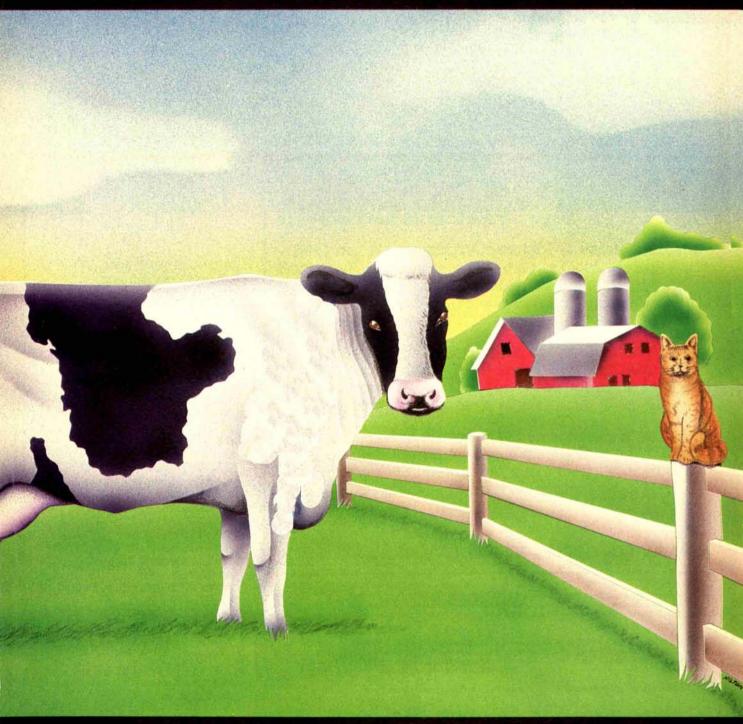
## RURAL LIVING

MICHIGAN FARM NEWS



Better Care, Higher Profits

Fall '89



The difference between apples and oranges can be spotted at a glance. Unfortunately, it's not quite as easy to tell the difference between health insurance policies. That's why we recommend that you take a moment to read the fine print if you're offered health insurance for less than Farm Bureau rates. Chances are you're being asked to compare, well... apples and oranges.

What you'll find is that dollar for dollar, Farm Bureau insurance is the better value. That's because Farm Bureau offers you the buying strength

As sure as apples aren't oranges . . .



WHERE BELONGING MAKES A DIFFERENCE. of over 3.5 million farming families and other independent businesses. The result: top notch health care insurance at down-to-earth prices.

As a Farm Bureau member you can choose from three traditional Blue Cross Blue Shield Comprehensive Major Medical plans starting as low as \$60.12 a month. (The higher the deductible, the lower the premium.) Regardless of the plan you choose, you'll get the same Blue Cross Blue Shield comprehensive major medical coverage.

So go ahead—compare.
Just make sure you know what you're comparing. When the decision's in, we think you'll choose a Farm Bureau health care insurance plan for its affordability, the services it offers, and the protection it provides against unscheduled time off.

What matters to you matters to us.

For further information call 1-800-292-2680 or contact your local Farm Bureau agent.





### **MACMA**

### HOLIDAY SALE

Introducing . . .

#### •FRUIT SAUSAGE VARIETY BOX

3# Cherry Pecan and 3# Apple Plum Sausage \$18.90

#### BRAT VARIETY BOX

3# White Brats and 3# German Brats \$16.90

#### HONEY KRUNCH PEANUTS

Fried Peanut with Sweet Honey Glaze 11 oz. Vacuum Packed \$2.25

### WISCONSIN CHEESE WHEELS

2 1/2 # Sharp Cheddar Wax-dipped, Individually Boxed \$11.80

2# Baby Swiss, Individually Boxed \$11.30

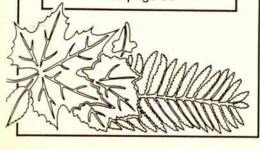
### ORDER DEADLINE November 15 DELIVERY

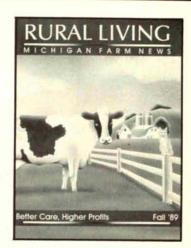
December 4-15

For more information and full listing of products available, contact your County Farm Bureau or call MACMA at:

1-800-292-2680, Ext. 2305

For information on the MICHIGAN SAMPLER DIRECT SHIP PROGRAM see page 30





**Better Care, Higher Profits** Proper care and management of farm animals mean higher profits for dairy and livestock producers...page 7

Making News with County FB Publications
From mall displays to policy development, county Farm
Bureau newsletters deliver close-to-home news that
keeps members informed and involved in their organization...page 10

**First Choice** Doug Darling, the young dairyman who was the winner of the 1988 Young Farmer Discussion Meet, has considered other ag careers, but he says farming is his first choice...page 12

**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.

Rural Living is Published Quarterly: on the first day of October, January, April and July by the Michigan Farm Bureau information and Public Relations Division. Publication and editorial offices at 7373 West Sagmaw Highway, Lansing, Michigan 48917, Post Office Box 30960 (ztp 48909); phone 1-517-323-7000, extension 6585.

Subscriptions: \$1.50 per year to members, included in annual dues. \$3 per year non-members in Michigan, \$5 per year non-members out of state. Publication No. 345040. Established Jan. 13, 1923, as Michigan Farm News, name changed to Michigan Farm News Rural Living Dec. 1, 1981, Third-class postage paid at Lansing, Michigan, and at additional mailing offices.

Editorial: Connie Turbin, Editor and Business Manager, Kimberly Marshell Neumann, Associate Editor and Production Manager.

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

Directors: District 1, Marlin Outman, Constantine; District 2, Blaine VanStekle, 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-

# A GREAT DOUBLE FEATURE

For Magic Kingdom Club, Members

### National CarRental.

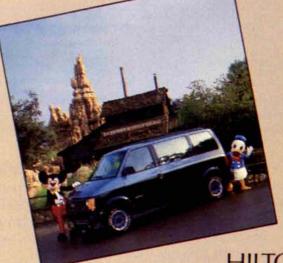
23% Discount at participating National Car Rental locations.

Recap Number 6666666

National Car Rental's incredible discounted rates are getting rave reviews from Magic Kingdom Club members: 23% off National's daily counter rate AND 10% off weekend, holiday and weekly rates. Next time you need to "Roll 'em"...get behind the wheel of a National Car Rental and get a great Magic Kingdom Club price!

For Reservations Call 1-800-CAR-RENT

We feature GM cars like the 1989 Chevrolet Minivan shown on the right.



HILTON

10% Discount for Magic Kingdom Club members at most
Hilton Hotels in the U.S.

Quiet on the set! As a Magic Kingdom Club member, that's what you'll get at Hilton. PLUS save 10% on your accommodations! And kids stay free in their parent's room, too. You can go "on location" to hundreds of Hiltons across America. Just present your valid Club card at the time of check-in and enjoy star-quality Hilton luxury, service and convenience...all at a 10% savings!

For Reservations or More Information Call 1-800-HILTONS

Advance reservations recommended. Offer not valid for group or convention reservations and may not be used in combination with other discount offers or special rates.



Your FREE Magic Kingdom Club Membership Card and Guide are available now!

Membership Application (Please print)

WIN A DISNEY TRIP with your membership application!

Name

Home Address \_

to not use business address)

City \_

Zip Code \_

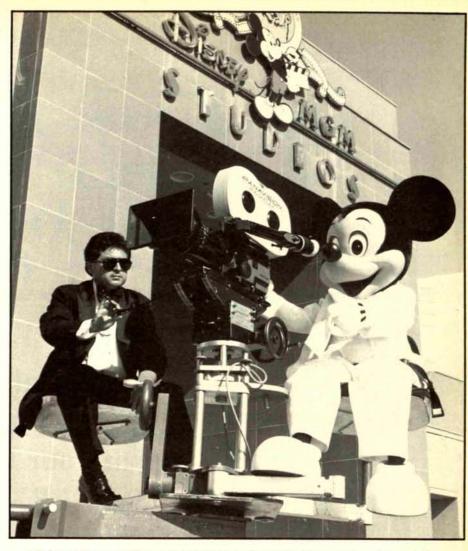
Complete this application and return to: Michigan Farm Bureau, Member Services Dept. P.O. Box 30960, Lansing, Michigan 48909 Experience the History and Glamour of the Television And Film Making at the Disney-MGM Studios Theme Park

Magic Kingdom Club members will find that going to the movies takes on a new meaning at the Disney-MGM Studios Theme Park, Orlando, Fla. The new 135acre theme park is located just south of EPCOT Center at the Walt Disney World Resort. It includes a complete motion-picture and television studio, a themed entertainment park with shows, attractions (including Disney's most ambitious ride-through attraction, "The Great Movie Ride") and a Backstage Studio Tour of the production facilities.

Entering the park's gates, Magic Kingdom Club members find themselves on a re-created Hollywood Boulevard of the 30's and 40's with art-deco and streamlined modern-style Hollywood-themed shops and restaurants. Eccentric street characters from Hollywood's heyday such as autograph hounds and hawkers of maps to stars' homes roam the street interacting with guests. A full-scale re-creation of the famous Chinese Theatre fills the end of Hollywood Boulevard.

"The Great Movie Ride," which guests enter through the doors of the Chinese Theatre includes scenes featuring Hollywood's greatest films and stars. Club members can experience scenes from Singin' In The Rain, starring Gene Kelly; Tarzan and Jane in a jungle adventure and Raiders of the Lost Ark, featuring Indiana Jones.

Roles from famous television shows are up for grabs in the 1,000-seat Superstar Television Theatre, a setting reminiscent of the golden days of live TV broadcasts. Or you can watch the death-defying heroics demonstrated in the action-packed show in the Stunt Theater. In the Monster Sound Show, guests are brought on stage to test their



Mickey Mouse takes a shot at movie production on location at the new Disney-MGM Studios Theme Park, now open at Walt Disney World. Guests at the new theme park will have an opportunity to watch filming in action during the attraction's Backstage Studio Tour.

(Copyright 1989, The Walt Disney World Company)

skills as film sound-effects technicians.

Magic Kingdom Club members board the Studio Shuttle for the Backstage Studio Tour. They will have a behind-the-scenes look at the working wardrobe and crafts shops and then a tour of winding backlot streets.

The walking portion of the tour begins in a special-effects area in which demonstrations explain tricks that turn the impossible into on-screen reality. The next stop is the sound stages, where specially designed and soundproofed observation corridors give guests a bird's eye view of ongoing productions.

Then it's on to the 400-seat Walt Disney Theater for a combination animation-live action recap of what they've seen.

Disney's animation department plays a starring role in the Backstage Studio Tour. For the first time, Club members can see Disney artists at work on the many exacting aspects of the world-renowned Disney animation.

The Disney-MGM Studios
Theme Park fulfills a 60-year
dream on the part of Florida to
regain its position as a center for
motion-picture production.

See you in the movies!





### Prescription Program

Call today for ordering information or your FREE Discount RX Catalog!

1-800-228-3353

### COMPARE PRICES AND SAVE!

|                  |          |          | Brand | Feld  |
|------------------|----------|----------|-------|-------|
| Drug Name        | Quantity | Strength | Name  | Brand |
| Davocet-N Tabs   | 100      | 100 mg   | 33.75 | 14.95 |
| Dilantin Caps    | 100      | 100 mg   | 12.25 | 6.95  |
| Inderal Tabs     | 100      | 20 mg    | 21.75 | 5.95  |
| Inderal LA Cabs  | 100      | 80 mg    | 50.50 | 35.95 |
| Lanoxin Tabs     | 100      | .25 mg   | 7.75  | 2.95  |
| Lasix Tabs       | 100      | 40 mg    | 15.25 | 5.95  |
| Motrin Tabs      | 100      | 600 mg   | 19.75 | 10.95 |
| Mini Press Caps  | 100      | 2 mg     | 33.95 | 11.95 |
| Premarin Tabs    | 100      | 1.25 mg  | 27.50 | 9.95  |
| Slow-K Tabs      | 100      |          | 13.95 | 6.95  |
| Theo-Dur SA Tabs | 100      | 300 mg   | 20.95 | 12.95 |

### Better Care, Higher Profits



By Kimberly Neumann

The average U.S. farm animal eats nutritionally better than the average U.S. citizen, according to Kevin Kirk, Michigan Farm Bureau commodity specialist.

"While most people don't know how many calories they consume in a day, feed manufacturers and farmers make sure that each animal receives the correct mixture of calories, minerals, vitamins, amino acids, etc.." said Kevin. "Farmers have an economic incentive to provide their livestock with the proper amount of nutrients for that animal's health. The result of a balanced diet is a healthier animal and reduced feed and veterinarian costs.

"Farmers are also very aware of the effect of stress on livestock productivity. Animals are kept in barns, selective housing, or feedlots to reduce the amount of handling necessary for their care.

Excessive handling may stress an animal resulting in lower weight gain, reduced reproductive performance and an decreased ability to fight disease."

