

# RURAL LIVING

MICHIGAN FARM NEWS



Annual Report

Winter '90

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## About the Cover

In 1989, Michigan Farm Bureau attained an all-time membership high of 104,255 members. The total goal for 1990 is growth to 106,000 members.



## Of Special Interest

**Paving the Way for the Future** Support for our state's land-grant university, Michigan State University, was strengthened by the MFB *Land-Grant, Don't Take it for Granted!* campaign...page 12

**Food Safety Initiative** Food scare tactics by special interest groups prompted MFB to take the initiative in forming a Food Safety Task Force to plan information and education efforts...page 14

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

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**Editorial:** Connie Turbin, Editor and Business Manager; Kimberly Marshall 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 VanSickle, Marshall; District 3, Diane Horning, Manchester; District 4, Tom Guthrie, Delton; District 5, Mark Smuts, Charlotte; District 6, Wayne Wood, Marlette; District 7, Larry Snider, Hart; District 8, Lyle LeCronier, Freeland; District 9, Joshua Wunsch, Traverse City; District 10, Margaret Kartes, West Branch; District 11, Robert Wahmhoff, Baraga. At-Large: David Conklin, Corunna; Jack Laurie, Cass City; Faye Adam, Snover; Richard Leach, Saginaw. Promotion and Education, Holly Porter, Manchester. Young Farmers, Karen Stoneman, Ithaca.



## A Look Ahead

*(Editor's Note: The following summarizes the annual address to members by MFB President Jack Laurie Nov. 30 at the organization's annual meeting.)*

Certainly our economic future, at least in the near term, will be shaped to a large degree by federal farm legislation. I think that most Farm Bureau members feel, from an economic standpoint, the 1985 farm bill has been pretty successful. Our mission now is to take the current farm programs and build upon them so agriculture can prosper in the years ahead.

What we're looking for in the 1990 farm bill, in general, is to improve net farm income. We want to be able to take maximum advantage of market opportunities at home and abroad without government interference. And we believe that production decisions should be based on market demand, and not just the vagaries of government base acreage requirements.

The agenda we're facing for 1990 is environmentalism – including food safety and groundwater quality. If we as FB members want a 1990 farm bill

that addresses our economic needs, then it's crucial that we understand and address the environmental concerns that are surfacing at this time.

If the environmental portions of the next farm bill are so restrictive that farmers lose the opportunity to use the resources they control, then the farm bill will be a failure for farmers, regardless of the other provisions it contains.

Three out of four Americans now consider themselves to be environmentalists. I'm sure many people among you consider themselves to be concerned about the environment. How could we not be? But I think increasingly we're seeing people who are publicly willing to wear the environmentalist label, which helps translate into political action.

All of this interest in environmental issues creates tremendous opportunities for farmers. Not just challenges, but opportunities to drive home the point that farmers are the original environmentalists. Consumers want a safe and bountiful food supply, and they trust farmers to provide it.

But consumers have, I think, a different image when they visualize a big, impersonal "food industry," that in the minds of most people includes agricultural chemical companies, food processors, grocery stores – in other words the entire, diverse range of our food production and distribution system.

Farmers are not attacked directly, but their economic health is certainly wounded indirectly. I'm concerned that we're going to see more attacks on the food safety system. I'm worried that we're going to see more incidents like the Alar situation, where apple farmers lost millions of dollars because of irresponsible pronouncements from a publicity-seeking environmental group.

So what can we do? What strategy or tactics can we follow that will allow us to address the legitimate concerns of our customers, but also allow us to effectively counteract the scare tactics of food safety fanatics?

To begin with, I think we have to acknowledge that despite the overall safety of our food supply system, there are some genuine concerns that need to be addressed. For example, we need to broaden and complete our scientific information about all the chemicals used in agriculture. We depend upon a regulatory environment that will ensure consumer confidence in the food we produce and, at the same time, allow us to use safe and economically effective production tools.

That's why FB believes that legislation sponsored by leaders of the House Agriculture Committee, along with the food safety plan proposed by President Bush, are realistic proposals to improve our food safety laws. The House legislation, called the Food Safety Assurance Act, generally takes the right approach in speeding up removal of hazardous products by establishing a negligible risk standard for residues, instead of the outdated, unworkable "zero risk" criteria of the Delaney Clause. A negligible risk standard is in accordance with a National Academy of Sciences recommendation that using such a standard would make our pesticide laws more effective and reduce risks to consumers.

If, through sound scientific research, a product is found to be hazardous, we will be the first ones to support its removal from the marketplace. In fact, we support the Environmental Protection Agency in seeking an even faster pesticide cancellation process when scientific data demonstrates any kind of significant health problem.

But, it would very helpful for agriculture if more advanced warning was provided when a product was being considered for cancellation. If the grower community can be provided with some early indications that a particular pesticide tool is being investigated for possible cancellation, then farmers will be better able to assess the importance of that product, modify use patterns and collect other relevant information.

Beyond improvement in food safety laws, we need to give some

thought to the concepts presented in a report on alternative agriculture released this year by the research arm of the National Academy of Sciences. Now certainly, opponents of what we think of as conventional farming should realize that conventional agriculture is always changing and adapting to new conditions. Farmers can point with pride to the fact that chemical usage has declined in recent years, and conservation techniques have improved. So staying the course with conventional farming means agriculture will continue to change and improve its production methods. Nevertheless, the National Academy of Sciences report suggested that, in addition to our evolving conventional agriculture systems, the use of alternative farming practices holds promise for many farmers.

In other words, the report doesn't demand that we all go out overnight and become organic farmers. But it does make some very good points about government policies that restrict the use of alternative farming practices. For example, the report points to commodity programs that penalize farmers who want to try something different because any practice that reduces acreage counted as planted in a program crop, will reduce the base acreage eligible for federal payments for the next five years.

The report also stresses that many alternative farming practices aren't something farmers just get up one morning and decide they're going to do. There are trade-offs involved. Compared to most types of conventional agriculture, alternative agricultural techniques typically require more information, more trained labor, more time and more management skills per unit of production.

Of course, when we talk about alternative farming practices, we should not neglect the potential of Integrated Pest Management. IPM has a sound scientific basis and a 15-year track record in terms of saving money, protecting the environment and maintaining the quality of agricultural

product. But for IPM to become a successful tool for agriculture, it must have better defined goals and more resources devoted to it.

I think there is also a lot of merit in another recommendation made by the National Research Council: The United States should invest more than it does now for agricultural science, especially in the areas of food safety and natural resources. Clearly, farmers and society as a whole would benefit from additional research in these areas.

