing alternative markets for farm commodities, and the opportunities contained in trade reform and expanding agricultural markets.

I recognize that, by bringing this up to all of you, I am in a sense "preaching to the choir." But I think this message of getting involved in your organization is a message that we need to emphasize more than ever before. Through your participation in FB, you will find that belonging really does make a difference.

## Company Manager's

(Continued from page 8)

### Michigan Farm Bureau

Members also got updates on FB action to deliver P.A. 116 refunds, and learned more about a special program to test the quality of their well water. And just for fun, visitors tried for the winning ticket in the FB tractor races.

The Promotion and Education program was also on a winning roll by involving hundreds of members in vibrant and exciting activities. An Ag in the Classroom conference helped people learn new and innovative ways of telling the farm story to school children. Mall displays brought agriculture into urban areas and the state fair display gave consumers in Michigan's biggest metropolitan area a real hands-on exposure to agricultural products.

FB involvement got back to its grassroots with the revitalization of the Community Action Group program. Nearly 90 new groups have been formed across the state, bringing together FB folks, of all ages, for discussion and action on the issues that affect their way of life.

The health and vigor of the county FBs was vividly demonstrated by the number of new and remodeled county offices across the state. These improved facilities reinforce the value of a county office as the centerpiece of FB activities.

The economic benefits of a FB membership were enhanced with the launching of two new programs: car leasing, designed to provide members an alternative to expensive car financing arrangements, and the Feld drug program, providing members low cost mail order prescription medicines.

In addition, a new direction was chosen for the Group Purchasing Safemark program in 1988. In an effort to better serve the needs of members, the program was restructured to allow the successful roller chain, tillage and cutting replacement parts sales program to play a bigger and more important role in

1989. Twenty-nine county dealers will continue to offer tires and batteries, but an expanding network of county vendors will focus on steel products in order to provide top quality products and service at the best price to FB members.

To help effectively communicate the activities of our FB family, major improvements were made in the FB publications; changes designed to continue keeping county leaders fully informed, while at the same time reaching out to our non-farm associate members with important information on events that impact them.

This year of accomplishment provides a bedrock of success that will help your organization meet the challenges and opportunities of the year to come.

### MACMA

(Continued from page 8)

The Michigan Asparagus Growers Division negotiated a base price of 57 cents per pound with payment terms of cash on a simplified grade standard under the provisions of P.A. 344. In 1988, processors bought slightly more asparagus than last year. The division membership continues to increase and now represents over 85 percent of the asparagus sold for processing. Efforts continue to expand fresh market sales and to provide new hybrid seed to growers to improve yields. The division administers and manages the Michigan Asparagus Industry Development program which conducts promotion, advertising and research activities.

The Michigan Plum Growers Division recommended an 8 cent per pound base price for the 1988 crop with the consideration of a substantial USDA purchase of canned plums. The Michigan Plum Industry Development Program is provided services by division management.

The Kraut Cabbage Growers Division negotiated a small increase in price with Vlasic Foods under the provisions of P.A. 344.

The Michigan Potato Growers Division was inactive during the year as the Ore-Ida Foods plant at Greenville did not operate.

The Feeder Pig Division, which is the largest marketer of feeder pigs in the state, sold 97,600 pigs having a sales value of \$5.2 million. The average base price per pig was \$47.50 (on a 40 pound base). For the current fiscal year the division experienced a decline in prices and volume in pigs marketed primarily related to the impact of the drought. Most of the pigs marketed move through our five assembly points with 32 percent of the pigs moved direct from our members' farms to buyers' farms.

The Michigan Certified Farm Markets Division serves members who operate retail farm markets. Member services are designed to assist in enhancing the profitability of markets, and include the publication and distribution of member market promotional brochures, a market tour and seminar, and the annual meeting and trade show.

The Direct Marketing Division provides high quality food products to FB members through county FBs in Michigan and 17 other states. The division has a dual objective of expanding the market for Michigan grown commodities and providing FB members with high quality food products. Total division sales for the fiscal year ending April 30, 1988, was over \$1.4 million.

## **Farm Bureau Insurance**

*(Continued from page 9)*

Group, representing \$3.5 million returned to Safety Group policyholders.

Because our first priority is protecting MFB members, we made a special effort last year to help farmers protect themselves against pollution liability. A new policy, available through any FB Insurance agent, provides the pollution coverage that Michigan farmers need.

Also in 1988, we developed a program to expand our share of the boat insurance market in Michigan. Our state leads the na-

tion in boat registrations (over 800,000), and we believe our improved boat policy will help us gain a much larger share of this growing market. The new program will be available in the spring of 1989.

Our auto insurance sales continued at a strong pace in 1988, partly as the result of rate reductions and discount programs begun in 1987. We now offer a safe driver discount, seat belt wearer's discount, reduced rates for drivers age 45 and up, senior citizen discount and multi-car discount.