According to Kevin, the livestock industry estimates that if animals are handled excessively, as much as \$100 could be lost on each 100 head of fed cattle or 200 head of butcher hogs, for a possible annual loss of \$46 million in industry-wide profit. "Obviously, ranchers and farmers want lower livestock injuries which translates into increased profits and they will take all the necessary precautions to keep their livestock safe and healthy," Kevin said.

### Animal Health a High Priority

"The two main reasons we use calf hutches are for the animal's safety and health," said Susan Huehl, Washtenaw County dairy farmer. "Being housed individually, it is easier to keep track of the amount of food each calf eats and, if a calf becomes ill, they are easily isolated and the chances of the illness spreading are greatly reduced."

Susan and her husband,
Jerry, are in partnership with
Jerry's brother, Dennis, and his
wife, Carol. The Huehls keep
track of their year-round breeding program on large, wheel

shaped charts.

"We use artificial insemination in breeding our cows. We have the vet come out every two weeks to do a pregnancy check and those who have not conceived are re-bred. It is easier to keep track of the individual cows and at what stage of breeding they are in by using the big wheel breeding charts," said Susan.

### Computerized Feeding

The largest cost on a dairy operation is the feed and equipment. In order to manage those costs, the Huehls use a computerized feeding system and the Dairy Herd Improvement Association (DHIA).

"DHIA comes out and tests the herd every month for production levels and then we use that information, along with information from the Mixmaster magnetoperated feed machine, to find out what we are doing right, what we are doing wrong, and I think the combination of the two is a good management tool," Susan said.

"All of our cows are identified with an individualized magnetized necklace which hangs around their neck. When the

cow becomes hungry, she goes into the feeding stall, the magnetic signal informs the machine which cow is at the stall and triggers the proper mixture of ground meal for that animal. The machine then records how much the cow consumed and when. Each cow has a certain daily maximum allotment of ground meal she can consume whenever she is hungry. When her allotment is used up, there is always hay or silage available.

"This system is good for us because from the computer's output we can keep track of which cow is eating, which is not, and we can compare the amount of food each cow is eating to how much milk each is producing through the DHIA tests," she said. "The feeding machine was an expensive investment but, in the long run, the whole herd production has, on average, increased - meaning increased

profits. The other way to make more money is to increase butterfat content.

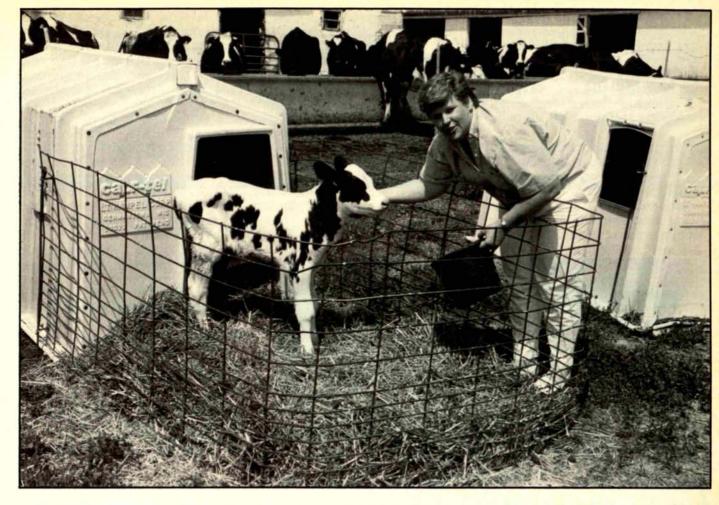
"Overall production and butterfat is controlled through diet and breeding. We use Michigan Animal Breeders Cooperative (MABC) for artificial insemination and we carefully look at the butterfat and the animal quality before making breeding selections."

Susan was quick to point out that diet is important in maintaining and increasing herd milk production, but living conditions also make a big difference in production.

"A happy cow is going to produce more milk than an unhappy cow. Our herd has year-round access to a barn and each cow has its own stall, which we keep clean and filled with straw. The herd is confined to a cement area in the winter and spring months, but are free to roam out



Susan Huehl checks the computerized feeding data to keep track of which cows are eating their ground meal. The data helps them monitor each cows' consumption to milk production ratio. In addition, if a cow is not eating, it could be an early indication that the animal is ill and they can identify the animal by its number and determine if it needs medical attention.



Susan checks on one of the calves to make sure it is alright and has plenty of food and water. Calves are kept in calf hutches (pictured here) for their safety and health. When the calves are young, like this one, it is easy for disease to spread if they are not kept separated. When they are six to eight weeks old, they are let out of the hutches and are free to move about the barnyard.

on the hillside in the summer. They can wander around out there and come back in at night and in the morning to be milked."

### Farm Bureau Speakers

People in the business of agriculture who are interested in sharing the story of Farm Bureau and agriculture with others have the opportunity to become a Farm Bureau Speaker. Speakers are members of Farm Bureau who are dedicated to using their talents, experiences and knowledge to communicate the importance of agriculture to members and the public.

Susan attended a special training seminar to learn more about public speaking and how to best communicate her personal experiences as a dairy farmer.

"Living in the Ann Arbor area, most of the people that I talk with, for example the Kiwanis Club in Ann Arbor and the Kiwanis Club in South Lyon, live in the country - but don't know exactly what it is their farming neighbors do," said Susan. "One gentleman said he learned more about dairy farming in the half-hour presentation I gave, than he had learned living within one mile of a much larger dairy operation than ours.

"That made me feel really good, that I was getting my messsage across and he was able to understand the reasons why we use some things, like calf hutches. People who live in the country, or who are just driving by, see activity on the farm and there is no one there to explain what's going on. I think it is important for people to know why crops are rotated, and why

farmers do certain things at certain times of the year. A lot of the public's misconceptions about farming practices come about because they just don't know what it takes to raise, feed and care for crops and animals. That is why I joined Farm Bureau Speakers, so I could talk to groups of people who are interested in learning why agriculture is important to them and to our local, state and national economy."

FALL 1989, RURAL LIVING



### with County Farm Bureau Publications



Bu Connie Turbin

rom mall displays to policy development, county Farm Bureau newsletters deliver closeto-home news that keeps members informed and involved in their local organization.

"Without it (the county newsletter) there would be no awareness of local activities and events," said Sharon Woodhams, Clinton County FB secretary and editor of the county's newsletter. "We use the newsletter to announce MACMA direct marketing order information and delivery dates. Blue Cross health insurance updates and steel sale dates."

In recent issues, the county's 2,400 members read about Ag Expo at nearby Michigan State University, the county's Acres for Youth project to support vocational agriculture/FFA, and local Promotion and Education Committee activities.

Sharon said when selecting topics for the newsletter, she "goes with what's making news in the county." She also tries to

Whether created on the most up to date computer word processor, or at the kitchen table, county FB newsletters provide an important link between the county FB organization and the membership. Sharon Woodhams (top), editor of the Clinton County FB newsletter, uses the sophisticated Field Comm II system at the county FB office to prepare the newsletter, while Northwest Region editor Dawn Iott (bottom, at left) drafts the Fence Post newsletter at home.

keep the lines of communication open between the FB Insurance agents and members by publishing articles about new services, insurance products, agent train-

ing and achievements.

A regular newsletter feature is a column by Clinton County President Howard Straub. "I usually focus on Farm Bureau's legislative work. That's my contribution to keeping the members informed," he said. "I think regular communication is very important for an active, informed membership. The newsletter is the most efficient way to keep our members up to date on how their county Farm Bureau is working for them. We pack a lot of information into each issue."

Kimberly Neumann, MFB member communications coordinator for the statewide information program, agrees. "I believe the county newsletter program is important because people want to read about and discuss what's going on in their area. The county newsletter provides the information for them to do just that."

She provides technical, editorial and training support to the committees through monthly communication and through personal contact with the editors. "I provide information on internal Farm Bureau events and tips on writing and producing newsletters and the editors also receive the weekly Farm Bureau media release packet, AgriNotes," she said.

"I am also on call for individual or regional training.
This year I met with each editor in the Upper Peninsula on an individual basis. I also worked with a multi-region meeting in Flint and met with secretary/office managers in two separate training sessions," she said.

Currently 47 counties are publishing local newsletters for their membership. About one third are monthly publications; most are timed to coincide with MACMA direct marketing food sales or the MFB Group Purchasters at all publications.

ing steel sale.

On the local level, the program is the responsibility of volunteer editors or county office personnel with an interest in promoting FB. Dawn lott, regional editor of the Northwest Michigan Region Fence Post newsletter, said the newsletter program gave her an opportunity to get acquainted with other members and learn more about Farm Bureau and agriculture in the region. Nine years ago, the lott's farm business was "moved" from Jackson County to Kalkaska County.

'This region is so rural and the membership is so spread out, the newsletter work gives

The newsletter is the most efficient way to keep our members up to date on how their county Farm Bureau is working for them.

Howard Straub, Clinton County FB President

me a chance to learn more about farming and members in other counties," she said. "And with two young children, I really couldn't help out on the farm by driving tractor or field work."

For Dawn, the Fence Post editor's position was the right sort of challenge. She was editor of an employee newsletter back in Jackson County and took some creative writing classes in college. But for her, the biggest plus was being able to work on the newsletter at home. 'This is really a kitchen table newsletter," she said. "Editors from the six participating county Farm Bureaus send me their material. I do the editing and proofing and make sure it gets printed and mailed on schedule."

The Fence Post, newsletter for Benzie, Kalkaska, Manistee, Missaukee, Northwest Michigan and Wexford County FBs, is now in its fifth year of publication.

Dawn has been the editor since it began. Like many others in the program, she expects to continue as editor.

"I really have fun coming up with new ideas. It's a learning process. For example, I started receiving recipes from the county editors. It was a good idea and well-liked by the members, but with such limited space, I had to put some controls on it." Her solution? Rotate the recipe article among the counties giving each the chance to promote commodities produced there.

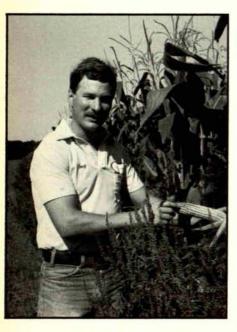
It takes a lot of cooperation to pull together a regional newsletter, she admitted. To stay in touch with the Fence Post county editors, Dawn uses telephone calls, reminder postcards and pass-along information through MFB Regional Representative John Amrhein. But because the newletter is such an interdependent project of the six county FBs, Dawn believes that the group must meet at least once a

year.

Both Dawn and Sharon wish for more feedback from board members and their audience of FB members. In the Northwest Region, a newsletter readership survey will help provide that all important feedback for lott and the Fence Post editors. According to Amrhein, the survey will be conducted at county annual meetings in the region. "Again, this is a unique approach to surveying because this is a unique region. We believe that we will get the highest percentage of response and information right at the county annual meeting because our attendance is so high."

"Because of the agricultural diversity in the region, we depend on Farm Bureau more as a unifying force," Dawn observed. "The newsletter strengthens that bond."

## First Choice



"If you are interested in learning and experiencing what Farm
Bureau has to
offer, the first
thing you've got
to do is get involved"

By Connie Turbin

Doug Darling, the young dairyman who was the winner of the 1988 Young Farmer Discussion Meet, has considered other ag careers, but he will tell you flatly that farming is his first career choice.

"You can find jobs that will pay you \$50,000 or \$30,000 or \$10,000 to \$15,000, but what really matters is whether you're doing something that you really enjoy. Granted, there are mornings I wake up and I think there are 53 too many cows out there in the barn. And when the milk check comes, I think 53 is not enough."

Doug is a 1980 graduate of the Michigan State University Ag Tech program and is currently living and working on the family's sesquicentenniel farm in Monroe County. Under terms of a partnership agreement made with his parents, the cows and equipment at Darling Farms will come under his proprietorship.

The 1,000-plus acre farm supports a Holstein dairy operation, managed by Doug; cash crops, managed by his father; and joint sales of seeds, chemicals and fertilizer.

He's working hard toward farm ownership, but Doug has learned that balancing work and relaxation is an important part of the success equation. In fact, Doug has made it his personal goal to set aside time for reading, seeing friends and taking an annual skiing vacation.

A hectic summer schedule, complicated by late planting in some fields, made finding personal time more difficult in recent months. But between the farm and a variety of community responsibilities, Doug managed to squeeze in Sunday afternoons behind the wheel of a quick, little go-cart.

"For the first few years I was farming, Farm Bureau activities were my only outlets. Conferences and committees are work related, but they're also fun and recreational. I went to four national Young Farmer Leaders Conferences and twice on the Washington Legislative Seminar. Those were super experiences!"

Finding and using your leadership skill is the key, said Doug.
"If you are interested in learning and experiencing what Farm
Bureau has to offer, the first thing you've got to do is get involved and be willing to take some of the responsibility for running this organization. A lot of people surprise themselves by what they can actually do."

That probably still goes for Doug who manages a surprising number of community, FB and university interests. He is township supervisor and serves on two area fire boards. In his church, he has been a youth group leader and Sunday school teacher, and served on the parish committee and administrative board.