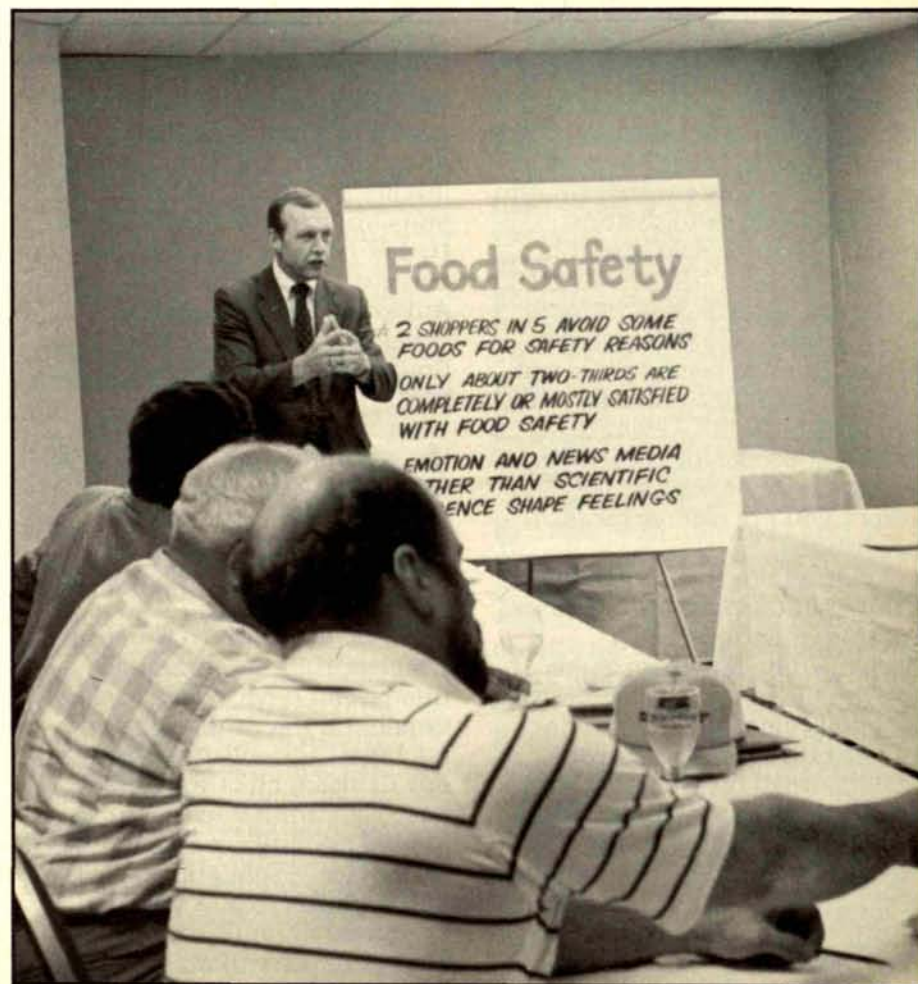
Certainly, your FB organization has an important role to play in the food safety issue. MFB is participating in a Michigan Safe Food Task Force. This group includes representatives from the Food and Drug Administration, the Michigan Department of Agriculture, Michigan State University, commodity groups, processors and retailers. The purpose of this group is to serve as a kind of think-tank to develop and share ideas about food safety, and dis-

cuss cooperative action on assuring Michigan consumers that they have the highest quality, safest food supply available anywhere.

Your county FB is an ideal proactive tool to use for telling the good news about modern agriculture. I want to especially salute the Promotion and Education program for its *Farmers Care* publicity and Speakers Bureau project. And here in the Grand Rapids area, the Kent County FB organized and trained a media response team to communicate on food safety issues.

Remember, the goal of most of us is to make a living for our families by producing a high quality supply of nutritious, safe, affordable food. We have to use chemicals to safely protect and grow our crops, but few of us have any vested interest in using chemicals just for the sake of using chemicals.

Another environmental issue that's going to be very important





to agriculture in the coming year is groundwater contamination.

We have seen a great deal of interest by the Legislature in this area. Several groundwater protection measures being considered in the state House would require testing of well water before property can be sold. Another bill provides for testing of well water for bacteria and nitrates after drilling. On the national scene, there is some talk of putting groundwater provisions in the next farm bill - even to the extent of proposing that your water would have to be tested before you are eligible for farm programs.

Once again, there are some things that farmers can do. New recommendations being developed by Michigan State University encourage farmers to test soils carefully, to monitor the nitrate value of manure being spread on cropland, and to recognize nitrates that are over-applied can leach into the water supply. In addition, the Cooperative Extension Service is issuing new recommendations for mixing and handling farm chemicals in

order to prevent contamination of drinking water wells.

The MFB Community Activities Department has available copies of a comprehensive groundwater and environmental quality self-help checklist that you can use to measure the extent of possible groundwater concerns on your farm. And, the American Farm Bureau is developing a water testing program that will be offered to state FBs.

Groundwater quality, indeed the environmental quality of all aspects of rural Michigan, is crucial to the development of an important growth sector of our farm economy, namely animal agriculture.

As we look toward the future, it's clear that the animal industry can have a very positive impact on the profitability of Michigan agriculture. We have at our disposal all of the tools necessary for a successful animal agriculture economy. To help achieve that success, FB is participating in a Revitalization of Animal Agriculture project. This program will make \$64 million available to Michigan State

University to provide renovation, refurbishment and restaffing of the livestock and poultry area at our land-grant university.

I believe with modern technology, livestock production is compatible with urban and suburban development. But farmers will again have to take an active role in supporting research on how to minimize the environmental impact of livestock production.

Fellow FB members, it is agricultural prosperity which will keep our rural areas environmentally healthy. An economically vigorous farming sector can afford to keep our air, water and soil clean, and still produce the food needed by humans on this planet.

Let's take care of the environment but, at the same time, let's not lose sight of the fact that on this planet it is still true that humans are the most endangered species. You as farmers can be proud of your role in helping to make life better, safer, healthier and more nutritious for people all over the world.

And you can be thankful you have a vehicle you can use to work together to discuss and take action on the issues affecting your industry. That vehicle is Farm Bureau. As we begin the 1990s, I call on you to join me in redoubling your commitment to the goals and philosophy of our great organization. More than ever before, being a farmer and belonging to Farm Bureau really does make a difference.

*Jack Laurie*

Jack Laurie, President  
Michigan Farm Bureau

# Farm Bureau Year in Review



Chuck Burkett  
Administrative Director

## Michigan Farm Bureau

This was a year filled with exciting activities and accomplishments in your Farm Bureau organization.

I'd like to share with you some directions for the future, and focus on the opportunities and challenges that face us in 1990. And I want to emphasize that word *us*, because the foundation of our activities is anchored in a strong partnership between the county FBs and the state organization.

Michigan Farm Bureau develops programs in order to benefit counties and those successful county activities in turn cycle back to benefit MFB. For example, in recent years MFB has worked with the counties to energize and revitalize the Community Action Group program. Strong and active Community Groups benefit counties by building a core of committed and involved members who can be tapped for local leadership activities. At the same time, a vigorous Community Action Group program provides valuable communications feedback to the state organization and as-

sists us in our efforts to educate and train future leadership.

Another good example of a cooperative effort to build leaders is the Young Farmer program. This year's Young Farmer Leaders' Conference was the biggest ever; that's a real credit to the support received from the county level. Young farmer activities provide learning, and leading, opportunities for FB members to the benefit of both the counties and the state organization.