To help cut down the number of car-deer accidents (our insureds are involved in about 2,500 wildlife collisions each year), we offered deer alert devices to member-insureds in 1988. Thousands of members purchased the car-mounted warning device, which we provided at a reduced cost to any FB member insured with us.

Speaking of auto insurance, our new and renewal auto premium through the first 10 months of 1988 was nearly \$69 million. Overall, total premium from all lines in our two property-casualty companies (FB Mutual and FB General) was \$118 million at the end of October, a slight increase over the same period last year.

We also received word in 1988 that FB Mutual is now the 35th largest mutual insurance company in the nation, based on annual sales. That puts us in the top 12 percent of the nation's property-casualty mutual insurance companies.

## **Superior Rating**

In our life insurance operation, new and renewal premium topped \$46.2 million as of Oct. 31. Although this is a slight drop from last year's pace, our Single Premium Deferred Annuity sales are stronger than ever. Sales of this popular product are 41 percent ahead of last year.

Also last year, FB Life earned the highest rating (A- plus superior) from the A.M. Best Company, a private group that monitors the insurance industry. This is the 12th year in a row

that FB Life has earned this superior rating.

More good news: FB Life has a better solvency rating than the nation's 25 largest life insurance companies, according to a 1988 report issued by the Standard Analytical Service. The average of the top companies is \$103 of assets for every \$100 of liability, while our margin is \$124 for every \$100. We also had better ratings in other areas of financial stability, including surplus funds and net gain. (A brochure containing highlights of the report is available from your local agency manager.)

Finally, we're pleased to report that our field computer network is greatly improving membership and insurance services throughout the state. As of November, more than 120 sites (county and agent offices) had been installed into the network, with additional installations continuing as scheduled.

This is all part of a promise that our company made 40 years ago: To always provide the best possible service to MFB members. We're working every day to make your future a little more predictable.

## **Corporate Services, Inc.**

*(Continued from page 9)*

provides employee services, employee counseling, compensation management and benefit administration.

## **Information Processing Services**

This department provides centralized word and record processing and offers decentralized connectivity to the latest office automation system. The department also offers access to a modern desk-top publishing system.

## **Mailing/Billing and Messenger Services**

Through this department an estimated 5 million pieces of mail pass annually. They are responsible for incoming, outgoing and local mail and messenger service for the FB Center. Billing processing is also

provided primarily to FB Insurance.

### **Warehouse Services**

CSI manages a 33,000 square foot warehouse facility for the purpose of storing forms, supplies and records. In addition, UPS pickup and delivery service is provided through warehouse services.

### **Purchasing Services**

This department negotiates and purchases office supplies, equipment, furniture and specialty items. The meeting and travel planning services will plan an estimated 825 meetings in the year. Other services include forms design and company fleet vehicle program administration.

### **Accounting Payroll and Management Assistance Program Services**

This department provides payroll services for all of the companies and is also responsible for CSI accounting and financial management. Through a Management Assistance Program (MAP) accounting and auditing services are provided to local farm supply and petroleum cooperatives throughout Michigan.

### **Facility and Building Services**

This department is responsible for FB Center maintenance, telecommunication/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 the FB Center. Over 11 million impressions are made each year. Many FB county offices also take advantage of the services offered by this department.

CSI is proud of the contribution it makes to Michigan agriculture by providing quality, cost effective administrative support services to the FB family of companies. CSI is committed to assisting its customers in achieving their objectives and better serving the Michigan farmer.

## **Farmers Petroleum Cooperative, Inc.**

*(Continued from page 9)*

in each individual distribution facility and a Farm Bureau "member-only" promotional program.

Growth in the Retail Division has been achieved from either expansion of the tankwagon delivery business in an existing location or from increased sales of fuel or TBA's and specialty products at the station. Acquisition of existing fuel delivery businesses has been limited by the availability of businesses for sale in appropriate locations. Due to the excellent location of the Emmett Service Center, at the intersection of I69 and M19, we have come to recognize a major potential for increased sales and profitability by modernizing and expanding this facility. Our plans include the installation of new pump islands, adding a canopy, erecting a taller and more visible sign, brand identification, and a convenience store expansion with improved in-store merchandising of our regular line of farm supply products. It is expected to provide our cooperative with a pilot operation, the results of which will help guide us in the modernization and future development of the other service centers in the Retail Division.

A third accomplishment of our longer range strategic planning was the establishment of a new class of non-voting membership stock. The proposal to create this new "C" stock was affirmed by 97.6% of the members using a "mail-in" ballot this past June. This change will permit expanded sale of products to consumers who do not meet the voting stock requirement to be active agricultural producers, while continuing to exceed the minimum limit of 50% member business needed to maintain cooperative status.