FB committees at the county and state level have benefitted from Doug's inexhaustible leader-



Keep farming fun by learning to balance work and recreation, advises Doug. In recent years, he's planned an annual skiing vacation with his brother and in the summer races go-carts.

ship drive. He terms his tenure on the Monroe County FB board of directors as the most important; county and state policy development as the most interesting; and MFB Young Farmers as the most beneficial. Doug also served on the MFB political action committee, AgriPac, and was a member of the county's Candidate Evaluation Committee.

Commitment to MSU's College of Agriculture and Natural Resources (CANR) and to ensuring educational opportunities in agriculture for young people is especially important to Doug. So important, in fact, that he played a key role in restoring the vocational agriculture/FFA program in Manchester, located in Washtenaw County. For six months, he prepared lessons, taught voag classes, corrected papers, and supervised vo-ag projects while continuing to run the Monroe County dairy operation.

"I saw such differences among the 17 students in the program. Some knew where they were going or not going. And there were bright ones who had the attitude that it doesn't pay to think. Those are the ones you really want to shake up."

These days Doug is helping to shake things up for MSU's ag programs as a member of the CANR alumni group that closely watches legislation affecting the ag research and education programs. Even here, Doug gives the nod to Farm Bureau for the example of the telephone grid system to keep the group in touch. "If we feel that some sort of personal contact needs to be made on an issue, we turn to this telephone contact system and the word is passed to call legislators in Lansing."

Just being a part of Farm
Bureau activities is an invaluable
experience, he said. "That's why I
waited to participate in the Discussion Meet. I wanted to see
other young people from my district have the chance to be a part
of the Young Farmer program
and see Farm Bureau in action
at the annual meeting," he said.
"After all, he said, that's the purpose of the Young Farmer program: to surface and develop
leaders for Farm Bureau and
agriculture."

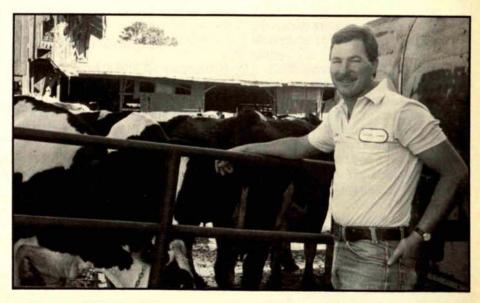
When he did decide to enter the Discussion Meet in 1988, he began compiling magazine and journal articles on the four topics. Sorting them by subject, he kept separate folders for reading and review.

"I've got a good memory for statistics and facts. It helped, too, because I made an outline of points I wanted to make and important statistics. I also prepared rough drafts of my opening and closing statement for each discussion question," Doug said.

Underlying the effort was making sure that he had a good understanding of the principles involved in each topic. Just as important, he noted, is to understand the purpose of the Discussion Meet: not a debate, but a forum for exchanging and discussing ideas and solutions.

This year, he's looking forward to participating in the Discussion Meet again. This time as a District III judge. What will he be looking for in the winner? Creative thinking. Creative solutions.

"There is no cookbook method for solving problems on the farm, or in farm policy, or the environment. What is needed is creative thinking, creative management and creative solutions," Doug said.



Doug said these dairy cows get lots of personal attention thanks to the smaller herd size. Nevertheless, he said, some mornings "I think there are 53 too many cows out there in the barn. When the milk check comes, I think there 53 is not enough."

Announcing Money-Saving TRIP POINTS

# Farm Bureau Members Can Now **Earn Free Travel**

Every time you book your travel through Farm Bureau Member Travel Services, you'll earn *TRIP POINTS*.

TRIP POINTS are redeemable for Free Travel!

Member Travel Services also provide:

- Guaranteed lowest airfares
- Hotel discounts—up to 40%
- Passport and visa assistance
- Reduced rates to Hawaii, Europe, the Caribbean and the Far East
  - Cruise discounts
  - Free ticket delivery
    - Travel advice
- Expanded hours—9:00am to 8:00pm, Monday to Friday

For questions regarding **TRIP POINTS** or other travel services, call our new number:

1-800-FLI-4272

(1-800-354-4272)



We Take Better Care of You...Worldwide!

### FB Insurance Offers Scholarship

arm Bureau Insurance has expanded its commitment to Michigan students by joining with the Michigan High School Athletic Association (MHSAA) in developing the Scholar-Athlete Award for the 1989-90 high school year.

The program, which officially began in September, will present \$1,000 scholarships to the top male and female athlete in each of the fall, winter and spring athletic seasons. The total of six scholarships for the 1989-90 school year must be used at a Michigan college, university or skilled trade school.

Deborah Windish, vice president of Corporate Planning and Communications for the insurance companies said, "Through the MHSAA, we have an unusual opportunity to support our young people, their coaches, administrators and teachers. We hope the Scholar-Athlete Award will make the future more predictable for Michigan high school athletes, by stressing the importance of a solid academic program. The future can take away the opportunity of the ability to compete, but it can never take away knowledge."

MHSAA Executive Director John E. "Jack" Roberts underlined the importance of the new award, "The involvement of Farm Bureau Insurance and the advent of the Scholar-Athlete program reflects that the MHSAA is going to be providing more than lip service to the educational emphasis and integrity of school athletics."

Posters and brochures were mailed to all MHSAA member schools. Students applying for the Scholar-Athlete Award must be carrying a 3.5 (on a 4.0 scale) grade point average, and must be currently on a varsity squad in which they have earned at least one letter prior to their senior season. Applicants will also be required to show involvement in other school-community activities and submit an essay on how co-curricular activities have enhanced their educational experience.

Applications will be submitted to the school principal. Each member school will be allowed to nominate one male and one female student-athlete for the award each season. Students from all 23 MHSAA-sanctioned sports are eligible. A committee composed of school administrators from across the state will select regional and statewide winners.

The state-wide seasonal winners will be recognized at the MHSAA football finals at the Pontiac Silverdome on Nov. 25, the boys' basketball finals at the Palace of Auburn Hills on March 24, and the baseball finals on June 16.

Scholar-Athlete Award application deadlines are Oct. 1, 1989 for fall sports; Feb. 1, 1990 for winter sports and April 10, 1990 for spring sports. Additional information about the Scholar-Athlete Award may be obtained by contacting your local FB Insurance agent, or Jack Stucko. director of FB Insurance Corporate Communications, (517) 323-7000, Ext. 2746.

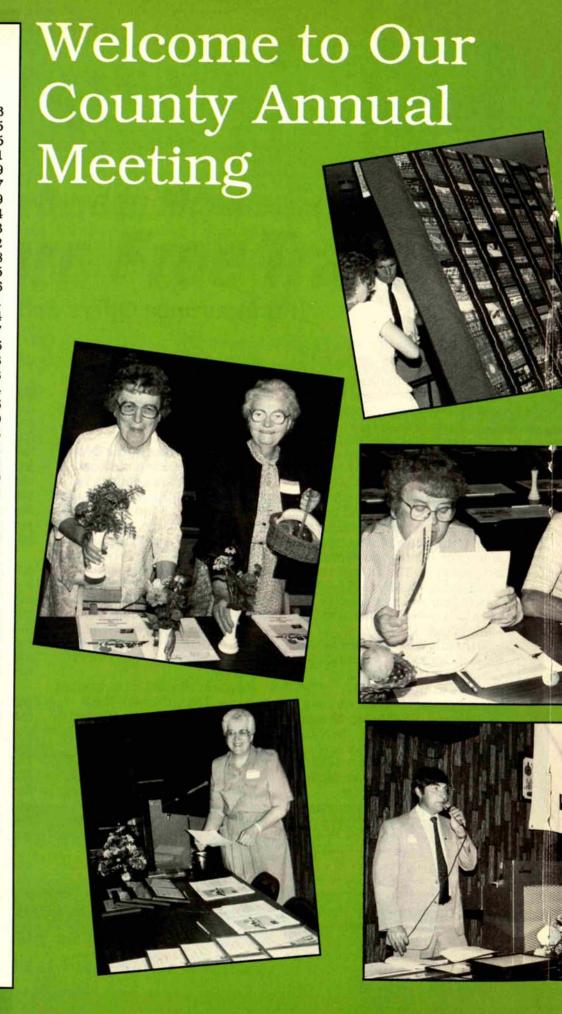
The Scholar-Athlete Award is only one aspect of FB Insurance support of Michigan high school athletes. The companies also support television coverage of the boys' basketball finals; championship venues across the state and girls' tournament competitions.

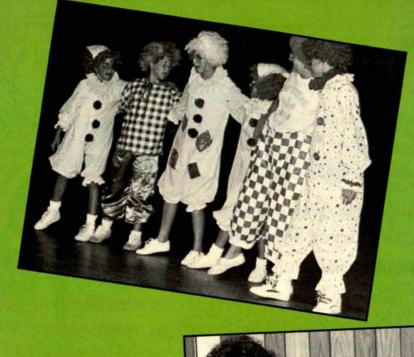
Commenting on support of girls' tournaments, Windish said, 'More and more females are participating in sports, acquiring leadership skills and learning how to participate on a team. fundamentals that are essential for the future. We are pleased to support girls' tournament competition and encourage more and more females to participate."

The significant FB Insurance support of the high school student is an extension of their longterm support of the Michigan eighth grade students through the America and Me Essay Contest now beginning its 21st year.

### October County Annual Meetings

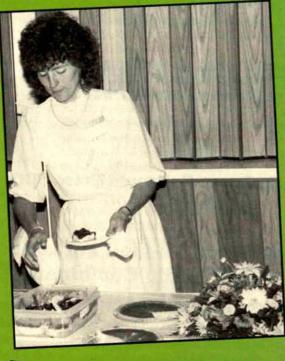
October 23 Alcona Allegan October 5 Alpena October 25 Antrim October 11 Arenac October 9 Barry October 17 Benzie October 9 Berrien October 24 Calhoun October 3 Cass October 2 Charlevoix October 28 Cheboygan October 15 Chippewa October 26 Clinton October 21 Copper Country October 14 Eaton October 7 Emmet October 26 Genessee October 3 Gladwin October 3 Hiawathaland October 24 Ionia October 16 Iosco October 10 Iron Range October 23 Isabella October 12 Kalamazoo October 3 Kent October 10 Lapeer October 5 Livingston October 11 Mac-Luce October 11 Macomb October 12 Manistee October 2 Mason October 2 Mecosta October 9 Menominee October 25 Missaukee October 5 Montcalm October 26 Montmorency October 10 Muskegon October 10 Newaygo October 12 NW Michigan October 11 Oakland October 12 Oceana October 16 Ogemaw October 26 Osceola October 17 Otsego October 24 Ottawa October 12 Presque Isle October 3 St. Joseph October 14 Shiawassee October 10 Van Buren October 20 Washtenaw October 5 Wayne October 18 Wexford October 10













### Huron County FB Holds Annual Meeting

ne of the first county annual meetings in the state was held in Huron County.

County Secretary/Office Manager Cathy Tinsey, her assistant, Debra Puvalowski and MFB Senior Regional Representative, Bernie Bishop, depend heavily on the help of volunteers to have a quality annual meeting.

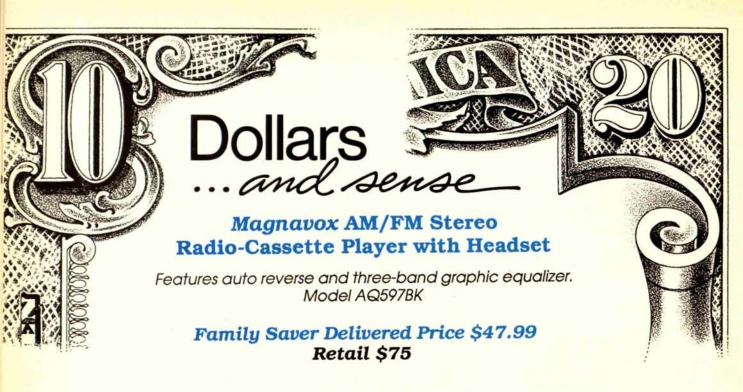
The majority of volunteers belong to Community Action Groups. They divided up the responsibilities for setting up the hall, providing the treats for the dessert buffet, kitchen duty and meeting hall clean up. Local 4-H groups provided entertainment. Then it was down to business, as the county FB members discussed and voted on resolutions.

### County Annuals Feature MACMA Products

Many MACMA Direct Marketing coordinators statewide took advantage of a special 15 percent discount to county Farm Bureaus for product ordered on the Frozen Food Express to be used at county annuals.

While many committee chairpeople plan sampling tables, others made arrangements to use posters and brochures featuring tastetempting Michigan products. Other county annuals feature MACMA items as part of their meal and many offer a variety of products as door prizes or through gift certificates.

Use this opportunity to ask your MACMA coordinator about your county's Direct Marketing program and enjoy the great taste of Michigan!