In the future, you will see an even stronger emphasis by MFB on developing programs and activities that can help you on the county level. For instance, there will be continued expansion of the Field Comm II network. We've completed the design and implementation of an accounting package for use by counties. This will be a very positive time management tool, by cutting down the time needed to do bookwork, and by providing fast and accurate information about the financial status of your county.

More counties will also be using Field Comm's word processing system to do county newsletters. These newsletters, and the entire county information program, are another good example of a county and state partnership, in this case, a partnership working together to publicize the good news about agriculture and the FB organization.

Our new membership renewal system appears to be generating a much higher level of renewals early on in the membership campaign, which has significantly reduced the workload of county FB secretaries.

In order to harvest a field of dreams, we have to begin by planting the seeds of future achievement. Therefore, I would like to highlight some organizational groundwork that began this past year, especially as it relates to beginning the implementation of the state study committee report.

This year your MFB board of directors developed a set of long range goals based on the forecast data and recommendations of the state study committee. These goals will be the guideposts that will take your organization forward into 1995.

MFB staff developed objectives that in 1990 will move us forward in completion of the five year goals. Those objectives were adopted by the board of directors and have now been assigned to the MFB divisions to be implemented.

Goal number one states that by 1995, MFB's growing membership will be built on FB philosophy and member programs and services. Under this goal we have planned a number of organizational activities, or objectives, as we call them. They include involving at least 5 percent of our regular members in the membership campaign, providing a comprehensive county promotion package on member programs and services, and implementing a plan to offer packaged dues notice billings to all counties.

In an effort to continue making sure a FB membership is valuable to our farm families, other objectives under this goal include evaluating alternative health care options, exploring opportunities for affiliate companies to offer special programs to members, and researching the feasibility of offering a dental program to our members.

Goal number two states that by 1995, well managed and adequately financed county FBs will provide programs for member involvement resulting in positive county agricultural organizations. Our objectives under this goal include encouraging county FBs to conduct an annual planning process, providing training and growth experiences for county FB boards of directors and county secretaries, assisting in the formation of new Community Action Groups, and developing innovative county Promotion and Education projects.

Goal number three re-emphasizes that MFB will be a farmer controlled organization of county FBs. The objectives here revolve around conducting an outstanding state annual meeting each year and assisting county FBs in their efforts to involve active farmers at county annual meetings.

Goal number four states that by 1995, all programs of the MFB Family of Companies will support the organization's mission statement. To that end your state board approved an objective specifying the evaluation of the employee orientation program to ensure that everyone working for the FB family knows, understands and promotes the mission statement. Another objective calls for MFB to assist county FBs with necessary information and training for new county board member orientation.

Goal number five deals with the image of your organization, by specifying that by 1995 MFB will project an image of an action organization addressing issues on the state and local levels.

Our objectives for this important goal include offering coordinated advertising and promotional material to county FBs, providing county FBs with expanded local media and information-related service support, expanding our network of well-trained and articulate leaders at the state and county level, promoting the new FB logo and image, and encouraging county Promotion and Education committees to carry out issue-oriented activities.

Goal number six states that by 1995 the MFB Family of Companies will project a quality image of physical facilities consistent throughout the state. Our objectives here focus on effective use of the FB logo and colors.

Goal number seven notes that by 1995 MFB will utilize efficient technologies to advance organizational objectives through effective communications. You saw the results of one objective for this goal, with the presentation of a slide tape of FB highlights shown at most county annuals this past fall.

Other objectives for this goal are increasing contacts and services for major market news media, making the *Rural Spotlight* videos more available to Community Action Groups, and conducting a communications audit to ensure effective and efficient internal and external communications.

Goal number eight specifies that by 1995 MFB will provide county and state leadership development programs to increase the opportunities for involvement of members. Activities and objectives in this area include conducting a conference that provides leadership development and personal growth training for all FB members.

We are also in the process of planning and implementing an intensive leadership development program.

And during this next year, your organization will coordinate a training program for all committee people and chairmen at the county and regional level.

Goal number nine deals with commodity and economic activities, by emphasizing FB's leadership role in developing, organizing and executing strategies to resolve commodity and economic issues.

Our objectives here include providing leadership and coordinating related commodity activities involving other agricultural groups and conducting research to expand effective marketing opportunities for members, especially in cooperation with our affiliate, the Michigan Agricultural Cooperative Marketing Association (MACMA).

Also in the coming year, FB plans to develop an active commodity program for use by all county FBs. Your organization will also implement the American Farm Bureau Market Master program for the benefit of FB grain and livestock producers.

Political action is the focus of goal number 10. It specifies that by 1995 the MFB Political Action Committee will be the most effective tool for surfacing, identifying and electing Friends of Agriculture. To that end, your organization will be strengthening the criteria for designating Friends of

Agriculture, developing a candidate surfacing program for use in the 1990 elections and conducting a series of training meetings for county Candidate Evaluation committees.

One of MFB's greatest strengths has been in the area of public affairs. So goal number 11 states that by 1995 MFB will be recognized as the most effective organization influencing agricultural issues. Our objectives here include implementing the National Legislative Action Program developed by the AFBF. Other objectives, partially accomplished with the launching of the *Legislative Update* newsletter, noted that FB will develop a system to keep key FB agricultural leaders informed on legislative accomplishments, and generate action oriented communications on legislative issues.

Once again, it's important to emphasize that county FBs are a

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***County Farm Bureaus are a crucial component of MFB's recognition as a strong and effective voice of agriculture. The legislative activities that you support on the county and state level directly benefit your economic well being.***

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crucial component of MFB's recognition as a strong and effective voice of agriculture. The legislative activities that you support on the county and state level directly benefit your economic well being.

Goal number 12 covers the crucial area of financing your organization. By 1995, FB will be financed by a mix of membership dues, promotion revenues and



profit center receipts which will enable it to offer quality services and have in place a one year operating equity reserve.

To that end, organization objectives for this year include increasing the advertising revenue in the *Rural Living* magazine, researching the feasibility of joint venture activities with other state FBs, and studying grant opportunities as a means of providing increased funding.

I believe that your organization is in a good, solid financial position. Thanks to new membership growth, and a commitment to use Life Insurance Company dividends, FB is well positioned to accomplish, by 1995, that vital goal of having a one year reserve.

Goals and objectives planning can be very beneficial for county FB operations as well, and our staff is ready and eager to assist you in your efforts in that area.

Many of you are aware of the significant changes in our Group Purchasing program. At its October meeting, the Group Purchasing board of directors approved the elimination of the tire and battery program. But, tire and battery dealers will be offered an opportunity to join up with Farmers Petroleum in order to continue offering these types of products.

The Group Purchasing steel program is alive and well. A new vendor agreement will put more steel inventory out there in the counties to ensure ready access to this top quality product.

It appears Group Purchasing will complete 1989 in its best financial shape ever. This program is well positioned to operate as designed, helping to provide a significant economic benefit to FB members.

MFB President Laurie has said the food safety issue will continue to be on the front burner in the coming year. MFB, in addition to participating in the Michigan Safe Food Task Force, formed a food safety committee chaired by Ken Nye, director of our Commodity Activities and Research Division. You can be sure that your organization will be in a leadership role in providing ammunition you can use to fight

this ongoing battle for the hearts and minds of consumers.