The financial condition of the cooperative and subsidiary fell slightly during 1988 as a result of the net loss for the year. The equity to asset ratio was down to 34.7% compared to 36.1% the year before. However, long term

debt decreased by \$396 thousand. Total assets were down by \$76 thousand as a result of depreciation in excess of capital expenditures. Crude oil reserves were appraised by a consulting engineering firm at 1.1 million equivalent barrels as of September 1, 1988.

Farmers Petroleum's warehouse and distribution services to Farm Markets Cooperative and Michigan Farm Bureau's Group Purchasing was discontinued during the year.

New products and services were introduced by Universal Cooperatives, Inc., our inter-regional cooperative, which benefited the customers of both our Wholesale and Retail Divisions.

During the last year the board of directors has been engaged in a study of long range strategic direction for the cooperative and its subsidiary, FCPC. It has been assisted in this study by an outside management consultant, the chief financial officer and his staff, our representative from the St. Paul Bank for Cooperatives and company management. The toughest problems being addressed are those of losses incurred in the crude oil operation as a result of low oil prices and the need to replace reserves and increase production. Another serious concern stems from the relationship of our small size and the relatively high overhead cost that remains from the liquidation of Agra Land with whom we had previously shared services. The study is continuing at the present time, but it is expected that far reaching decisions on future strategic direction for the cooperative will soon be forthcoming.

This past year has been one of both major success and great difficulty. An area of success is the growing mutually beneficial relationship which is being developed within the Michigan Farm Bureau Family of Companies.

(Note: A copy of the FPC annual report is available upon request)

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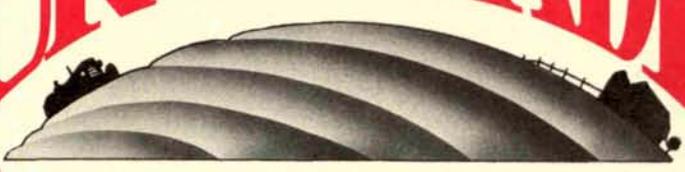
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# RURAL LEADER



Volume 8 Number 1 January 1989



**MICHIGAN  
FARM BUREAU**

## **FB Cooperatives Hold Annual Elections**

Members and stockholders of the Michigan Agricultural Cooperative Marketing Association (MACMA), and Farmers Petroleum Cooperative, Inc. (FPC), held elections for their respective 1989 boards of directors at the organizations' annual meetings, Nov. 29 in Grand Rapids.

MACMA delegates met in fruit, vegetable and livestock caucuses to nominate five representatives to the board of directors. Fruit growers selected George Stover, Herbert Umlor, and P.C. Morrison; vegetable growers chose one representative, Richard Walsworth; and livestock growers nominated Larry Snider. The nominations were unanimously approved.

MFB representatives elected to the MACMA board were Jack Laurie, Marlin Outman, David Conklin, and Margaret Kartes.

FPC stockholders re-elected board members William Brewer and Victor Weiss.

## **Key Club And Membership Achievers Honored**

Awards for achievement in MFB's five membership categories were presented by MFB President Jack Laurie during the 1988 membership campaign kick-off banquet, Nov. 29.

There were 14 winners in the 1987-88 Fabulous Fifteen competition. In category I (for 1-500 members), winners were Iron Range, Menominee, and Kalkaska. Winners in category II (for 501-1,000) members were Antrim, Mecosta, and Emmet. Ionia, Cheboygan and Cass were award winners in category III (for 1,001-1,500 members). In category IV (for 1,501-2,250 members) winners were Eaton, Lapeer, and Berrien. Category V winners (for 2,251 and over), were Lenawee and Ottawa.

The award is presented to the first three counties in each category to achieve membership goal.

Golden Tractor Award winners were Iron Range and Menominee in category I; Hiawathaland and Antrim in category II; Ionia and Cheboygan in category III; Eaton and Calhoun in category IV; and Kent in category V. The Golden Tractor is awarded to counties who achieve the highest increase in regular farmer members.

The 1987-88 Top Defender Award was presented to Ionia County for success in membership renewal.

The names of over 600 members in the Director's Key Club were published in the banquet

program. These members have signed five or more memberships during the campaign year.

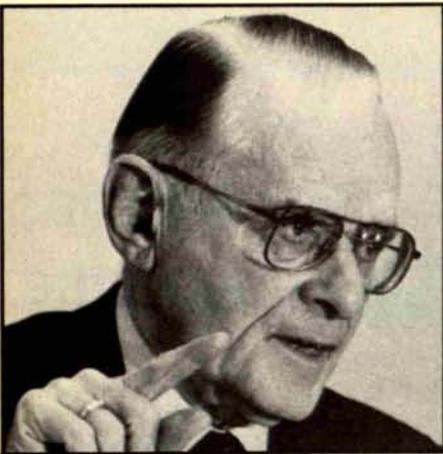
Ten FB Insurance agents were also recognized for their membership achievements: Dean Campbell, Keith Auten, Jeffrey Neumann, Marvin Schwab, Bill Copi, Jim Ziems, Elizabeth Lighthall, John Queen, Mike Hausler, Adrian Gauthier, and Patrick Boulton.