### Tote Vision 5-inch Color Television/Monitor

Features AC/DC power. Retractable carrying handle. Model CT6000

Family Saver Delivered Price \$205 Retail \$260

### Tote Vision 12-inch Portable Television-Radio Combination





### A Publication of the Michigan Farm Bureau

Volume 8 Number 10 October 1989

### 1988 State Studu Committee Report **Implementation** Underway

hen county Farm Bureau delegates to last year's MFB annual meeting approved the recommendations of the 1988 State Study Committee, they set in motion a five-year plan for service, stability and action throughout the Michigan Farm Bureau Family of Companies. Using the report recommendations and forecast data collected, the MFB board members set goals for achievement by 1995.

"The organization's drive to implement the report is proving successful with establishment of division status for commodity and research activities, increased video services, an added legislative research and communications position, increased promotion of the organization, development of a strategic business plan for FB Insurance, intro-

duction of the Farmers Petroleum Propane Division, and a common logo indentification for all companies," said Charles Burkett, Michigan Farm Bureau Administrative Director.

When MFB State Study Committee Chairperson Polly Diehl, of Ingham County, told the 1988 MFB annual meeting delegates that the recommendations would take varying lengths of time to accomplish, she was right on target," said Burkett. "Some recommendations must wait for implementation until funds become available. Others will be phased in as organizational structure and expertise develops to support them.

"The committee's central goal was to develop recommendations to maintain Michigan Farm Bureau as a financially sound organization, one which is dynamic, attractive to members and recognized as a leader for the industry," he said.

### Michigan Farm Bureau

Following the state study committee's recommendation, the Commodity Activities and Research Department was reorganized as a separate division with Ken Nye recently named to the position of division director.

The committee felt that, as an operating division, CARD would increase FB's role in commodity activities and that this staff group should be charged with coordinating efforts to bring commodity groups and FB together to work on common issues.

"Adequate resources continue to be available for the Public Affairs Division to be effective in the legislative/regulatory arenas. Recently, the legislative research and communications specialist position was filled by Vicki Pontz, a former regional representative," Burkett said.

Although no specific new programs have been developed to increase the involvement of associate members in the policy execution process, currently associate members are kept informed of issues which affect them, as well as regular members, through Rural Living and FB's news media services. Associate members can use this information to communicate with legislators and other public offi-

Implementation of the new logo by the Information and Public Relations Division continues, with a new county sign adopted and displayed at the recent MSU Ag Expo and MFB's Summerfest '89. "The new county sign design ties in with increased promotion of the organization logo through the use of billboards, radio and print advertising," said Burkett.

The committee supported the development of separate member publications, which became effective in September 1988.

"In order to serve the needs of regular members for timely agricultural and organizational

(Continued on next page)





### Speak Up Meeting Attendees Believe in the Current Farm Policy Direction

In preparation for the development of the next farm bill, Michigan Farm Bureau held a series of three speak up meetings with our members. The meetings were designed to ask just what it is that you, as a farmer, would like to see in the 1990 farm legislation.

In my opinion, the nearly 400 farmers who participated in these meetings resoundingly agreed that the direction charted in the current farm bill is the right one. They believe the law opens up a greater portion of the world market, makes us more competitive agriculturally and allows us to proceed on a market oriented course that gives us the chance to do what we farmers do best: produce agricultural commodities.

Our Farm Bureau members admitted that the 1985 farm bill was expensive but, in the final analysis, it provided an opportunity for the United States to strengthen its agriculture. It also put our farming industry in a more independent and self-supporting position than we have been for many years.

Where do we go from here? The farmers at the speak up sessions said we should continue on the course set by the 1985 legislation, and develop a 1990 bill that allows more flexibility in planting intentions, permits farmers to continue to become more market oriented and encourages us to become an even greater competitive force in the world marketplace.

Farmers have bitten the bullet and adapted to changing economic conditions. They've become more efficient, developed ingenious management practices, and dealt with the stress of producing in an industry that is under the careful scrutiny of all of society.

Now is the time for farmers to enjoy the fruits of their efforts, by having a new farm bill that provides opportunities for a better marketplace, better prices and more profits.

There is still plenty of time for each Farm Bureau member to provide input on the farm bill through the policy development process. Share your ideas with your county Farm Bureau Policy Development Committee. I encourage you to voice your opinions at your county annual meeting. Then, watch your county policy resolutions become part of Michigan Farm Bureau and American Farm Bureau Federation policy for the 1990 farm legislation.

I can assure you that if we as farmers don't take the responsibility to present our case and follow through with the support necessary to achieve our goals, then other groups interested in the future of agriculture will certainly take over that role for us.

People whose interests center on the environment, animal rights, conservation and other areas will not hesitate to speak out and affect the direction of the 1990 farm bill. Let's make sure that farmers keep control of the steering wheel, to guarantee farm legislation that's appropriate for the future growth of our industry.

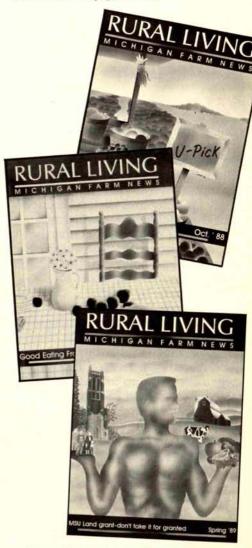
Jack Laurie

Jack Laurie, President Michigan Farm Bureau

### **Implementation**

(Continued from previous page)

information and, at the same time, keep associate members informed about the agriculture industry and how it affects all of our lives, Rural Leader was developed into a 16-page newsletter aimed specifically at regular members and Rural Living for both associate and regular members' benefit. Rural Leader is available at no charge to any associate member who would like to receive it," Burkett said. "The program has been in place for a year now and the feedback has been very positive."



In order to meet the committee's recommendation that the division increase its use of video as a means to communicate with and educate members, the addition of a staff person and the subsequent ability to increase video production has taken place. FB management is developing a plan to initiate a Health Insurance Department in the Field Operations Division sometime after 1990. Emphasis on the Community Action Group program remains high, with resources directed towards increasing the active participation of these groups in the total organization.

In regard to the committee's recommendation that steps be taken to equip county leaders with management skills to conduct membership campaigns, increase membership production by FB Insurance agents, and streamline and automate the renewal billing program, Burkett said "Effective October 1, Farm Bureau General Auto insurance will have a membership requirement for all new policyholders. The renewal billing system is streamlined for 1990, moving the dues notice mailing workload from the county Farm Bureaus to Michigan Farm Bureau."

On the county level, Burkett said a number of counties have entered into a formal office operation during the past six months. For example, Charlevoix and Antrim counties moved into an agent office and share a county secretary. Gladwin County expects to move into an area service office in West Branch. located in Ogemaw County, on Jan. 1. Missaukee and Wexford are considering a merger, which was to be voted on during their county annual meetings in September.

"To improve the coordination of programs and services, the state study committee recommended that a committee be formed in each county. The members of the committee would consist of the agency manager, county president, county secretary/office manager, and the regional representative," said Burkett. "A number of counties have agreed to begin meeting on a regular basis starting this past September 1. Staff will make an effort to encourage all office counties to meet monthly during the 1990 fiscal year."



#### Farm Bureau Insurance

A new corporate plan was presented to the FB Insurance board of directors in February. The document, A New Venture - Building on Tradition, offered the following recommendations based on the MFB State Study Committee recommendations:

 Structural, philosophical and operational changes required to successfully implement the plan and provide additional needed revenue were identified.

 Farm Bureau General will be utilized for business written in suburban markets.

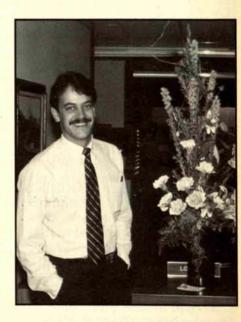
 The corporate plan and mission statements will be reviewed and rewritten as necessary.

 Requirement of a FB membership for each new Farm
 Bureau General Auto insurance application beginning in late 1989.

 Additional office placement and functionality will complement county offices.

These recommendations were accepted by the FB Insurance board of directors with the request to provide detailed implementation plans later in the year. While those plans were being developed, FB Insurance participated in the March Cabinet Meetings with MFB county leadership throughout the state. The Cabinet Meetings provided an overview of the new corporate plan and direction.

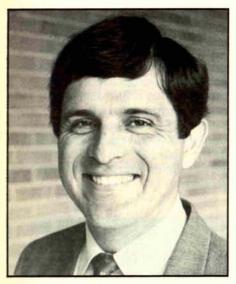
A cooperative advertising campaign sponsored by Michigan Farm Bureau and county FBs around the state was responsible for 50 billboards which were placed along major Michigan roads during February and March. The campaign was designed to increase recognition of the new FB logo and theme: Where Belonging Makes a Difference.



Saginaw County's FB Insurance agent force recently welcomed Scott Thomas. Scott was among the members, staff and volunteer leaders at the county's Open House celebration at the new office location.

FB Insurance is now developing budget recommendations through 1993 constructed to follow through on the approved implementation plans. FB Insurance is also currently working with the Michigan Insurance Bureau to develop a program requiring FB memberships with all new auto insurance applications.

Within eight months after membership approval of the MFB State Study Committee recommendations, FB Insurance's new corporate plan, A New Venture - Building on Tradition, was approved in detail and is being implemented. Full implementation is expected to take four to five years.



John Feland

### Farmers Petroleum Cooperative, Inc.

Since the recommendations by the MFB State Study Committee were approved by the delegates at the 1988 MFB annual meeting, FPC has introduced a new, cost-efficient and versatile product to its fuel business -propane.

Several member-only benefits are now being offered to MFB members in the Thumb Region including free propane tank rental for three years or, if the member owns a tank, they will receive three years of free MFB membership. As future propane districts are developed in the state by FPC, more MFB members will be



**Charles Burkett** 

able to take advantage of these new benefits.

Other state study committee recommendations directed to FPC, Inc., and Subsidiary are being reviewed. Action plans will be developed and implemented, where feasible, under the new leadership of John Feland.

In early August, Farmers
Petroleum, Inc., and Farmers
Crude Production Co., were
placed under the leadership of
Feland, who replaced FPC's retiring Chief Executive Officer
Richard Krueger.

#### A Look Ahead

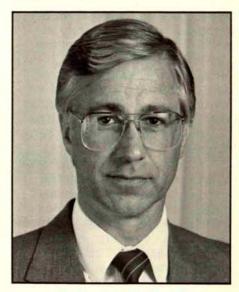
"This is only a partial review of changes already underway," said Burkett. "The staff of Michigan Farm Bureau met in April for an intensive two-day planning session. During that time, they looked at the 1995 goals approved by the board and generated ideas to accomplish those goals. The board adopted those objectives in June and now the objectives will be assigned to the appropriate MFB divisions and plans for implementation devised.

"The affiliate companies use a similar method to make their plans," Burkett said. "But, it is not just making the plans, it is the desire to carry them out that makes the Michigan Farm Bureau Family of Companies what it is -- a recognized leader for the industry."

### Mitchell Named to MDA Director's Post

he Michigan Commission of Agriculture appointed a new director for the Michigan Department of Agriculture (MDA) on Aug. 30. He is Robert Mitchell, who has served as chief deputy director of the Michigan Department of Transportation for the past six years. He replaces Paul Kindinger, who resigned to accept a post with the U. S. Department of Agriculture in Washington, D.C.

We believe Mr. Mitchell's administrative experience will certainly be beneficial as he carries out his responsibilities as head of the large, complex MDA," said Michigan Farm Bureau President Jack Laurie. "His leadership in administering the laws and regulations that affect agriculture will have a great impact on the future of our industry. Agriculture faces many challenges in the 1990s and we look forward to working with the new director in addressing those challenges."



Robert Mitchell

Prior to joining the transportation department in 1983, Mitchell was a management and marketing consultant to private and public sector clients. From 1977 to 1979, he served as state director of Farmers Home Administration.

### October Discussion Topic:

### School Finance

After years of debating the complex school finance issue, the Legislature finally agreed to have the voters decide the issue. Constitutional Proposals A and B will appear on the Nov. 7 ballot. Each proposal would generate about 400 million new dollars for schools.

The purpose of Proposals A and B is to provide additional money for quality education programs and reduce the spending gap between the lower and higher spending districts.

### Proposal A

Increases the sales tax 1/2 cent (4 percent to 41/2 percent) and raises \$400 million. The increased revenue will be used to increase the state aid formula and create new school quality programs. Grants will be made for several programs such as student improvement, achievement incentives, math and science, drop-out prevention, low-income program, pre-school, etc. For the 1990-91 school year, the per mill guarantee would be raised from \$83.61 a mill to \$94.55 which would raise the per pupil state aid for a 32 mill district from \$2,985.52 to \$3,335.60 -- a per pupil increase of \$350.

There is no property tax reduction except that additional state aid may reduce the need for

voting more millage.

### Proposal B

Increases the sales tax 2 cents (4 percent to 6 percent) and raises \$1.6 billion. The revenue from 1/2 cent of the increase will be used for schools and the revenue from the other 11/2 cents will be used for school property tax relief.