Michigan State University, our land-grant institution, will also be a major player in the food safety controversy.

Last year, we waged an all out effort on behalf of our university, using the slogan, *MSU Land-Grant, Don't Take It For Granted*. Not all the results of that ongoing campaign are easily visible today. But, as we head into the future and begin tackling the tough issues facing the agricultural industry, farmers will begin harvesting the benefits of our land-grant campaign, benefits in the form of an even closer working relationship with university staff and scientists.

No list of challenges facing agriculture could fail to include the cost of health care insurance. One ray of hope in this area is that there appears to be a trend that health insurance costs are coming under control.

FB staff is working very hard to make sure that your health care plan is well managed and cost effective. We are exploring a plan to form a Health Insurance Department within the Field Operations Division. This may involve taking over some of the billing operations and other functions now done by Blue Cross and Blue Shield. And we hope it could result in some cost savings and better service.

Let me conclude, then, by once again noting that the success of your organization in the coming year depends upon all of you making a difference. You can be proud of the outstanding, professional staff that works on your behalf. But these dedicated men and women are just one part of the equation of accomplishment.

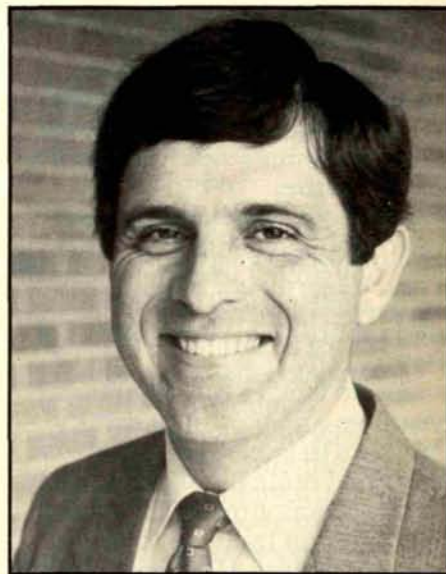
The involvement of you as county leaders is crucial to achieving the goals we have set for our organization and industry.

All of you must continue to cultivate good two-way communications, with your county members through Community Action Groups and boards of directors, and with your state organization through your district directors, your regional repre-

sentative and through forums like the Council of Presidents and the 1990 series of Cabinet Meetings.

In the coming year, you'll need to pay special attention to local issues and being part of your community power structure. As the federal government continues to push programs back down to the state and county level, it becomes more and more important that an organization like the county FB be in place to represent the view of farmers and to represent them on issues like zoning, education, transportation and environmental quality.

A strong base of committed leaders, active in a strong, influential organization like FB, can make a real difference in improving the economic and social well being of rural families.



John Feland  
Executive Vice President  
Chief Executive Officer

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

**F**armers Petroleum Cooperative, Inc., is moving into new trade arenas as outlined in last year's *Rural Living* annual report issue.

Our new convenience store and expanded service center at Emmett was completed during the last year. While we are still adjusting to this new way of

doing business, the concept is already reaping rewards. Once this operation is running smoothly, we can then carry that market knowledge to other trade areas.

Our new propane division, while somewhat delayed in getting started, is expanding very well at our Caro Service Center. We are gaining wide acceptance with our program and are now poised to expand into other areas of the state.

Other developments during the past year dealt with three major contingent liabilities on our balance sheet. The loose ends on the bankruptcy of the ECI cooperative refinery in Chicago have been gathered and the books are all but closed on that issue.

Another large issue with the Department of Energy has been settled in your cooperative's favor. The last issue, which deals with the IRS, has developed to a point where our attorneys feel that we are in position for favorable settlement. Having these three large contingencies out of our daily vision certainly gives our staff a new perspective of the future.

Strong volumes in all areas of operation have provided FPC with the ability to cover both ordinary and unusual expenses and still report an after-tax profit of \$179,000.

As we look to the 1990 fiscal year, we are looking at several avenues to serve the farmers of our great state more effectively. We are committed to providing quality farm inputs at fair and reasonable prices. We will always be searching for means and methods to improve our offering to our members.

We are very appreciative of the support of our membership during the past year and look forward to developing a better relationship with each member in the coming year.

## Farm Bureau Insurance

The Farm Bureau Insurance companies saw a lot of change in 1989, but our commitment to serve Farm Bureau members remained as solid as the day we were founded in 1949.

For the first time, FB membership has been made a requirement for auto insurance policyholders in Farm Bureau General, one of our two property-casualty companies. Farm Bureau Mutual has had the membership requirement since 1949.

Progress also continues on our new corporate plan, which calls for expansion into targeted suburban markets. This plan, recommended by the MFB state study committee, recognizes the growth and profit potential in marketing our insurance products to these communities. Our Homeowners insurance program is undergoing important changes to better penetrate new markets as well as our primary markets.

The increased revenue from these new markets will help enhance the financial stability of both FB Insurance and MFB. Several new insurance offices are being opened as the result of the plan.

Our portfolio of quality insurance products was also enhanced. We added a new boat insurance program, and two new life insurance products, including a term life insurance policy offering large amounts of coverage (even \$1 million and more) at low cost.

Offering Federal Crop Insurance to Michigan farmers continues to be a high priority for us. Our agents wrote over 4,500 new crop insurance policies in 1989, compared to 542 the year before.

In fact, one-third of the crop insurance in Michigan was written by our agents in 1989. More than 130 agents (a third of our agency force) are now trained to sell and service Federal Crop Insurance.

In our life insurance operation (FB Life and FB Annuity Co.),

1989 premium topped \$47 million as of Oct. 31, an increase over the previous year's pace. September was a record-breaking month, with more life insurance sold than in any previous month in our history.

More good news: For the 14th year in a row, Farm Bureau Life has earned the highest possible rating (A+, Superior) from the A.M. Best rating firm.

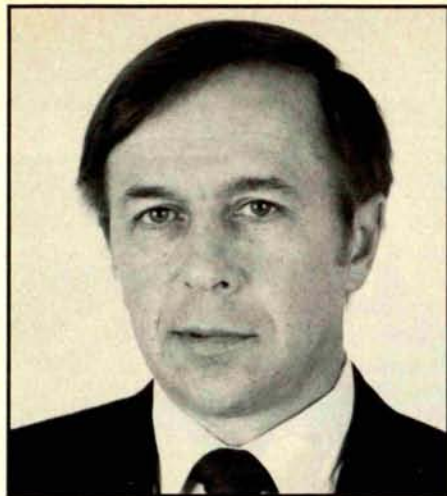
Our two property-casualty companies (Farm Bureau Mutual and Farm Bureau General) produced over \$128 million in total premium in the first 10 months of 1989. That represents an increase of 8 percent over the same period in 1988.



Larry Thomas  
Executive Vice President

We are also proud to say that we aided our sister Farm Bureau in North Carolina, which needed help handling the deluge of claims resulting from Hurricane Hugo. We sent six adjusters.

Also in 1989, we entered into partnership with the Michigan High School Athletic Association to sponsor statewide championship playoffs and provide scholarships for outstanding scholar-athletes.