## **AgriPac Welcomes County Delegates**

The annual AgriPac breakfast hosted more than 600 people Nov. 30, where annual meeting delegates saw a big screen videotape presentation on AgriPac's activities and influence. Among the Michigan political notables featured in the video were Gov. James Blanchard, Sen. Don Riegler and U.S. Rep. Bill Schuette.

The delegates also welcomed former Agriculture Secretary Earl Butz, who shared his insights and opinions on the politics of agriculture.

Butz congratulated MFB for its political action efforts, but also urged the FB membership to "go further than supporting candidates during the election. Support him when he's in (office). This is the difficult job. It's difficult for the officeholder to stand up for what he believes to be right and what you believe to be right with all the pressure.



Earl Butz, former Agriculture Secretary.

"These days we've got to take a position for political sanity: a position to stem this flow of big government," he said.

### Young Farmers Capture Titles

Three young farmers captured titles and prizes in contests held in conjunction with the Michigan Farm Bureau annual meeting.

The winners are James Licht, Huron County, Distinguished Young Farmer; Gail Rubingh, Antrim County, Outstanding Young Farm Woman; and Doug Darling, Monroe County, Discussion Meet.

Contest runners-up are Marvin Rubingh, Antrim County; Distinguished Young Farmer; Kathryn J. Cook, Newaygo County, Outstanding Young Farm Woman; and Vern Brown, Hillsdale County, Discussion Meet.

### Best Days Ahead for Agriculture and Michigan Farm Bureau

Noting that a large percentage of the audience attending the delegate luncheon on Dec. 1 were younger than his own 46 years, Gov. Blanchard remarked that the best for Michigan agriculture and Farm Bureau are ahead. "We are looking to reinvigorate our institutions -- social, political, educational -- to have the kind of bright future we all envision," he said.

A look back on the recent drought crisis, floods and credit crunch brought more encouraging words for Michigan's agricultural community. "These have been very serious problems to cope with," he said, "Our farmers are tough, smart, and optimistic. I'm proud to have that kind of ag and food industry in Michigan."

There was praise, too, for the bipartisan work of Michigan's congressional delegation in obtaining drought relief and for the cooperation and support of the FB and other commodity groups in coping with the summer drought.

### Cruising to Success!

All hands were on deck Nov. 30 to celebrate another year of Farm Bureau success as 25 county FBs were awarded gold stars for outstanding program activities. The award program is held annually during the Michigan Farm Bureau annual meeting. The 1987-88 gold star counties are Mackinac-Luce, Presque Isle, Copper Country, Menominee, Chippewa, Mecosta, Ogemaw, Newaygo, Alpena, Monroe, Hiawathaland, Shiawassee, Montcalm, Branch, Barry, Ionia, Macomb, St. Clair, Eaton, Jackson, Gratiot, Sanilac, Lenawee, Huron and Tuscola.

MFB's top county FB for 1987-88 is Mackinac-Luce with five gold stars for Commodities, Policy Development, Promotion and Education, Policy Execution, and Young Farmers. The county received silver stars for Information, Membership, Community Activities, and a certificate of merit for Safemark.

Following the awards program in the Ambassador Ballroom, members adjourned to the Welsh Auditorium for casino night aboard the Great Lakes cruise ship, The Star of Farm Bureau.

### Proposed Field Sanitation Rules Fail

The Michigan Legislature's Joint Committee on Administrative Rules denied a motion Dec. 8 to approve the proposed agricultural field sanitation rules.

The two concurrent resolutions to approve the rules which had been pending in both the House and Senate are also now a moot question when no action was taken and the Senate adjourned for the year Dec. 8.

Calls from farmers around the state to the legislators and meetings at the capitol continued well into the night and their message was heard. Farm Bureau's grassroots policy turned into grassroots action and the results were a victory for Michigan farmers. The work of this organization was a total cooperative effort and thanks go out to all who participated.



The governor closed his remarks with a brief explanation of his property tax relief plan which has passed the Senate and is being debated in the House. "There is no perfect plan," he said, "but this is a major step in the right direction."

## Study Committee Report Charts Future for MFB

Delegates to the MFB annual meeting carefully reviewed the report of the 16-member MFB State Study Committee before giving their approval. The report addressed programs and services to members, organization structure and financing.

Only a proposal to change the make up of the MFB board by removing the Promotion and Education Committee representative was defeated. Delegates modified wording in the Michigan Agricultural Cooperative Marketing Association (MACMA) recommendation to read, "The Michigan Farm Bureau membership requirement for MACMA members be encouraged."