The proposal also creates tax base sharing by imposing a 14 mill statewide property tax on business property and a 9 mill statewide property tax on

### Proposal A

A proposal to increase the sales/use tax from 4 cents to 41/2 cents per dollar and constitutionally dedicate funds for local schools.

The proposed constitutional amendment would:

1. Constitutionally dedicate to schools:

a. 1/2 cent increase in sales/use tax;

b. Current statutory revenue sources, including lottery profits and some cigarette/liquor taxes.

c. Increased share of existing sales/use tax (51 percent to 58 percent) to substantially replace annual school appropriation:

2. Distribute dedicated funds to school districts as

provided by law.

3. Activate increased statutory penalty to deny 100 percent of state funds to schools not adopting core curriculum and improvement plans.

Should this proposal be adopted?

### The Choice is Yours - Nov. 7

### Proposal B

A proposal to increase the sales/use tax from 4 cents to 6 cents per dollar, reduce school property taxes, set permanent school operating millages not subject to voter renewal and constitutionally dedicate funds for local schools.

The proposed constitutional amendment would:

1. Constitutionally dedicate to schools:

a. 2 cent increase in sales/use tax;

b. Current statutory revenue sources, including lottery profits and some cigarette/liquor taxes.

c. Increased share of existing sales/use tax (51 percent to 75 percent) to substantially replace annual school appropriation.

Reduce property taxes in most school districts. Replace school taxes with permanent statewide millage (9-mills on residential farm; 14-mills on businesses) plus non-voted local millage not subject to voter rollback. Limit voter approved increases to 4-mills.

Set per-pupil funding guarantees subject to change

by law requiring 2/3 vote.

4. Activate increased statutory penalty to deny all non-guaranteed state funds to schools not adopting core curriculum and improvement plans.

Should this proposal be adopted?

residential and farm property and cut timber.

This would result in an average overall reduction of school operating property taxes of 12.7 mills on residential, farm and cut timber and a 7.7 mill reduction for business. The average school millage would be 21.1 mills. All schools would receive an increase of \$250 to \$350 per pupil the first year.

Each school district would have a local foundation millage of at least 8 mills as determined by a formula. This 8 mills plus the state 9 mills would be a total of 17 mills (22 mills for business). The 8 mills will be equalized at \$105 per mill. Districts could vote no more than an additional 4 mills. Provides a basic per pupil grant to all districts (\$2,700 in most cases). A threetier formula provides additional aid.

The formula setting the foundation millage is rather complicated. Basically \$3,540 per pupil is the spending target for equalization. Districts with less than \$3,190 will receive a \$350 per pupil increase. Those greater than \$3,190 will receive an increase of between \$250 and \$350.

The degree of property tax reduction will vary depending on the millage required to reach the 1990-91 per pupil spending target of \$3,540.

A few districts currently have a very low millage rate and will see a property tax increase.

Millage cuts will not be available to other units of government because Proposal B does not allow the use of the reduced school millage for that purpose.

### Other Information to Consider

Property taxes are deductible from the federal income tax, while sales taxes are not. This would affect those who itemize.

Presently 38.7 percent of school funding comes from the state and 61.3 percent from local property taxes. Under Proposal B, state funding would reach 77.3 percent with 22.7 percent from the local property taxes.

Provides an exemption from sales tax on electricity and heating fuel for those with a household income of 150 percent below the poverty level.

Expands the Homestead Property Tax credit for low income senior citizens and renters.

Both Proposals A and B will require a core curriculum, school improvement plans, school accreditation and annual report to the community.

There are three ways to vote on Nov. 7. A **No** vote leaves school finance as it is at present. A **Yes** vote on **A** increases the sales tax ½ cent per dollar to be used **only** for school aid and quality programs. A **Yes** vote on **B** increases the sales tax 2 cents per dollar to be used for school aid and property tax reduction.

### Discussion Questions:

1) Is your school district currently in formual?

2) Are group members willing to pay increased sales tax to be used for school funding?

3) Which tax proposal will be the best for your school district?

4) Which tax structure is the best for members in your group?

5) Optional: Please indicate for a "Michigan Farm Bureau straw poll" which way your group members intend to vote on the tax proposals.

## How to figure your tax effect under Proposal B:

- 1. Your annual income.
- 2. Number in family.
- Assessed value of your property (50 percent actual value).
- 4. Present property tax (assessed value times total mils). One mill is \$1 per \$1,000 valuation.
- Check with school to find present school millage and the amount of expected millage reduction.
  - 6. Figure your property tax reduction.
- 7. Figure your Michigan Homestead Property Tax credit under the present total property tax and also with tax cut (60 percent of the difference between 3½ percent of your household income and your total property tax is refunded up to \$1,200. One hundred percent of the difference for those over age 65).

8. If you are in P.A. 116, figure your refund both ways and determine its effect (all of the property tax over 7 percent of household income is refundable).

- 9. Figure additional 2 percent sales tax cost. Two percent sales tax increase for a family of 4 would be about \$96 on \$10,000 income; \$228 on \$30,000; \$308 on \$50,000.
- 10. Determine any effect on your state and federal income tax and social security tax.

### July Discussion Topic Responses:

### Animal Welfare and Research

A majority of the CAGs (66 percent) reported that they have not experienced negative reaction in their community regarding the care and welfare of animals.

When group members were asked how farmers could present a better picture of modern agriculture, they responded:

Invite groups and schools for tours so they can see how farm operations work and how animals are treated, fed and cared for.

Have animals at mall displays with someone available to answer questions about their handling.

Teach children to be kind and considerate of animals.

Report any abuse you see.
A strong majority (82 percent)
agree that public reaction to
negative information about
animal agriculture will affect perception about agriculture in
general.



CAG members listed the following as appropriate activities for their county Farm Bureau with regard to the animal welfare issue:

Promote farm tours through tours and media news releases.

Have spokespeople available to address the issue.

Keep members informed on current animal care laws and pending legislation.

### CAG Survey Completed

Boasting a high 46 percent response rate, the recently completed Community Action Group survey offers valuable information to program manager Rebecta Jeppesen for determining direction and activities.

Surveys were mailed to 520 CAGs in May. Questions ranged from the use of the monthly discussion topic materials to the average age of the members in the group.

Results from the respondents show that CAGs are using a variety of MFB materials to guide their discussion including the Rural Living and Rural Leader publications, discussion tapes, outside speakers and the new Rural Spotlight video magazine.

Groups named No to More Taxes, Wildlife Crop Damage, Estate Planning and Zoning as topics discussed in 1988-89 as the most informative and interesting. Suggestions for future topics included school finance proposals (see page 23 of this issue), waste management, and farm chemicals.

Survey responses also reported good CAG involvement in FB and community service. Highest is the county annual meeting attended by 75 percent of the groups responding. CAG members also report involvement in such projects as fair displays, mall displays, rural urban day

events, and Agriculture in the Classroom. Many serve as members of FB boards and committees.

In the community, one third of the CAG members are active in local zoning issues, blood drives and service/recreational activities, e.g., Special Olympics, cancer research fundraising, historical society and 4-H.

More than 75 percent of the groups are comprised of members over 54 years of age. Over half of the CAGs have been in existence for more than 30 years. Group size varies from six to 10 members but may be as many as 16 to 20 people. Average group size is 11 to 15 people.

### Southeast Regional Representative Appointed

Scott D. Everett, a 1989 Agricultural Communications graduate of Michigan State University, joined the Michigan Farm Bureau staff Aug. 21.

While attending MSU, Everett served a professional internship with the MFB Information and Public Relations Division and an internship in the MSU Agriculture and Natural Resources Information Services. His leadership experience at the university included involvement as president of the MSU chapter of the National Agri-Marketing Association and Agricultural Communicators of Tomorrow, and director of the National Agri-Marketing project. He was the 1988 winner of the MSU ANR speaking contest.

He was raised on an Eaton County farm.

### Holiday Sale Plans Underway

ounty committees have begun promotion for the MACMA Holiday Sale. Last year's expanded line of frozen fruits and vegetables will again be available, as well as several new products.

Cherry pecan and apple plum sausage will be packaged together in a variety box as well as white brats and German brats. Wisconsin cheese wheels. both cheddar and baby Swiss, are introduced, boxed, ready for gift-giving. A new glazed peanut, Honey Krunch, will be ready for holiday snacking.

Tastefully Michigan Food Samplers will also be included on the order form. This expanded line of Michigan food products will offer an attractive product

and price range.

Also included on this sale will be MACMA meats, nuts, and popcorn, Wisconsin cheeses, juice and juice concentrates, and fresh citrus, grown by Florida Farm Bureau members.

Anticipating widespread participation in this popular sale, county coordinators remind members that ordering information can be obtained by calling their county FB office or MACMA at (800) 292-2680, Ext. 2305. Order deadline is Nov. 15, with deliveries scheduled for Dec. 4-

### Winter Steel Sale -Business as Usual!

ollowing a late summer announcement by the American Farm Bureau Service Company that it would cease operations of the AFBF Safemark program in early 1990, Michigan members of the MFB Group Purchasing/Safemark Advisory Committee met Sept. 7 to review program alternatives.

The committee voted unanimously to support continuation of the steel program. Jack

Laurie, president of the MFB affiliate, reported that MFB Group Purchasing's position is that Michigan has a viable program for steel sales. "We intend to make every effort to keep the program in place as long as it provides an economic service to members. There are opportunities to expand the program on our own as MFB Group Purchasing," he said.

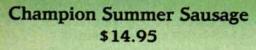
He added that the Winter Steel Sale will go ahead as planned and that procedurally it will be "business as usual." The same purchase, payment and delivery policies will apply for vendors and customers, he said.

We intend to make every effort to keep the program in place as long as it provides an economic service to members.

Laurie said MFBGP management has been directed to review program and service alternatives such as working with other states, marketing MFBGP products through MFB's affiliate, Farmers Petroleum Cooperative, or continuing current operations.

"It is fundamental in our farm organization to provide needed member services, but we must realize that the economic demand for services by members changes and the organization must be flexible. In this case, needs have changed. As a result, we are looking at the best way to align our services with the needs of members," said Laurie.







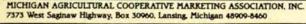
Michigan's Best \$23.50

FREE shipping, handling and insurance.

Send the great taste of Michigan from Cherry Mustard and MSU Cheese to real Hickory Smoked Hams and Summer Sausage shown above to Steaks and Whitefish Caviar. For more sampler choices call for our free brochure.

Will Ship Starting Nov. 1st.









### MFB Annual Premieres New Workshops Segment

he Michigan Farm Bureau annual meeting, Nov. 28-Dec. 1 in Grand Rapids, will premiere a new, informative segment to the opening day activities.

Workshops will be offered on eight special interest topics. The sessions are open to all members and delegates of MFB and affiliated companies. Four workshops will be offered in each of two concurrent afternoon sessions at 1:45 p.m. and at 3:45 p.m. on Tuesday, Nov. 28.

### **Workshop Descriptions**

1:45 p.m.-3:15 p.m.

### The Road Ahead - A Preview of Michigan's New Commercial Driver License Program

On Jan. 1, 1990, Michigan will begin implementation of new laws for commercial drivers as part of a national effort to improve highway safety. The operators of many farm trucks, including pick-ups carrying materials considered hazardous. will be required to obtain a commercial drivers' license. To obtain the license a knowledge test and a skills test may be required.

This session will explain the new commercial operators licensing program, licensing requirements, and which farm truck operators must be licensed.

### The Food Safety Factor

Farmers strive to produce pure and wholesome supplies of food and fiber using sound production methods and inputs. Unfortunately, recent incidents have shaken consumer confidence, prompting questions about the safety of our food production system. Alarmist groups are fostering this foodphobia through skillful use of media events.

This session will examine efforts to restore consumer confidence and explore ways agriculture can respond to future food safety issues.

### Protecting Groundwater Quality

More than half of the residents in Michigan obtain drinking water from wells. Farmers are dependent on a good source of groundwater not only for their families, but for livestock, irrigation, processing and other farm uses. Concern has risen over the quality of groundwater and how agricultural practices may affect this valuable resource.

This session will take a look at laws dictating agricultural practices in states with groundwater contamination and examine what the future may hold for Michigan farmers.

### Achieving Personal Growth and Maximizing Performance

Have you ever wondered why some people always seem to be winners? Why they are able to accomplish so much even though they have 10 irons in the fire at the same time?

In this workshop, you will gain insight into the tools used by high performance people to organize their activities and maximize their efforts.

You will gain insights into how you can achieve more of your potential at home, on the farm and in the various organizations that you are involved in.

This two-part workshop reguires both afternoon sessions. It will run from 1:45 p.m. to 5:15 p.m.

3:45 p.m.-5:15 p.m.

### Managing Wildlife Resources in Michigan

Michigan farmers report increasing damage to their crops from wildlife despite changes in hunting regulations and other special programs. No reimbursement is available from the Michigan Department of Natural Resources, which is responsible for managing wildlife. The damage-economic loss is at a critical stage and farmers are insisting on effective solutions.