Noel Stuckman  
General Manager

## Michigan Agricultural Cooperative Marketing Association

Seven divisions and the American Agricultural Marketing Association (AAMA) Apple and Red Tart Cherry Programs were operated during fiscal year 1988-89. The Kraut Cabbage Growers Division and the Fowl Marketing Division were not active during the year.

The Michigan Processing Apple Growers Division continues to represent members in negotiations with processors for prices and other terms of trade as an accredited association under the provisions of P.A. 344. The marketing committee established 1988 crop prices higher than the previous year. The gross value of processing apples was a record high \$42 million for Michigan. The division ended the year with a net positive margin and the MACMA board of directors declared nonqualified patronage. The 1989 prices were agreed upon without arbitration and are slightly lower than last year's prices.

Our success in causing the U.S. Customs Bureau to implement the country of origin labeling requirement should assist in getting processors to utilize a greater amount of domestically produced apple juice.

The Michigan Asparagus Growers Division established a base price of 57 cents per pound

with cash payment terms on a simplified grade standard for the 1989 crop.

The Red Tart Cherry Growers Division continues to deal with oversupply and the resultant low prices to growers. The 1988 crop was down in size sufficiently that grower returns increased to about 20 cents per pound. The marketing committee recommended that growers receive 25.5 cents for their 1989 crop. Growers passed, by a large majority, the continuation of the P.A. 232 Red Tart Cherry Information Program for another five years. A proposed new federal marketing order was submitted to the U.S. Department of Agriculture (USDA) in July.

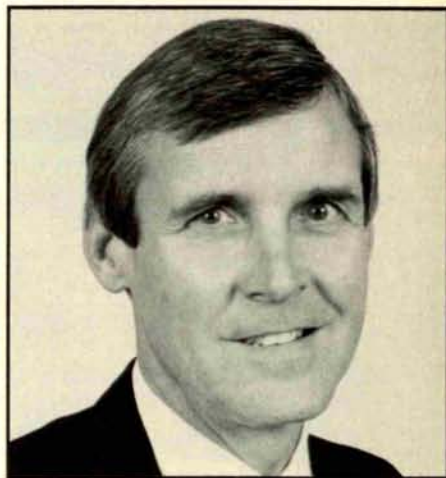
The Michigan Plum Growers Division recommended an 8.5 cent per pound base price for the Michigan crop in 1989. Prices paid this year ended up in the 5 cent to 6.5 cent range. This was especially disappointing to our committee since the carry-over was low, new crop was down and the division successfully encouraged the USDA to purchase over 100,000 cases of canned plums.

The Feeder Pig Division is the largest marketer of feeder pigs in Michigan. The division sold 85,500 pigs, which was down 12 percent from the previous year's record volume. The 1988 drought caused unprofitable prices, and, in turn, a reduction in members' production.

The Direct Marketing Division markets superior quality food products to FB members through their county FBs in Michigan and in 15 other states. Total direct marketing sales for the fiscal year was \$1.6 million, which was 12 percent more than the prior year. For the current year, the division is operating at a profit and better than last year. Closer working relationships have been developed with the county FBs and increased participation by the counties has resulted.

The Michigan Certified Farm Markets Division operated on a reduced scope, serving 31 members who operate retail farm markets. Member services were provided to assist markets in en-

hancing the profitability of their markets. The MCFM Operations Committee is working to revitalize the organization to provide services to members that meet their current needs. The use of an integrated pest management certification program on a statewide basis to attract customers and improve sales is being studied.



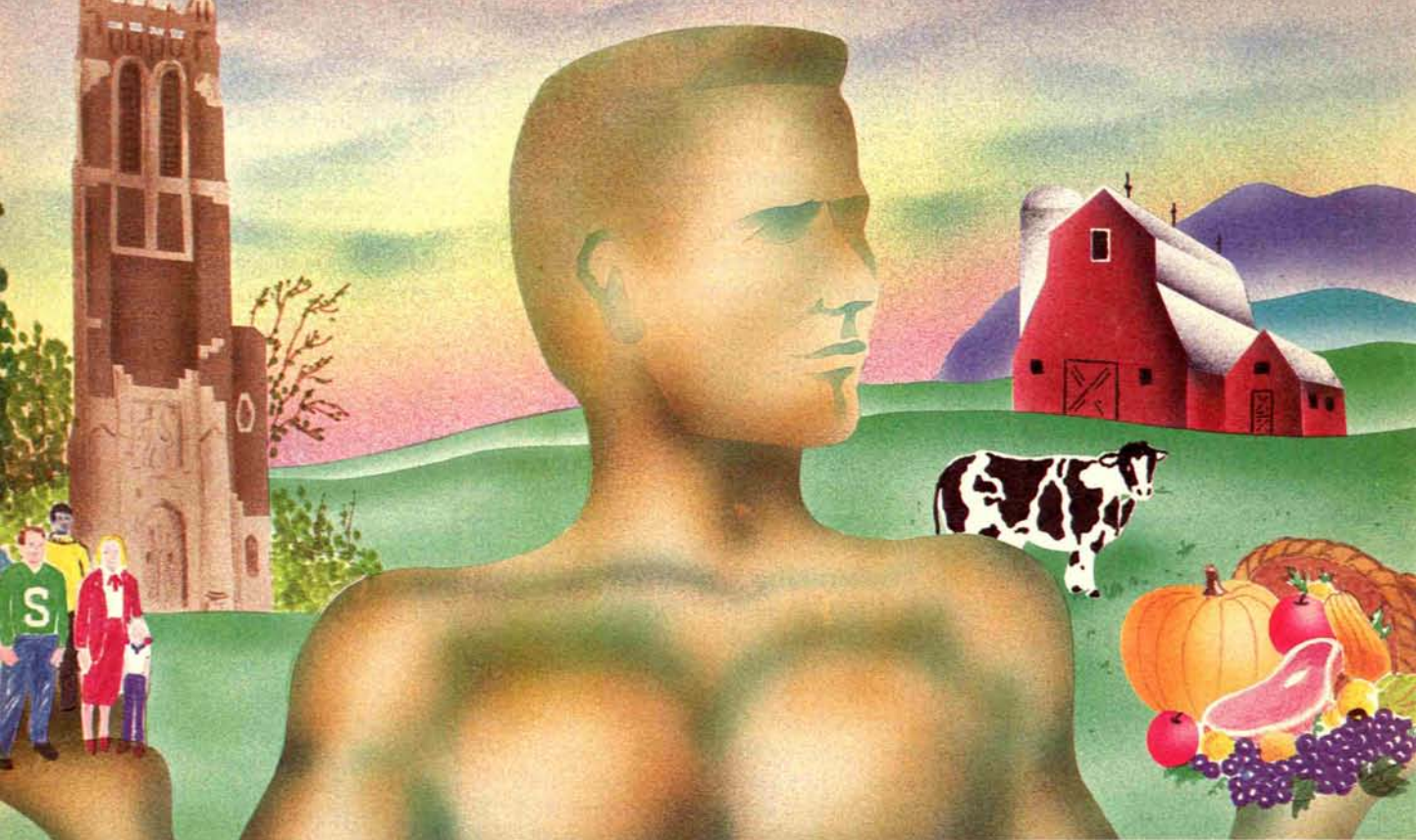
Richard Morgan  
General Manager

## Corporate Services, Inc.

Corporate Services, Inc. (CSI) begins its fifth year of service to the Michigan Farm Bureau Family of Companies on Jan. 1, 1990.