As a result of delegate action, MFB now has a 17-member board of directors with the president serving in a special at-large position. Other delegate action called for increased emphasis on legislative activities, community activities/local affairs, health care programs, video services and increased services to county FBs.

Delegates gave approval to a variety of recommendations designed to maintain a strong financial base for their organization without a dues increase. They called for MFB and the affiliated companies to develop innovative programs and services that will generate the revenue needed to fund future organizational growth.

State Study Committee Chairperson Polly Diehl expressed satisfaction that the delegates gave careful consideration to the report. "Even though there was a lot of discussion, it was necessary to gain understanding of this plan for the organization. I feel confident in the plan because we have such capable people in Farm Bureau who can really put these recommendations into motion," she said.

Delegates to the 1987 MFB annual meeting called for the blue ribbon study committee to take a critical look at FB and make recommendations that would position the organization to serve members' needs in the future.

Each Farm Bureau division and all the affiliate companies had the opportunity to make presentations. Three other state Farm Bureaus (Texas, Iowa and Tennessee) came to Michigan and discussed their programs, activities and structure with the committee. In addition, the committee reviewed information provided by county presidents and board members obtained through a special questionnaire.

"Our main goal is to maintain a financially sound organization," said Diehl, "One which is dynamic, attractive to members and recognized as a leader for the industry."

Diehl told delegates that the recommendations would take varying lengths of time to accomplish. Some would wait for implementation until funds become available. Others would be phased in as organization structure and expertise develops to support them. Final action on the report requests that the MFB Board of Directors incorporate the recommendations of the report into their five-year planning process. MFB board members will meet in late March 1989 to establish a long range plan through 1995.

## MFB Honors P.A. 116 Administrators

The Michigan Department of Natural Resources and the Michigan Department of Treasury received a special com-

mendation from the Michigan Farm Bureau at the MFB annual banquet, Dec. 1. About 1,000 people attended the banquet where directors of the two state agencies accepted honors for outstanding administration of P.A. 116, Michigan's Farmland and Open Space Preservation Act.

DNR Director David Hales and Treasury Department Director Robert Bowman accepted the special commendations. Staff members of the DNR's special land programs section and the Treasury's farmland preservation unit were given special recognition by Laurie for their service to P.A. 116.

## Board Elections Held

Delegates in MFB even-numbered districts met in caucus Dec. 1, to elect their representative to the MFB Board of Directors. Results of the caucuses are:

- District 2 Blaine VanSickle
- District 4 Tom Guthrie
- District 6 Wayne Wood
- District 8 Lyle LeCronier
- District 10 Margaret Kartes

A new at-large director's position, as outlined in the State Study Committee report, was filled by MFB President Jack Laurie, which left his District 6 position open, and Wood subsequently won the election to that position.

In the elections for at-large director, Faye Adam, Sanilac County, and Dave Conklin were elected.

Nomination of the MFB President and election of two directors-at-large also took place during the Dec. 2 session. Delegates nominated Jack Laurie, Tuscola County, to serve a third term as MFB President. The nomination was accepted by the board of directors who elected Laurie as president in the board reorganization meeting that evening.

The board selected Wayne Wood, Sanilac County, as vice-president and Dave Conklin, Shiawassee County, as third member of the executive committee. This is also a third term for Wood and Conklin in those positions.

Delegates also approved the elected chairpersons for the Promotion and Education Committee, Janis Sanford, and Young Farmer Committee, Pat Albright.

## Cornerstone Contributions Increase

During the 1988 annual meeting, several FB members made contributions to the Elton R. Smith Endowed Chair Cornerstone Club. Cornerstone Club members are those people who make an individual contribution of \$1,000 or more to the endowed chair fund.

In addition, a \$5,000 contribution on behalf of the Monroe County FB membership was presented to MFB Director Diane Horning at the Thursday morning District III breakfast.

MFB district directors established the Cornerstone Club in June of 1988 to recognize outstanding contributors to the endowed chair fund. Other contribution opportunities include the MFB Twenty-Two Club with a pledge of \$22 per year for five years to the endowed chair fund.

Contributions will be used to establish an endowed chair for food and agricultural policy in the College of Agricultural Economics at Michigan State University. A funding goal of \$1.5 million has been set. Contributions in any amount are tax deductible.

Contact members of the MFB Board of Directors for more information about the endowment fund.

## Young Farmers Will Get Back to the Future

The Michigan Farm Bureau Young Farmer Leaders' Conference will take its participants back to the future March 2-4 at the Valley Plaza Inn, Midland.

"The young farmers of our state have faced many challenges over the past few years. Some farmers were forced out of business. Those who remain are

now gaining confidence and are ready to look ahead," said Vic Verchereau, manager MFB Young Farmer Department. "It is time to set our sights on tomorrow."