This session will concentrate on the crop damage problem, effectiveness of current programs to control wildlife, possible new programs to provide more effective control and hear from the farmers who attend.

### Pesticides - Facing the Test of Public Opinion

Pesticides used in conformance with label directions established by the Environmental Protection Agency are an important factor in most farm operations. However, groups opposed to pesticides have used aggressive media campaigns to influence consumer perception about food safety Their goal? The removal of many pesticides from the market.

This session will provide information about the requirements a pesticide must meet to be registered and considered safe, available alternatives to pesticide use and the impact on food production, and what farmers can expect in the future regarding their ability to use pesticides.

#### **BST** on Trial

This summer five food chains announced that milk from BST (bovine somatotropin) treated cows would not be sold at their dairy counters. Although FDA testing shows use of the growth hormone on dairy animals is safe for humans, the consumer/industry debate continues.

This session will provide research information about the use of BST, a dairy farmers' report after two years of trial and a look at consumer concerns.

### Migrant Housing Tour

In late August, the newly governor-appointed director of the Michigan Public Health Department Raj Wiener, members of the Governor's Interagency Committee on Migrant Affairs and media toured medical facilities and farms along the west side of the state.

Michigan Farm Bureau Legislative Counsel Howard Kelly, and a member of the Interagency Committee, participated in the tour and thought the day was a success.

"Personally, I liked the exposure of the fact that there is good migrant labor housing and health care facilities in this state," said Kelly. "Instead of always showcasing the worst, we saw what can and is being done

with the help of the housing grant program.

"Providing good facilities is just starting to be a matter of competition in this state. Growers need the migrant laborers and those growers with the good housing will find it easier to meet their seasonal labor needs," Kelly said.

The tour began at the Sparta Medical Center, then went on to the Sparta Human Services Building. Participants of the tour were able to meet with staff and learn about the health care, day care and other programs that are available to the migrant laborers and their families.

The afternoon was spent visiting three representative farm operations, all owned by Michigan Farm Bureau members. Two of the operations, Muma Farms and Sherwin Kamphuis, had recently finished construction of new housing for their laborers. Wiener presented a check from the state's share of the migrant housing grant program to each of these farms. The money helps defray the cost of construction.

The third farm operation, Moon Lake Orchards, has new facilities under construction. Kelly described the Moon Lake facilities as "being very nice, looks like motel."

Shortly after this tour was conducted, the Michigan Civil Rights Commission toured another labor camp which included a unit constructed in the past two years.

"I liked the exposure of the fact that there is good migrant labor housing and health care facilities in this state."

A third tour was made by the Michigan Agricultural Labor Commission which visited the Zelenka Evergreen Nursery, in Ottawa County, and they also saw a new blueberry picking machine at the farm of Commissioner Sam Carini.

According to Kelly, it is important to let the Legislature know that farmers realize the need for good housing for migrant workers and the need for the state to continue to fund the grant program.

"The program is doing a fine job and getting good returns for the workers, the growers and the state. With the matching funds requirements unique to the Michigan program and new funding from FmHA, significant improvements in migrant housing is a realistic goal," he said.

### Be a Part of the 1989 Product Show!

One of the major changes to the 70th anniversary of the Michigan Farm Bureau annual is an expanded product show and display area. Members who have contacted MFB over the past several years only to be denied the chance to participate will have ample opportunity this year. Doug Fleming, coordinator of the 1989 Product Show, says "We have moved the 89 product show into the Welsh Auditorium where there will be plenty of space for additional product displays. Members who operate a business that might want to display their wares will now have the opportunity to display their products or services to the over 1,000 Farm Bureau members who attend the state annual meeting."

Members who would like further information on the cost and availability of booth space could return this form to Michigan Farm Bureau or call 1-800-292-2680, extension 3237.

### Reservation Deadline: October 13, 1989

| Address                 | (Please Prin         | t)       |
|-------------------------|----------------------|----------|
| City                    | State                | Zip Code |
| Contact Person          | Can St.              |          |
| Phone                   |                      |          |
| Brief description of yo | our product or servi | ce       |

Mail to: Michigan Farm Bureau, Attn: Doug Fleming, 89 Product Show, 7373 W. Saginaw Hwy., Lansing, MI 48917

### Chemical Concerns are Serious Problems for Farmers

n a Sept. 7 statement to the news media, the American Farm Bureau Federation (AFBF) urged federal agencies to reassure consumers about the safe use of fun-

gicides.

"It is vital that consumers are assured about the safety of fungicides on many crops," said AFBF President Dean Kleckner. He said the chemical manufacturer's announcement to withdraw certain approved uses for fungicides poses "serious problems" for many farmers, especially those in humid climates. Fungicides are used to prevent molds, mildews and a variety of diseases which threaten crops.

"In some cases, the lack of a fungicide will mean crop losses of 50 to 100 percent," Kleckner said. "In other cases, it could result in greater use of other chemicals to control disease-carrying insects. "He also said it could mean some fruits and vegetables may go unharvested because of the lack of an effective means to combat crop

deterioration.

"Not all farmers use these products and the government should take steps to protect farmers and consumers from an unwarranted panic like the Alar scare earlier this year," said Kleckner.

### KBS Farm Day Conference Encourages Promotion Efforts

We Spent the Day Down on the Farm is a conference for professionals interested in new ideas and approaches to sharing and promoting modern agriculture.

The conference is scheduled for Oct. 9-10 at Michigan State

University's Kellogg Biological Station (KBS), Hickory Corners, Mich. It is jointly sponsored by MSU's Department of Parks and Recreation Resources and the Michigan Department of Agriculture.

Dr. Henry Robitaille, of EPCOT Center, Disney World, will address the conference on "The Challenge of Communicating with the Public about Agriculture" and present a case study on "The Land" exhibit at EPCOT.

A major focus on the conference will be case studies presented by representatives from the Chicago Museum of Science and Industry, Purina Farms, the Milwaukee Zoo Dairy Complex, the Kensington Metropark Interpretive Farms, the Michigan County Fairs, Amon Cherrywood Farms and Tree-Mendus Fruit Farms.

Registration is limited. For more information call the KBS Cooperative Extension Office at (616) 671-2412.

FB Insurance Offers Deer Alert Device

Michigan's huge deer herd is on the move, and that means an increasing number of car-deer accidents this time of year.

Farm Bureau Insurance is helping to reduce the huge number of car-deer collisions, 40,000 in Michigan in 1987, by offering a car-mounted animal warning

device for motorists.

The deer alert device, about the size of a thumb, mounts on the front of a vehicle and is activated by onrushing air. The bullet-shaped device emits an ultrasonic frequency, inaudible to humans, that alerts deer and usually stops them in their tracks before they cross roads.

The device is available for \$6 from FB Insurance agents and county FB offices around the state.

Tests indicate that the deer alert device is at least 80 percent effective in keeping animals off the road and away from approaching cars. Pets in the car are not affected by the signal, according to Sav-A-Life, Inc., the manufacturer of the device.

FB Insurance requires the device on its company fleet cars.

### Karker Scholarship Applications Now Available

The Michigan Farm Bureau Promotion and Education Department is now accepting applications for the Marge Karker Scholarship.

This scholarship is offered annually to a student who has completed at least three terms at Michigan State University. The student must have maintained a scholastic average of 2.6 in any of the following areas of education:

- Field of Agriculture or related fields of Food Science, Food Marketing, Leadership Training in Agriculture, Journalism as Related to Agriculture, Food Packaging, Horticulture
- Agriculture Technology
- Veterinary Medicine
- Field of Teaching (Agriculture Education)

The student to receive the scholarship must be from an FB family or, if married or 21 years of age or over, have their own FB membership.

Applications are available from your county FB secretary or the MFB Promotion and Education Department. Application deadline is Dec. 1.

Interviews for qualified applicants will be held on Saturday Feb. 10, from 1 to 5 p.m.

The scholarship award will be presented at the MSU awards banquet on Feb. 27.



January 7-11, 1990

Farm Bureau...Working Together!

### Orlando 1990!

Make plans now to travel with the Michigan delegation to the American Farm Bureau's 71st annual meeting, Jan. 7-11, in Orlando, Fla.

Annual meeting activities are scheduled to begin Jan. 6, with the opening of the Farm and Ranch Expo '90. General sessions are scheduled on Monday and Tuesday. Business sessions, including adoption of national policy, will be conducted on Wednesday and Thursday. Evening activities include a dance on Monday night and a "magical" recognition and awards program on Tuesday evening.

Travel options include a hotel/convention package, special discount airfares from any Michigan city served by Northwest Airlines, special rates on rental cars, and sightseeing tours exclusively designed for MFB members.

Get more details about convention activities and your travel options by requesting the AFBF annual meeting brochure. A registration form is also included.

To request your brochure, write to Farm Bureau Corporate Services, Attn: Meeting and Travel Services, P.O. Box 27549, Lansing, MI 48909. Be sure to include your name and address!

### Michigan Sampler Direct Ship Program Expands

Michigan-made brie cheese, whitefish caviar, trout, filet mignon, pecan butterballs, fudgie cherry sauce...all have joined the product list available through the MACMA Tastefully Michigan Direct Ship program.

Special arrangements have been made with the Michigan Live Stock Exchange to offer delivery of top quality meat packs. Many of last year's offerings are still available, some at reduced prices! To request a brochure listing all available products (most including FREE shipping within the continental US), call 1-800-968-4438.

### Rubbish Bag Bonus

Members who requested MACMA's biodegradable trash bags received a pleasant surprise when they picked up their order from the Frozen Food Express. Instead of the 20 bags expected, 40 bags were packaged for each order -- twice the number of rubbish bags for the same price!

MACMA Coordinator Jan Wilford said, "These same savings will be available to fundraising groups, including county committees looking for extra revenue."

For information on the Rubbish Bag Fundraising program, as well as other fundraiser options, call Wilford at (800) 292-2680, ext. 2306. The bags will continue to be available on MACMA sales through your county Farm Bureau.

### Gratiot Manufacturer Promotes Corn Heat

he A-Maiz-Ing heat furnace, manufactured by Ithaca Manufacturing in Gratiot County. burns shelled corn, a renewable commodity. The furnace feeds the corn into the bottom of a combustion chamber. The residual ash is then spilled over the top of the combustion ring into the ash pan, making the unit virtually self-cleaning. The manufacturers claim that burning corn eliminates the creosote buildup connected with resins burned in wood products. The furnace has a 14 bushel capacity and is able to store enough corn fuel to burn for an average of 10 days.



# Hi-Grade Nut and Bolt FALL SPECIALS! LIMITED QUANTITIES!

Circle the items you want at these low, low prices. This offer is good through October 31, 1989