The mission of CSI is to provide quality, cost effective administrative and support services. It provides services through eight departments: Human Resources, Information Processing Services, Mailing/Billing and Messenger Services, Warehouse Services, Purchasing Services, Meeting and Travel Planning Services, Controller, Facility and Building Services, and Printing Services.

Although CSI does not provide services directly to the Michigan farmer, it does so indirectly working behind the scenes for MFB, FB Insurance, MACMA, Farmers Petroleum, Farmers Crude Production Co. and Group Purchasing. CSI is excited about our family's ability and record of successfully serving Michigan agriculture and accept with pride its role in assisting in that effort.



## *Paving the Way for the Future*

On the campus of Michigan State University there are many plaques, largely ignored by the thousands of students, faculty and visitors who pass by them. Each plaque is unique, inscribed with a piece of history. Preserved in metal or stone to last for decades, these bits of history are there to tie the present with the past, to pave the way for the future. One such plaque honors the site of College Hall:

*Michigan State University  
Founded 1855*

*On this site stood College Hall, first building in the United States erected for the teaching of scientific agriculture. Here began the first college of its kind in America, and the model for Land-Grant colleges established under the Morrill Act of 1862. This act granted lands for the endowment of colleges to provide for "liberal and practical education...the several pursuits and professions in life."*

*By Kimberly Marshall Neumann*

A natural partnership formed over the past 70 years between MSU and Michigan Farm Bureau. But, as with many long-time relationships, things had fallen into a comfortable cycle. MSU needs state and federal funding to keep its research, resources and communications efforts current. MFB would lobby for more, much needed funds for MSU, its Cooperative Extension Service (CES) and Agriculture Experiment Station (AES).

In recent years, this comfortable cycle became more difficult

and not so comfortable. With an increasing number of requests from other programs for a decreasing amount of money available from the Legislature, MFB and MSU had to take a hard look at their needs and how to get the necessary funding to provide the services that the agriculture industry and general public had come to take for granted.

After some brainstorming sessions, a special MFB committee, with liaisons with MSU, decided that it was time to remind the public and legislators what it is that MSU stands for and what

Michigan industry and the consumer public receives for the tax dollars allocated to MSU, CES and AES.

*MSU Land-Grant, Don't Take It For Granted!* became the slogan and plans were made to let the public, legislators and FB members know what MSU was doing for them.

A video interview with MSU President John DiBiaggio on the importance of the land-grant philosophy was shown at cabinet meetings and at the MSU dean's luncheon during Agriculture and Natural Resources (ANR) Week at MSU.

Lapel stickers and informational cards were designed and printed. They were distributed throughout the year at cabinet meetings, Lansing Legislative Seminars, Young Farmer Leaders' Conference, Michigan Live Stock Exchange annual meeting, ANR Week attendees (distributed by participants of the concurrent FFA convention), Ag Expo and Summerfest '89.

Lansing Legislative Seminar participants used the informational cards and lapel stickers to reinforce concerns they discussed with their legislators. The legislators were also given copies of the cards and a lapel sticker to wear.

MFB President Jack Laurie emphasized importance of our land-grant university at many speaking engagements, including Young Farmer Leaders' Conference, news backgrounders in the Northeast and Saginaw Valley regions and on the WJR Focus radio show.

The spring issue of *Rural Living* was devoted to MSU activities and achievements. The President's Message column emphasized the *MSU Land-Grant, Don't Take It For Granted!* theme. Feature stories on research, resources and revitalization highlighted past contributions to agriculture and consumers and the need for support from the Michigan Legislature and the agricultural community to ensure the future of MSU's College of Agriculture and Natural Resources, CES and AES.

To round out the content of the spring issue, MFB policies supporting MSU and its research and communication efforts were highlighted.

The Community Action Group discussion topic in the spring issue was also on the importance of our land-grant university. For added weight to the topic, Gratiot County FB member Karen Stoneman and President DiBiaggio were featured in the discussion topic segment of the April *Rural Spotlight*.

Copies of the spring *Rural Living* were distributed to the MSU board of trustees, legislators and other state FBs.

On the county level, several celebrations were organized to recognize the importance of the CES on its 75th anniversary. One of the largest celebrations was held in Sanilac County, organized by a team of FB members led by Sanilac County Information Chairperson Grace Temple. The 225 guests were greeted by host Wayne Wood, MFB vice president. The day's events included appreciation presentations, tours of different farms and a Michigan products buffet - highlighted by a roasted

hog. In attendance were county FB members, county and state CES personnel, representatives from the governor's office, news media, MSU dignitaries, state legislators, and agricultural and community leaders.

MFB's support for MSU does not end in 1989. Plans for continued partnership go into the 1990s, including the recently completed funding for the Elton R. Smith Endowed Chair (see related article). The slogan and belief: *MSU Land-Grant, Don't Take It For Granted!* continues.



## MFB Announces Completion of Funding Drive for Smith Endowed Chair

Michigan Farm Bureau President Jack Laurie announced on Nov. 27 the completion of a three-year fund drive for the establishment of the Elton R. Smith Endowed Chair for the study of food and agricultural policy at Michigan State University in the College of Agriculture and Natural Resources. The effort, which solicited contributions and pledges totaling nearly \$1.2 million, was completed with the combined pledge of \$100,000 received from county FB organizations and individual contributors. Laurie made the pledge presentation to MSU Dean of Agriculture and Natural Resources James Anderson.

The endowed chair is named for Kent County dairy farmer Elton R. Smith, who served as MFB president from 1964 until his retirement in 1986.

Anderson hailed the achievement as representing "the strong partnership between the university and Michigan Farm Bureau and recognizes Elton Smith's long term leadership and contributions to Michigan State University."

Smith, who was present for the ceremonies, told the audience of FB and university leaders, "I have said that I owe my career to two organizations: Michigan Farm Bureau and Michigan State University. I don't think there's anyone here tonight who feels more pride than I to see this accomplished. It has been my experience that with the university providing the information and research and Farm Bureau providing the action, we really get things done. I don't think any other state FB in the nation has as good a relationship with the land-grant university."

The Smith Endowed Chair is the 13th endowed faculty position to be established at the state's land-grant university.

# MFB Takes Food Safety Initiative

By Connie Turbin

**P**oison in the pantry? Blight in the bin? That's what food safety extremists would have you believe as they challenge the use of agricultural chemicals in food production.

How successful have they been?

According to Ken Nye, director of the Michigan Farm Bureau Commodity Activities and Research Division and chairperson of the organization's food safety committee, in 1989 the state and national Farm Bureau organizations have dedicated considerable resources to combatting the food scare claims of groups such as the National Resources Defense Council (NRDC).

"Hundreds of hours have been spent responding to these attacks - from the Alar scare in early 1989 to no-BST (bovine somatotrophin) pledges by some supermarket chains to EBDC fungicide cancellations," said Nye.