To achieve that purpose, workshops have been arranged to cover farm partnerships, marketing, stress management, 1989 taxes, managing your credit, building leadership, and understanding Farm Bureau. Participants can choose their own schedule, so they can participate in the workshops which most interest them.

"Participants will meet other young farmers from around the state who produce everything from blueberries to sugar beets. They come from all corners of the state -- from Escanaba to Centreville," said Vic. "It is an excellent chance for young farmers to learn from the speakers and from each other!"

For more information contact your county FB secretary, Young Farmer Committee chairperson, or Vic Verchereau, phone 1-517-323-7000, extension 3235.

## FB Leader Selected Outstanding Tree Farmer

Bob Wahmhoff, District 11 representative on the Michigan Farm Bureau board of directors, was selected as Michigan's Outstanding Tree Farmer for 1988.

"That's fantastic," said Wahmhoff when notified by State Tree Farm Chairman Jim Dunn that he had been selected from 2,000 entries to hold the title.

The 260-acre Wahmhoff tree farm is located in Baraga County. It is managed by Bob, wife Maureen, and their three children. The farm consists of a 140-acre Christmas tree plantation, yielding over 10,000 trees a year and a seedling nursery. Bob also breeds, selects and markets his own genetically superior Christmas tree seeds. He is also doing experimental work with

MSU on his farm trying to grow a superior line of Douglas Fir.

"My reputation is on the line when I sell tree seeds," said Bob. "So I look for the best and sometimes I have to go to the rocky mountains to find the seed I want, especially for blue spruce or Douglas Fir."

The tree farm is open for student tours at all grade levels. College students from nearby Michigan Technological University to preschool youngsters visit frequently to see first hand what it takes to grow a small seedling into a mature tree. Bob is also occasionally asked to instruct courses in Christmas tree production.

In addition to his responsibilities to the farm and the MFB board of directors, Bob is a member of the state FB Forestry Committee, the Michigan Forest Association, the Michigan & National Christmas Tree associations, and the Michigan Association of Nurserymen.

Bob now has the chance to win the nine-state north central regional award and possibly go on to be named as the national outstanding tree farmer. Each year every state picks an outstanding winner. One tree farmer is picked to promote tree farming nationally because of his outstanding achievement.

There are over 2,000 active tree farmers in Michigan, and over 50,000 in the United States. In Michigan, about 3 million acres are enrolled in the Tree Farm program, which promotes good forestry and recognizes outstanding tree farmers. The program is funded by the American Forest Council and numerous forest product companies.

## Workshop for Farm Marketers Scheduled

Farm marketers and ag tourism operators interested in developing a marketing plan for their enterprise should plan to attend

a workshop covering that subject Jan. 9-10 in Lansing.

Sponsored by the Cooperative Extension Service, the workshop "Developing a Marketing Plan -- New Strategies for Growth," was developed after consulting with current farm market owner/operators. The two-day workshop will address many of the needs they identified and will enable farm marketers to compete more effectively with supermarkets and other competitors.

The workshop is structured to be a hands-on learning experience. Each participant will leave with a written marketing plan framework for his/her enterprise.

For more information call Ada Shinabarger at 1-517-355-0117. Enrollment is limited and will be accepted on a first-come basis.

## MACMA Announces Sale Dates For 1989

County boards and Direct Marketing committees have been busy establishing their sale schedules for 1989. Sale dates are:

- Mid-Winter Sale, order deadline Feb. 8, delivery Mar 13-23
- Spring Sale, order deadline May 3, delivery May 22-26
- Frozen Food Express, order deadline Aug. 23, delivery Sept. 11-22
- Holiday Sale, order deadline Nov. 15, delivery Dec. 4-15

Honey tangerines and Valencia oranges will join cherry-nut, plum, and apple sausages, and farm-raised trout as special offerings on the mid-winter sale. Also available to help beat winter blahs will be citrus, soups, nuts, cheeses, fruits & vegetables, juices and meats.

MACMA Direct Marketing coordinators and county secretaries will gather to share ideas and receive information at regional meetings the week of Jan. 23 in

Escanaba, Gaylord, Jackson, Grand Rapids, and in the Thumb region.

Participants have received exact location and reservation information. Representatives from several out-state products will also be present.

## Laurie Appointed to Federal Crop Insurance Commission

Michigan Congressman Bill Schuette announced the appointment of Michigan Farm Bureau President Jack Laurie to the Federal Crop Insurance Commission (FCIC) by Secretary of Agriculture, Richard E. Lyng.

Schuette was an original co-sponsor of the Federal Crop Insurance Commission Act of 1988 which authorizes the establishment of the 25-member Crop Insurance Commission and was signed into law by President Reagan on Oct. 28.