| 7/16 x 4                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | SIZE                                    | DESCRIPTION                      | REGULA   | R PRICE | FARM BUREAU<br>MEMBER<br>SPECIAL |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------|----------------------------------|----------|---------|----------------------------------|
| 7/15 x 1-1/2                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | 7/16 v 4                                | Corriggo Bolt Blotad             | 10       | 6 0 70  | 60.07                            |
| 7/16 x 2-1/2 1/2 x 1-1/2 1/2 x 1-1/2 1/2 x 1-1/2 1/3 x 5-1/2 1/4 x 4-1/2 1/5 x 5 1/6 x 5 1/6 x 5 1/6 x 6 1/7 x 7 1/6 x 7 1/7 x | - A T A T A T A T A T A T A T A T A T A | Carriage Boit Plated             |          |         |                                  |
| 1/2x 1-1/2 3/8 x 5-1/2 1/6 x 5 1/6 x 5 1-1/6 x 5 1-1/6 x 7 1-1/8 x 7 1/2-13 x 4-1/2 1-1/8 x 1-1/4 1-1/8 x 1-1/4 1-1/8 x 1-1/2 1-1/8 x 1-1/4 1-1/8 x 1 1-1/8  |                                         |                                  |          |         |                                  |
| 3/8 x 5-1/2                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                         |                                  |          |         |                                  |
| 1/4 x 4-1/2       " " " " " " " " " " " " " " " " " " "                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                         |                                  |          |         |                                  |
| 5/16 x 5         Carriage Bolt         25 pack         4.48         3.81           5/16 x 2         50 pack         3.94         3.35           1-1/8 x 7         Hitch Pins         Each         10.00         7.50           1-1/4 x 7         Each         12.00         9.00           3/8-16 x 2-3/4         Gr. 5 Hx Bolt w nylon lock patch         25 pack         2.25           5/8-18 x 7-1/2         SAE Gr. 5 Bolt         Each         1.74         .87           1/2-13 x 4-1/2         USS Gr. 5 Bolt         8 pack         2.93         2.49           1/2-13 x 1-1/4         " " "         10 pack         1.90         1.52           1-8 x 3-1/2         Gr. 5 Bolt, Zinc         Each         1.87         1.45           3/4-10 x 8-1/2         " " "         Each         3.50         1.75           1-8 x 4         " " "         Each         3.50         1.75           1-8 x 4         " " "         Each         3.50         1.75           1-8 x 4         " " "         Each         3.50         1.75           1-8 x 6         " " "         Each         3.50         1.75           1-8 x 6         " " "         Each         3.50         1.75 <td></td> <td></td> <td></td> <td></td> <td></td>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                         |                                  |          |         |                                  |
| 5/16 x 2                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                         | 200 N 120 N                      |          |         |                                  |
| 1-1/8 x 7 1-1/4  |                                         | Carriage Bolt                    | 25 pack  |         |                                  |
| 1-1/4 x 7  3/8-16 x 2-3/4  5/8-18 x 7-1/2  SAE Gr. 5 Bolt  SAE Gr. 5 Bolt  1/2-13 x 4-1/2  1/2-13 x 1-1/4  10 pack  1.74  1.74  1.75  1.87  1.76  1.87  1.74  1.74  1.74  1.74  1.74  1.74  1.74  1.74  1.74  1.74  1.74  1.74  1.74  1.75  1.75  1.75  1.75  1.8 x 3-1/2  1.8 x 3-1/2  1.8 x 4  1.8 x 6  1.75  1.8 x 7  1.8 x 7  1.8 x 8  1.9 x 8  1.10  1.10  1.10  1.14 x 1  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1.15  1 |                                         |                                  | 50 pack  |         | 3.35                             |
| 3/8-16 x 2-3/4                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 1-1/8 x 7                               | Hitch Pins                       | Each     | 10.00   | 7.50                             |
| 5/8-18 x 7-1/2       SAE Gr. 5 Bolt       Each       1.74       .87         1/2-13 x 4-1/2       USS Gr. 5 Bolt       8 pack       2.93       2.49         1/2-13 x 1-1/4       " " " 10 pack       1.90       1.52         1-8 x 3-1/2       Gr. 5 Bolt, Zinc       Each       1.87       1.45         3/4-10 x 8-1/2       " " Each       3.50       1.75         1-8 x 4       " " Each       3.15       1.58         1-8 x 6       " " Each       3.15       1.58         1-8 x 6       " " Each       4.50       2.25         7/16-14 x 1-1/4       Gr. 8 Bolt       10 pack       2.20       1.10         1/4 x 1       Hx Lag Screw Zinc Plate       per 100       2.84       1.42         1/4 x 2       " " per 100       4.54       2.27         3/8 x 1-1/2       " per 100       4.54       2.27         3/8 x 1-1/2       " per 100       8.69       4.35         1/2-13 x 9       USS Gr. 2 Bolt Plain       Each       90       .50         7/16-14 x 1-3/4       USS Gr. 5 Bolt       10 pack       1.59       1.27         5/8-11 x 1-3/4       " " " " " " " " " " " " 5 pack       2.88       2.30         1/4-10 x 1-1/4                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 1-1/4 x 7                               |                                  | Each     | 12.00   | 9.00                             |
| 5/8-18 x 7-1/2       SAE Gr. 5 Bolt       Each       1.74       .87         1/2-13 x 4-1/2       USS Gr. 5 Bolt       8 pack       2.93       2.49         1/2-13 x 1-1/4       " " " 10 pack       1.90       1.52         1-8 x 3-1/2       Gr. 5 Bolt, Zinc       Each       1.87       1.45         3/4-10 x 8-1/2       " " Each       3.50       1.75         1-8 x 4       " " Each       3.15       1.58         1-8 x 6       " " Each       3.15       1.58         1-8 x 6       " " Each       4.50       2.25         7/16-14 x 1-1/4       Gr. 8 Bolt       10 pack       2.20       1.10         1/4 x 1       Hx Lag Screw Zinc Plate       per 100       2.84       1.42         1/4 x 2       " " per 100       4.54       2.27         3/8 x 1-1/2       " per 100       4.54       2.27         3/8 x 1-1/2       " per 100       8.69       4.35         1/2-13 x 9       USS Gr. 2 Bolt Plain       Each       90       .50         7/16-14 x 1-3/4       USS Gr. 5 Bolt       10 pack       1.59       1.27         5/8-11 x 1-3/4       " " " " " " " " " " " 5 pack       2.88       2.30         1/4-10 x 1-1/4                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 3/8-16 x 2-3/4                          | Gr. 5 Hx Bolt w nylon lock patch | 25 pack  |         | 2.25                             |
| 1/2-13 x 4-1/2       USS Gr. 5 Bolt       8 pack       2.93       2.49         1/2-13 x 1-1/4       " " " " " " " " " " " " " " " " " " "                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 5/8-18 x 7-1/2                          | SAE Gr. 5 Bolt                   | Each     | 1.74    | .87                              |
| 1/2-13 x 1-1/4  10 pack 1.90 1.52  1.8 x 3-1/2 3/4-10 x 8-1/2 1.8 x 4 1.8 x 6 1.9 x 6 1.0 x 6 1.0 x 7/16-14 x 1-1/4 1/4 x 1 1/4 x 2 1 x 1 x 1                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 1/2-13 x 4-1/2                          | USS Gr. 5 Bolt                   |          |         |                                  |
| 3/4-10 x 8-1/2 1-8 x 4 1-8 x 6 1-9 x 1-8 x 6 1-10 pack 1.50 1.58 1.58 1.58 1.58 1.58 1.58 1.58 1.58                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 1/2-13 x 1-1/4                          |                                  |          |         |                                  |
| 3/4-10 x 8-1/2 1-8 x 4                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | 1-8 x 3-1/2                             | Gr. 5 Bolt. Zinc                 | Each     | 1.87    | 1.45                             |
| 1-8 x 4 1-8 x 6 1.58 Each 2.20 1.10 1/4 x 1 1/4 x 1 1/4 x 1 1/4 x 2 1/4 x 3/4 1/4 x  | 3/4-10 x 8-1/2                          |                                  | Each     | 3.50    | 1.75                             |
| 1-8 x 6  7/16-14 x 1-1/4  Gr. 8 Bolt  10 pack  2.20  1.10  1/4 x 1  Hx Lag Screw Zinc Plate  per 100  4.54  2.27  3/8 x 1-1/2  """  per 100  8.69  4.35  1/2-13 x 9  USS Gr. 2 Bolt Plain  USS Gr. 5 Bolt  10 pack  1.59  7/16-14 x 1-3/4  """  5 pack  1.66  1.33  1/2-13 x 5-1/2  """  5 pack  1.66  1.33  1/2-13 x 5-1/2  """  5 pack  1.66  1.33  1/2-13 x 5-1/2  """  5 pack  1.66  1.03  1/4-10 x 1-1/4  """  5 pack  2.88  2.30  1/4-10 x 2  Fit. Hd. Bolt, Zinc  5 pack  2.88  1.69  3/4-10 x 2  Fit. Hd. Bolt, Zinc  5 pack  2.88  1.00  1/1-4-12 x 2-1/2  SAE Gr. 5 Bolt  USS Heavy Hex Nut  Each  3.00  1.50  1.50  1.50  1.81  1.82  1.83  1.84  1.85  1.85  1.80  1.85  1.80  1.81  1.81  1.82  1.83  1.84  1.85  1.85  1.80  1.80  1.81  1.81  1.82  1.83  1.84  1.85  1.85  1.80                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                         |                                  |          |         |                                  |
| 1/4 x 1     Hx Lag Screw Zinc Plate     per 100     2.84     1.42       1/4 x 2     " " " per 100     4.54     2.27       3/8 x 1-1/2     " " per 100     8.69     4.35       1/2-13 x 9     USS Gr. 2 Bolt Plain     Each     .90     .50       7/16-14 x 1-3/4     USS Gr. 5 Bolt     10 pack     1.59     1.27       5/8-11 x 1-3/4     " " " 5 pack     1.66     1.33       1/2-13 x 5-1/2     " " " 5 pack     2.88     2.30       1/4-10 x 1-1/4     " " " 40 pack     1.03       7/8-9 x 8     " " " Each     3.38     1.69       3/4-10 x 2     Flt. Hd. Bolt, Zinc     5 pack     2.08     1.00       1/1-4-12 x 2-1/2     SAE Gr. 5 Bolt     Each     3.00     1.50       7/8-9     USS Hex Nuts     Each     .28     .15       1-8     USS Heavy Hex Nut     Each     .88     .30       7/8-14     SAE Hex Nut     Each     .35     .20                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                         | ***                              |          |         |                                  |
| 1/4 x 2     " " " per 100     4.54     2.27       3/8 x 1-1/2     " " per 100     8.69     4.35       1/2-13 x 9     USS Gr. 2 Bolt Plain     Each .90     .50       7/16-14 x 1-3/4     USS Gr. 5 Bolt     10 pack 1.59     1.27       5/8-11 x 1-3/4     " " " 5 pack 1.66     1.33       1/2-13 x 5-1/2     " " " 5 pack 2.88     2.30       1/4-10 x 1-1/4     " " " 40 pack 1.03       7/8-9 x 8     " " " Each 3.38     1.69       3/4-10 x 2     Flt. Hd. Bolt, Zinc 5 pack 2.08     1.00       1/1-4-12 x 2-1/2     SAE Gr. 5 Bolt Each 3.00 1.50       7/8-9     USS Hex Nuts Each .28 .15       1-8     USS Heavy Hex Nut Each .88 .30       7/8-14     SAE Hex Nut Each .35 .20       #8 Lockwasher     250 pack 1.85 .90                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | 7/16-14 x 1-1/4                         | Gr. 8 Bolt                       | 10 pack  | 2.20    | 1.10                             |
| 1/4 x 2     " " " per 100     4.54     2.27       3/8 x 1-1/2     " " per 100     8.69     4.35       1/2-13 x 9     USS Gr. 2 Bolt Plain     Each .90     .50       7/16-14 x 1-3/4     USS Gr. 5 Bolt     10 pack 1.59     1.27       5/8-11 x 1-3/4     " " " 5 pack 1.66     1.33       1/2-13 x 5-1/2     " " " 5 pack 2.88     2.30       1/4-10 x 1-1/4     " " " 40 pack 1.03       7/8-9 x 8     " " " Each 3.38     1.69       3/4-10 x 2     Flt. Hd. Bolt, Zinc 5 pack 2.08     1.00       1/1-4-12 x 2-1/2     SAE Gr. 5 Bolt Each 3.00 1.50       7/8-9     USS Hex Nuts Each .28 .15       1-8     USS Heavy Hex Nut Each .88 .30       7/8-14     SAE Hex Nut Each .35 .20       #8 Lockwasher     250 pack 1.85 .90                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | 1/4 x 1                                 | Hx Lag Screw Zinc Plate          | per 100  | 2.84    | 1.42                             |
| 1/2-13 x 9     USS Gr. 2 Bolt Plain     Each     .90     .50       7/16-14 x 1-3/4     USS Gr. 5 Bolt     10 pack     1.59     1.27       5/8-11 x 1-3/4     " " " 5 pack     1.66     1.33       1/2-13 x 5-1/2     " " " 5 pack     2.88     2.30       1/4-10 x 1-1/4     " " " 40 pack     1.03       7/8-9 x 8     " " " Each     3.38     1.69       3/4-10 x 2     Fit. Hd. Bolt, Zinc     5 pack     2.08     1.00       1/1-4-12 x 2-1/2     SAE Gr. 5 Bolt     Each     3.00     1.50       7/8-9     USS Hex Nuts     Each     .28     .15       1-8     USS Heavy Hex Nut     Each     .88     .30       7/8-14     SAE Hex Nut     Each     .35     .20       #8 Lockwasher     250 pack     1.85     .90                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | 1/4 x 2                                 | * * *                            | per 100  | 4.54    | 2.27                             |
| 1/2-13 x 9     USS Gr. 2 Bolt Plain     Each     .90     .50       7/16-14 x 1-3/4     USS Gr. 5 Bolt     10 pack     1.59     1.27       5/8-11 x 1-3/4     " " " 5 pack     1.66     1.33       1/2-13 x 5-1/2     " " " 5 pack     2.88     2.30       1/4-10 x 1-1/4     " " " 40 pack     1.03       7/8-9 x 8     " " " Each     3.38     1.69       3/4-10 x 2     Fit. Hd. Bolt, Zinc     5 pack     2.08     1.00       1/1-4-12 x 2-1/2     SAE Gr. 5 Bolt     Each     3.00     1.50       7/8-9     USS Hex Nuts     Each     .28     .15       1-8     USS Heavy Hex Nut     Each     .88     .30       7/8-14     SAE Hex Nut     Each     .35     .20       #8 Lockwasher     250 pack     1.85     .90                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | 3/8 x 1-1/2                             |                                  | per 100  | 8.69    | 4.35                             |
| 7/16-14 x 1-3/4  5/8-11 x 1-3/4  10 pack 1.59 1.27  5/8-11 x 1-3/4  10 pack 1.66 1.33 1/2-13 x 5-1/2  1.03 1/4-10 x 1-1/4  10 pack 1.66 1.33 1.69 1.03 1.69 1.03 1.69 1.69 1.7/8-9 x 8 1.69 1.00  1/1-4-12 x 2-1/2  SAE Gr. 5 Bolt 1.00  1/1-4-12 x 2-1/2  SAE Gr. 5 Bolt 1.50 1.50 1.50 1.50 1.50 1.50 1.51 1.68 1.51 1.68 1.51 1.68 1.51 1.68 1.52 1.53 1.69 1.50 1.50 1.50 1.50 1.50 1.50 1.50 1.50                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 1/2-13 x 9                              | USS Gr. 2 Bolt Plain             |          |         |                                  |
| 5/8-11 x 1-3/4                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                         |                                  |          |         |                                  |
| 1/2-13 x 5-1/2     5 pack     2.88     2.30       1/4-10 x 1-1/4     40 pack     1.03       7/8-9 x 8     Each     3.38     1.69       3/4-10 x 2     Flt. Hd. Bolt, Zinc     5 pack     2.08     1.00       1/1-4-12 x 2-1/2     SAE Gr. 5 Bolt     Each     3.00     1.50       7/8-9     USS Hex Nuts     Each     .28     .15       1-8     USS Heavy Hex Nut     Each     .88     .30       7/8-14     SAE Hex Nut     Each     .35     .20       #8 Lockwasher     250 pack     1.85     .90                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                         |                                  |          |         |                                  |
| 1/4-10 x 1-1/4     40 pack     1.03       7/8-9 x 8     Each     3.38     1.69       3/4-10 x 2     Flt. Hd. Bolt, Zinc     5 pack     2.08     1.00       1/1-4-12 x 2-1/2     SAE Gr. 5 Bolt     Each     3.00     1.50       7/8-9     USS Hex Nuts     Each     .28     .15       1-8     USS Heavy Hex Nut     Each     .88     .30       7/8-14     SAE Hex Nut     Each     .35     .20       #8 Lockwasher     250 pack     1.85     .90                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                         | * * *                            |          |         |                                  |
| 7/8-9 x 8 3/4-10 x 2 Flt. Hd. Bolt, Zinc 5 pack 2.08 1.00  1/1-4-12 x 2-1/2 SAE Gr. 5 Bolt USS Hex Nuts Each 1.8 USS Heavy Hex Nut Each 1.8 USS Heavy Hex Nut Each 1.8 SAE Hex Nu |                                         |                                  |          | 2.00    |                                  |
| 3/4-10 x 2     Flt. Hd. Bolt, Zinc     5 pack     2.08     1.00       1/1-4-12 x 2-1/2     SAE Gr. 5 Bolt     Each     3.00     1.50       7/8-9     USS Hex Nuts     Each     .28     .15       1-8     USS Heavy Hex Nut     Each     .88     .30       7/8-14     SAE Hex Nut     Each     .35     .20       #8 Lockwasher     250 pack     1.85     .90                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                         |                                  |          | 2 20    |                                  |
| 1/1-4-12 x 2-1/2     SAE Gr. 5 Bolt     Each     3.00     1.50       7/8-9     USS Hex Nuts     Each     .28     .15       1-8     USS Heavy Hex Nut     Each     .88     .30       7/8-14     SAE Hex Nut     Each     .35     .20       #8 Lockwasher     250 pack     1.85     .90                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                         | Elt Ud Dalt Zing                 |          |         |                                  |
| 7/8-9 USS Hex Nuts Each .28 .15 1-8 USS Heavy Hex Nut Each .88 .30 7/8-14 SAE Hex Nut Each .35 .20  #8 Lockwasher 250 pack 1.85 .90                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 3/4-10 X Z                              | Fit. Hd. Boit, Zinc              | 5 раск   | 2.08    | 1.00                             |
| 1-8 USS Heavy Hex Nut Each .88 .30 7/8-14 SAE Hex Nut Each .35 .20 #8 Lockwasher 250 pack 1.85 .90                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | 1/1-4-12 x 2-1/2                        | SAE Gr. 5 Bolt                   | Each     | 3.00    | 1.50                             |
| 1-8 USS Heavy Hex Nut Each .88 .30 7/8-14 SAE Hex Nut Each .35 .20 #8 Lockwasher 250 pack 1.85 .90                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | 7/8-9                                   | USS Hex Nuts                     | Each     | .28     | .15                              |
| 7/8-14 SAE Hex Nut Each .35 .20 #8 Lockwasher 250 pack 1.85 .90                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                         |                                  |          |         |                                  |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                         |                                  |          |         |                                  |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                         | #8 Lockwasher                    | 250 pack | 1.85    | .90                              |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | (3/16)                                  |                                  |          |         |                                  |