State and county FB leaders were on the front line of the Alar controversy when it erupted in March following the CBS broadcast of a *60 Minutes* segment entitled, "Intolerable Risk." In that broadcast, CBS publicized claims by the NRDC that apples and apple products were endangering public health, particularly that of very young children.

"On the Tuesday following that broadcast, we had over 100 farmer members in Washington, D.C., attending the annual Washington Legislative Seminar," recalls MFB President Jack Laurie. "The Alar issue was so hot that it all but dominated our discussions with our congressional representatives and was certainly the foremost thing on the minds of the media covering our lobbying mission.

"We were fortunate to have the resources of the American Farm Bureau at our disposal in responding to these questions and that our contingent of farmers in the nation's capital included several knowledgeable

and articulate apple growers. These leaders did an excellent job of responding to both the congressmen and to the public in this national forum."

Nevertheless, producers around the country were disheartened as they watched sales of fresh and processed apples drop. Farm marketers, in particular, felt alarm as one call after another came in from their customers asking for assurances that the apples and apple cider they had purchased at their markets were not treated with Alar.

"We had seen the market effects of food scares in the past," said Tom Butler, manager of the Apple Division of the Michigan Agricultural Cooperative Marketing Association. "Cooperating with the Michigan Farm Bureau, we pulled together as much solid scientific information as we could about Alar use frequency and amount, tolerance levels, and handling. That information was released to the news media in fact sheets, in news releases and at a special news conference following the second *60 Minutes* segment, 'What About Apples?'"

By early summer, the scare had subsided and apples sales, while seriously damaged, were recovering. But the quiet on the food safety front would not last long as reports reached the public of supermarket pledges to



ban dairy and meat products from BST-treated cows. There was speculation that the Environmental Protection Agency (EPA) would ban or cancel an entire class of fungicides (EBDCs) used for fruit and vegetable production.

Because of these repeated assaults on a range of farm products, MFB and MACMA representatives acted to establish food safety task forces within the organization and in cooperation with food retailers, government agencies and ag industry leaders.

"Michigan Farm Bureau is definitely out in front in responding to the question of food safety. Our task force called for consumer research, food safety information efforts for both producers and consumers, and unified action to combat these food scares," said Nye.

Task force members were encouraged by the AFBF an-

nouncement that it would commission a top public relations firm to conduct a survey of consumers that would provide necessary data for formulating an effective information and public relations plan. Preliminary data from the survey is expected to be available early this year.

A critical factor in present and future planning, task force members agreed, would be to establish a communications link with members and representatives of Michigan commodity organizations. Taking the initiative, they called a food safety conference in Lansing, Nov. 6. Over 70 people representing commodity groups, food retailers, Michigan Department of Agriculture, Michigan State University and the agricultural news media attended the conference.

MFB President Laurie's food safety message, delivered to the Nov. 6 conferees, was reiterated

at annual meetings of the Michigan Farm Bureau and its cooperative affiliates. He reminded farmer members that food scares, lost sales and restrictions or bans on farm chemicals are a very real threat throughout the agricultural industry if each commodity group must defend its products without the unified support of the entire industry behind it.

"It will take a major effort by our total organization to defend the overall safety of our food supply system. Farm Bureau, with members producing all commodities, must provide the leadership in working in the food safety arena," he said in his annual meeting address to members of MFB's marketing affiliate, MACMA, on Nov. 28.

## ***EBDCs: Negligible Risk – Great Producer Impact***

**T**he Environmental Protection Agency's (EPA) decision to restrict a number of uses of EBDC fungicides will have a great impact on the ability of the state's farmers to produce some crops, according to Jack Laurie, president of the Michigan Farm Bureau. EBDCs (ethylene bisdithiocarbamates) are a group of relatively inexpensive chemicals that have been used for the past 40 years to destroy or inhibit the growth of fungi in certain fruit and vegetable crops, and protect harvested crops from deterioration.

In a statement to the news media, Dec. 4, Laurie stressed that FB supports the negligible risk concept in the regulatory process to assure consumers about the safety of the food supply.

"We are confident that further study and testing by the EPA will prove that EBDCs are indeed safe for use. They degrade readily in the environment and can easily be removed by washing or normal food preparation methods," he said.

Test results released in late November by the Michigan Department of Agriculture (MDA) showed that EBDC residues are seldom found in the state's food supply. The MDA laboratory recently analyzed samples of celery, carrots, apples, tomatoes, potatoes, onions and cranber-

ries. No EBDC residues were found in any of the commodities except apples and onions and those were well below the tolerance levels set by the Food and Drug Administration (FDA).

"I believe these test results should reassure consumers that they can enjoy Michigan farm products with a great deal of confidence in their wholesomeness and safety," Laurie said.

Noel Stuckman, general manager of MFB's marketing affiliate, MACMA, said that EBDCs are crucial to the production of fruit and vegetable crops in the state, which have an annual farm value of \$400 million.

"The loss of EBDCs to protect horticultural crops in the 1990 crop year will impact consumers as well as farmers. Consumers can expect both lower quality and reduced supplies coming to market. There's going to be more rotten fruits and vegetables," he said. "Farmers can expect a dramatic increase in the cost of production. The few remaining crop protection materials that will be available will be more expensive and more difficult to use. EBDCs actually reduce the overall requirements of other chemicals. Without this class of fungicides, the added reliance on alternative products could cause a build-up in resistance to certain fungi strains."

# CONGRATULATIONS

## *Young Farmer Leaders!*



**Outstanding!** Connie Kramer, of Huron County, Michigan Farm Bureau's 1989 Outstanding Young Farm Woman. She is active on the farm, in her community, commodity organizations and Farm Bureau.

**Distinguished!** Doug Darling, of Monroe County, 1989 Distinguished Young Farmer. Active county leader for Farm Bureau and local government.



**Winner!** Todd Williams, of Calhoun County, 1989 Discussion Meet winner. Beef and cash crop farmer and past vo-ag instructor.

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# 1988-89 FB Legislative Accomplishments

**Farm Market Signs:** Farm Bureau initiated an effort which resulted in a special pilot program allowing for the signage of farm markets and u-pick operations. Twenty-four signs were placed along I-94, on various state highways, and at rest stops in Berrien, Cass and VanBuren counties displaying a toll-free telephone number for people to call for information about farm markets and u-pick operations. The inquiries go into the Michigan Department of Agriculture 24 hours a day, seven days a week.

**Covered Loads:** H.B. 4316 clarifying the covered load exemption for agriculture in the trucking regulations became law last June. It states that farm commodities are exempt from the covering provision, however, the operator of the vehicle is subject to a penalty if the load escapes from the vehicle. FB was instrumental in clarifying the agriculture exemption.

**Liability Protection:** H.B. 4674 was signed as P.A. 449 of 1989. The bill provides stricter standards for commercial applicators of pesticides, including aerial applicators, and also requires that farmers be properly certified. A major amendment supported by FB provides that a farmer following the label instructions receives a substantial measure of protection from civil liability.

**Migrant Housing Rules:** The Joint Committee on Administrative Rules unanimously passed the migrant rules that would bring Michigan's housing rules into compliance with the federal regulations, address safety and health problems related to crowded migrant housing conditions, and set minimum space per person rather than per adult. FB supported the rules.