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The 25-member commission will consist of 20 representatives from the agriculture and crop insurance industries, the FCIC manager, and the chairman and ranking minority members of the House and Senate Agriculture Committees. The commission will evaluate the current crop insurance program and make suggestions on how to improve the system to make it more responsive to the agriculture community. "This commission is very different from most because it consists of farmers and crop insurance agents who have a vital interest in the success of the crop insurance program," he said.

"As Michigan's only representation on the House Agriculture Committee, I remain committed to continuing my efforts during the 101st Congress to improve the current crop insurance program to make it a more viable and cost-effective risk management tool for the Michigan farmer and his family," said Schuette.

## Discussion Topic for January - Conservation Compliance

The U.S. Department of Agriculture estimates more than a quarter of the nation's cropland acres is highly erodible. Of those acres, more than seven out of 10 currently have annual erosion rates greater than the natural rate of soil replacement.

The conservation compliance provision of the Food Security Act of 1985 discourages the production of crops on highly erodible cropland where the land is not carefully protected from erosion. If you produce crops on such fields without an approved conservation system, you may lose your eligibility for these USDA program benefits:

- Price and income supports.
- Crop insurance.
- Farmers Home Administration loans.
- Commodity Credit Corporation storage payments.
- Farm storage facility loans.
- Conservation Reserve Program annual payments.
- Other programs under which commodity-related payments are made.

For cropland to be considered highly erodible, potential erosion must be more than eight times the rate at which soil can maintain continued productivity. For a field to be considered highly erodible, one-third or more of it must be highly erodible, or the highly erodible area must be 50 acres or more.

It's important to note that you have only until Jan. 1, 1990, to develop and begin actively applying a conservation plan on highly erodible cropland.

However, you have until Jan. 1, 1995, to have that conservation plan fully operational. If soil maps of your farm are not available, you will have until two years after mapping to develop and begin actively applying a locally approved conservation plan.

Here are options for you to consider if you are farming highly erodible cropland, or if you aren't sure if your land is highly erodible:

- Contact your local Soil Conservation Service (SCS) office to see if the conservation compliance provisions apply to you.
- Develop and apply, in cooperation with SCS and your local conservation district, a conservation plan for your highly erodible fields. You may be already following an acceptable plan and merely need to have it certified by the SCS.
- Plant permanent cover on fields where annually tilled crops cannot be grown without excessive erosion. If you choose this option, you may want to consider entering the Conservation Reserve Program and planting permanent grasses, legumes, trees or wildlife cover.
- Farm highly erodible fields without using a locally approved conservation plan. But, you will lose your eligibility for USDA farm program benefits.

It's crucial that farmers contact their local SCS office as soon as possible. "If the farmers come in, we can handle this job of developing conservation plans," says Homer Hilner, state conservationist for the Soil Conservation Service. "But if everyone waits until the last few months, we'll have a problem."

Hilner says that conservation plans were developed for 360,000 acres of highly erodible cropland involving about 7,200 Michigan farms. That represents about two-thirds of the amount of land that is believed to need conservation plans.

Nationwide, as of Oct. 1, plans were developed for 75 million acres of land, about half of the acreage that needs plans.

### Discussion Questions:

- 1) Do members of your group have cropland on their farms which is considered to be highly erodible?
- 2) Are accurate, up-to-date soil maps available for your county?

3) Do you feel your local SCS office has adequate resources to help you develop a conservation plan?

4) How many people in your group have contacted the SCS to develop a conservation plan?

5) How many members in your group have filed completed plans with the county SCS office?

## October Topic Responses State Study Committee Recommendations

When group members were asked why it is important that organizations like Farm Bureau use a self-renewing, self-examination process like the State Study procedure their responses were:

--To keep up to date with current issues.

--To work together to achieve our goals.

--Controls the direction of company activities and helps establish further guidelines.

--To maintain a well balanced program.

--To continue to deserve the confidence of members who look to their state organization for guidance.

--It keeps us better informed.

--It involves as many people as possible in developing the FB structure.

--More economical than hiring an outside study.

--With 90,000-100,000 members we have many qualified agricultural experts within our organization to evaluate FB policy.

--A different study committee may come up with different angles on same policies.

--To keep programs in the hands of active farmers.

--To keep it a grassroots system.

--If it is our organization, we should have a voice in its development.

--It helps people understand the policies better.

--To make improvements to better our organization.

## Dairy Conference Set

A day-long Michigan Farm Bureau Dairy Conference will be held at the Hilton Inn, Lansing, Feb. 14. Program topics will cover federal milk marketing orders, BST, Michigan's dairy industry as compared to the Midwest, cheese industry, and foreign trade.

Cost of the conference is \$15. Contact Kevin Kirk, MFB commodity specialist, at 1-517-323-7000, extension 2024, to register.