| end your order to:<br>II-GRADE NUT & BC<br>490 Maplelawn, S.W                       |                               | SHIPPING INFORMATION | - PLEASE PRINT CLEARLY |                                                 |
|-------------------------------------------------------------------------------------|-------------------------------|----------------------|------------------------|-------------------------------------------------|
| Wyoming, Michigan 49509<br>Telephone: (616) 538-9900                                |                               | Complete Name        |                        | ORDER TOTAL                                     |
| I certify that the goods purchased are for farm use only and exempt from all taxes. |                               | Complete Address     | City                   | \$                                              |
|                                                                                     |                               | State                | Zip Code               |                                                 |
| Customer's Signature                                                                | Farm Bureau Membership Number |                      |                        | Check here if you wish to receive               |
|                                                                                     |                               | Phone                |                        | the regular merchandise list and<br>order form. |

## DEPENDABILITY.

Jim Abplanalp Jack Alexander Nevin Alexander Joan Allison Hugh Anderson Marty Anderson Oscar Anderson Terry Anderson Ron Andrews Art Anguiano Peter Apostle Jim Armbruster Fred Arnold Ron Artecki Keith Auten Linda Badour Susan Bahs Ted Balzer Danny Bates Craig Beattie Rod Bebee Larry Becktel Hal Beedle David Bellingar Don Bellows Noble Bertalon Mary Best Leon Bigelow Michael Bogart **Bob Bogart** Rick Borup Pat Boulton Mike Bradshaw Jim Brake Glynn Brewer Larry Brewer John Brooks Larry Brossia David Brown Wayne Brown Wayne E. Brown Art Buckley Mike Burke Matt Bush Tom Cain Loren Carlisle David Carlson Susan Carlson Richard Carrico Jim Carson Duane Carter Tom Carter Bruce Childs Bob Chrisman Larry Clark Junior Clemens Vern Clemens Cris Cone Bill Conway Dennis Cook Roy Cook Jim Cooper Lew Cooper Bill Copi Cheryl Coscarelli Jim Couchenour Bob Cowing Don Crane David Crawford Dan Croel **Bob Curtis** Dave Dagwell Ann Davis Jerry Davis

Darl Daw Jerry DesRochers Jerry DeVries Keith DeZwaan Phil Dieck Jim Dolezal Ted Dotts Dan Doucette Jerry Douglas Emmett Dovick Marty Dumont Dan Duncan Chris Dunckley Dorrance Dunham Jack Dykstra Margaret Dziadziola Charlie Elzinga Dan English Michael Fallon Gary Feerick Dale Feldpausch Daryl Feldpausch Leon Feldpausch Gary Feneley Roger Fessenden Wayne Fish Jim Fitch Norbert Forbes Gayle Forner Kim Frank Ken Franks Bill Frazier Thomas Frazier Terry French Tom French Larry Frisbie Dan Gabara Tom Gambrell Rus Gardner Adrian Gauthier Ron Gibson Chris Girard Steve Green Harold Grevenstuk Jack Griffin Gary Grinwis Carl Gustafson Vic Hainline Jim Hardy Howard Harshbarger Mike Hausler Paul Heinrich Jeff Hendley Ron Hicks Herb Hileman Patrick Hinde Larry Hinman Clayton Hisler Scott Hisler Peter Homik Mark Hop E.J. Horricks John Hubbel Gary Huebler Steve Huff Dave Hufstedler Kevin Ingleston Bruce Irish Mike Jacobson Duane Jasinski Paul Jefts Richard Jensen

### We have 400 names for it.

Jaime Jepsen David Jerick Dale Johnson Daryle Johnson Ed Johnson Mark Johnson Ed Jonaitis Bill Jones Mary Kartes David Katt Don Keim Ted Kelsch Paul Kemp Pat Kennedy Steve Keswick Bob Keyes Jack Kieft Daryl King Colin Kingsbury Kim Klebba Dwayne Klein Kevin Klemet Henry Kluger Dave Kolacz Lowell Korfmacher Walt Korfmacher Marcia Korwin Sylvia Kovacs-Hicks Robert Kragt Max Kreger Mike Kremers Jerry Kroll

Steven Kroupa

John Kugler Ben Landheer Eileen Lange Ron Lapland James Leonard Brian Lietzau Liz Lighthall Ron Lighthall Dallas Lincoln Kent Lincoln Todd Lincoln Jim Lint Ken Lomax Joseph Lopez George Lord Bob Luxmore Ray Marske Linda Martin Lee Ann Masse Thomas Matthews Jack McAvoy Jerry McBride Bob McCann Bill McClelland Brian McCluskey Al McCool Larry McEvers Keith McKenney Tom McNeely Dick Messing Bob Meyer Ken Michael Rich Michalak

Gene Mill Craig Miller Doug Miller Kevin Miller Mark Millspaugh Jim Milstein Paul Misson Gordie Moeggenborg Jeff Mohney Dan Mohr Rusty Moore Larry Morgan Dick Moulton Larry Neil Robert Nelson Todd Nelson Jeff Neumann Phil Nickerson Thomas Oatman Ed Oeschger Larry Oldford Keith Oldham Herb Olson Tom Olvitt Steve Orlowski Tom Paige Tom Pallas Mark Patterson Mark Pearson Gary Penn Gerald Perkins Keith Peters Kathy Peterson

Shawn Pipoly Fred Plamondon Steve Playter Marlene Pletcher Bill Plunkett Terry Pontz Mike Pope Bill Porritt John Queen Dick Randall Don Read Dorothy Ream Eric Reed Nancy Rees Gene Reitz Don Reyers Bill Rhode Larry Robinson Duane Robison Mike Rodriguez Gary Rogers David Rowe Marty Rudlaff Rick Rudrow Reid Ruggles Robert Rushton Rod Ryder Ed Samborn E. Duane Sanford Dick Schaefer Bob Schafer Debbie Schmidt Tony Schmitt Dick Schneider Midge Schultz Marvin Schwab Victor Schwab Carl Seestedt Dan Sell Harris Seymour Al Sharp Bob Shelden Barb Sheldon-Bernard Jeff Shields Max Shinabery Ron Sicken David Siegers Terry Slocum Dennis Smiertka Roger Smit Bruce Smith Greg Smith Dick Smith Joe Solitro Bev Spencer LaVerne Spotts Bob Stadt Janet Stark Dennis Starner Vern Starr Mike Stebleton Chuck Steele Marie Steele Fred Stempky Bob St. Gordon

George Strauer

Jim Swartzendruber

Ralph Strong

Pete Swartz

Mel Sweeney

Pete Phelps Lodner Phillips

Rich Piana Lenore Pichler

Roland Sweeney Rita Szynkowski Max Tait Dale Tallman Bernie Teeters Mike Ternus Richard Theile John Thomas Scott Thomas Rich Thompson Carl Tice Dex Tiefenthal Pat Timiney Cal Timmer Charlotte Tinker Dick Tobias Jimmie Tolbert Jeff Toole Jim Toth Wally Trinklein Dwight Ulman Bill Uminn Dan Urich Dan VanDenBoom Len VanderKolk Gene VanderWall Dale VanFleet Brad VanHaitsma Leon VanMoen Larry VanNorman Dean Varty Dan Veeser Al Verlinde Cruz Villarreal Jeff Virgne Dave Vizithum Bob Vlietstra Mark Vollmar Tony Vukelich Jack C. Walker Jack R. Walker Ray Wall lla Waller Ed Waltz Lonnie Ward Scott Warren Harvey Warsen Mike Watkins Brian Weakland Ken Weaver Larry Webb Ray Weidenfeller Suzanne Weiss John Welke Dick Wenzel Ray West Steve West Vic Whipple Mike White Tim Wiechmann Bill Wilcox John Wilkins Warren Wilkinson Bob Willard Ed Williams Paul Winkel Mike Wojno Ray Wrona Rob Young John Zakrajsek Ron Zandbergen Scott Zandbergen Kevin Zedaker Jim Ziems

Your local Farm Bureau Insurance agent is a well-trained professional and an established member of your community.

If you are insured with one of the 400 agents listed above, congratulations on choosing such top quality, dependable insurance service.

If you're not insured with us yet, talk to your local Farm Bureau Insurance agent today (check your phone book or call your county Farm Bureau office). We'll protect your home, life, car, farm, business, retirement, boat, and more.

Making Your Future More Predictable



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

MICH STATE UNIVERSITY LIBRARIES SERIALS SECT EAST LANSING MI 48824 Non-Profit Org.
U.S. Postage
PAID
Grand Rapids, MI
Permit No. 380