## Governor's Conference Set for Feb. 6 - 7

Watch your mailboxes during the first week of January for registration information on the fourth Governor's Conference, Feb. 6-7 at the Clarion Hotel, Lansing. This year's conference theme is "The New Michigan Seal: Quality Products from the Ground Up."

## Two Marketing Conferences Set

Michigan Farm Bureau in conjunction with the AgriVisor Marketing advisory service is sponsoring a grain and livestock marketing conference Feb. 2, at the Lansing Hilton Inn. Topics include grain and livestock markets outlook, educational sessions on using options and grain quality issues.

MFB and MACMA are co-sponsoring a fruit and vegetable marketing conference on Feb. 28 at the Holiday Inn - East, Grand Rapids. Understanding grower rights and responsibilities under PACA marketing and bargaining, improving profits at farm markets and other issues will be discussed.

Registration for each of these conferences is \$15. Call 1-517-323-7000, extension 2022 to register.

## Farm Employers' Workshops Planned

Greater benefits can be gained on most farms from changing personnel practices than from changing any other management practices in the business, according to Al Shapley, ag labor Extension specialist.

Shapley is coordinating a series of workshops for farm employers. For more information contact Shapley at 1-517-353-4380.

## Legislative Update

It was an incredible end of the 1988 legislative session with 166 bills passed in the last two days. The House literally stopped the clock for a period of time and the Senate had an all-night session adjourning at 7 a.m.!

**School Finance Reform** -- Reform was declared dead for this year after the 21st substitute failed to gain the necessary two-thirds vote in the House with everyone blaming everyone else for its failure.

The last of the dozens of school finance proposals contained Gov. Blanchard's plan proposed during the last several days of the Legislature. His program would have amended the Constitution to increase the sales tax 1 cent with \$810 million going to property tax relief by cutting schools' operation property taxes by 25 percent for homesteads including farms and 10 percent for businesses. School taxes would be limited to 28 mills.

The revenue from the 1 cent sales tax increase would make up the property tax loss to the local districts.

If the cut was below 28 mills, the district could vote increases but no higher than 28 mills. The present constitutional total limit of 50 mills would be reduced accordingly.

All lottery revenues would go into the School Aid Fund. This is

presently true but by placing this in the Constitution, it would prohibit any change.

This proposal was passed by the Senate and went to the House, several changes were made including the possibility of voted increases to 30 mills after 1990 and further tax relief for low income seniors and renters.

If the proposal had passed, a special election would have been held in early May. This proposal would have made the necessary changes in the Constitution to change the financing.

Other issues for school reform, including the school aid formula, will require several bills.

School finance is probably the most complex and controversial legislative issue. This year's efforts will serve as a beginning for the next 1989 legislative session.

**Grain Bins** -- S. 222 (Sen. Nick Smith, R-Addison, et al) has passed both houses and would exempt portable grain bins from sales tax. Portable grain bin is defined as "a structure that is used as is, to be used to shelter grain and that is designed to be disassembled without significant damage to its component parts." When the bill was first introduced in 1987, it also contained exemption for drain tile but this was rejected as it becomes part of the land. Portable grain bins were always exempt when they were the small 1,000 bushel or so size and often were put on skids. S. 222 extends the exemption to larger sizes if they meet the definition in the law. FB supports the bill.

**P.A. 116** -- H.B. 5839 (Rep. Niederstadt, D-Saginaw, et al) has passed both houses and goes to the governor. This bill means potentially millions of dollars to farmers having P.A. 116 farm preservation contracts.

Many farmers were denied their full property tax refunds this year due to the Treasury Department's sudden change in interpreting the law including revocable trusts, deeds, partnerships, type S corporations, estates, etc. Some farmers were billed for back property taxes plus interest. This bill, promoted and supported by FB, will solve many of those problems.

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## Just Two of the Benefits of Our IRA

If you are not covered by a company pension plan – and most farmers aren't – you especially need an Individual Retirement Account from FB Annuity Company.

You can deposit up to \$2,000 each year into our IRA and deduct the entire amount from your taxable income. Not everybody can do that under the new tax law, so this is an opportunity you should make full use of.

Not only are your deposits tax-deductible, but all your interest earnings are tax-deferred, protected from taxes until you take your money out.

You'll earn a high rate of interest on your IRA deposits – interest that will compound year after year into a huge retirement fund for

you. The effect of compound interest can produce amazing results in an IRA from FB Annuity Company, so the sooner you start your IRA, the more money you will earn.

It all adds up to a secure retirement for you, because our IRA guarantees you a lifetime retirement income.

Even if you are part of the group that may no longer tax-deduct IRA deposits, our IRA is still your best way to save on taxes and guarantee a retirement income you can't outlive.

Call your Farm Bureau Insurance agent today to open your own IRA . . . and look forward to years of tax savings, high interest, and a lifetime retirement income.

**Making your future  
a little more predictable**

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