**Grain Insurance:** P.A. 366 provides for an assessment of  $\frac{1}{10}$  of a cent on the value of grain sold to a grain dealer, following a favorable referendum, to create a grain insurance fund. Payment is made following a

valid claim, on the basis of 100 percent of the first \$20,000 loss and 80 percent for any amount exceeding \$20,000 for dry edible beans, soybeans, wheat, oats, barley, corn and their seeds. The assessment will cease when the fund reaches \$5 million and be levied again when the fund drops to \$3 million. FB supported an amendment which required a referendum would only be called if 10 percent or 2,000 commodity producers presented a petition to the director of the Michigan Department of Agriculture (MDA). FB worked with the MDA to develop an acceptable petition and has been actively seeking grower signatures.

**Field Sanitation:** The Michigan Field Sanitation rules became law last June. The rules apply to any farmer using field labor for time blocks of more than three hours. FB supported the following amendments for when a farmer employs less than 11 workers: family members exempted, hygiene education is not required, employees may use the same water as the farmer uses, specific temperature and volume requirements for water exempted, employees may choose to bring their own water, and employers with less than 11 employees have the option of providing transportation to a toilet facility within five minutes distance. The employees may use their own vehicle. The field sanitation package also exempted all agricultural employers from the licensing and permit requirements of the Water Haulers Act and from well inspection fees on wells used to provide water to employees.

**MSU Appropriation:** The Legislature approved a 4.7 percent increase for Michigan State University. The Agricultural Experiment Station and Cooperative Extension Service were funded as separate line items and received a 4.6 percent and 5.4 percent increase respectively. FB was actively involved in the appropriations process.

**MDA Appropriation:** The Michigan Department of Agriculture budget was increased by 11.2 percent for a \$31.5 million total. The Legislature also appropriated an additional \$2.5 million for food safety, which included testing equipment, state laboratory personnel and additional staff.

**Bridge Weight Limits:** S.B. 127 was passed and became P.A. 173. The legislation will allow local police officers to enforce posted weight limits on rural bridges and increase fines for weight violations. FB was instrumental in getting an amendment which exempts implements of husbandry and allows movement over rural bridges of trucks necessary to the operation of a farm.

**Animal Industry Act:** S.B. 511 was a rewrite of the Animal Industry Act and regulates the transport, movement and testing of all livestock and poultry. FB supported the final bill which was signed as P.A. 449.

**Anhydrous Ammonia Reclassification:** FB successfully opposed an effort by the U.S. Department of Transportation to reclassify anhydrous ammonia as a poisonous gas. Instead, DOT decided to retain the present nonflammable gas classification for anhydrous ammonia and require the words *Inhalation Hazard* to be stamped on shipping papers and containers.

**Diesel Fuel Excise Tax Rule:** Last spring the IRS proposed diesel fuel distributors must collect 15 cents per gallon excise tax unless one-third or more of their sales were bulk sales (250 gallons or more) to off-road users. A modified rule was approved which enables a distributor to sell diesel fuel tax-free if at least 30 percent of sales are bulk for off-road users or 50 percent of the diesel fuel sold on a volume basis is to tax-exempt, off-road users provided there is a minimum of 500 sales per year; or 70 percent of the volume is sold to tax-exempt users.

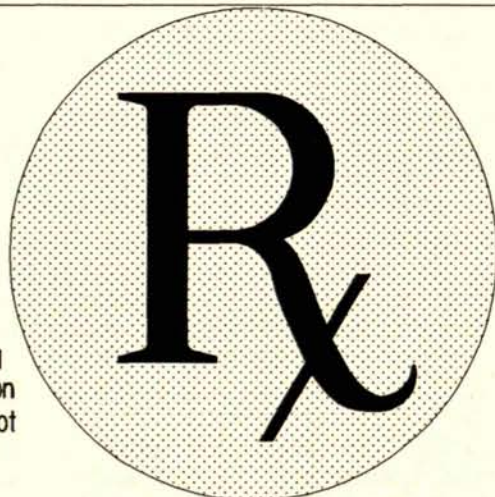
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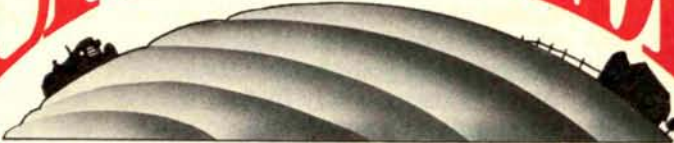
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# RURAL LEADER



*A Publication of the Michigan Farm Bureau*

Volume 9 Number 1 January 1990

## *Active Annual Meeting Agenda in Grand Rapids*

The annual meetings of Michigan Farm Bureau and two of its affiliates, Farmers Petroleum Cooperative and the Michigan Agricultural Cooperative Marketing Association, opened Tues., Nov. 28, at the Grand Plaza Hotel and Grand Center in Grand Rapids. The four-day event which included policy making sessions, election of directors, educational seminars, awards program, and trade show ended Fri., Dec. 1.

Action started Tuesday morning with the FPC annual meeting. MACMA delegates conducted their annual meeting in the afternoon. A luncheon, hosted by FPC and MACMA, featured Randall Torgerson, administrator of the Agricultural Cooperative Service, U.S. Department of Agriculture.

The Tuesday afternoon schedule also offered members and guests a choice of educational seminars on a variety of topics, including food safety, groundwater quality, wildlife crop damage, pesticides, BST, commercial driver license regulations and time management.

County presidents and membership campaign workers celebrated MFB's 1989 all time membership high and kicked off the 1990 membership campaign at a Tuesday evening banquet. Olympic Gold Medalist Greg Bar-

ton was the special guest speaker.

MFB's political action committee, AgriPac, sponsored its annual morning breakfast fundraiser on Wednesday. Retired naval officer and former Vietnam prisoner of war, Charlie Plumb, was the featured speaker.

County FB delegates began consideration of proposed policy on Wednesday morning. Before adjourning on Friday, more than 150 policy resolutions on state, national, and international issues and the MFB organization were presented by members of the 20-member State Policy Development Committee for consideration by the delegate body. Resolutions dealing with national and international issues, adopted by the delegates, are submitted to the American Farm Bureau Federation for consideration at the national annual meeting in Orlando, Fla., Jan. 7-11.

Other Wednesday highlights included Young Farmer competition for state titles of Distinguished Young Farmer, Outstanding Young Farm Woman, and Discussion Meet winner; and the annual banquet. The banquet program included presentation of the Distinguished Service to Agriculture award and an address by economist Barry Asmus entitled, *Forecasting Trends, Predicting Farm Prices, and Other Economic Fables*.

On Wednesday, delegates welcomed Gov. James Blanchard. On Thursday, the organization honored recipients of the MFB Agricultural Communicator of the Year awards for print and electronic media. Election of directors representing odd-numbered districts and one director at-large took place in the afternoon. In the evening, award winning county programs were in the spotlight as county FB presidents were called to the stage of the Ambassador Ballroom to receive recognition for gold star, silver star, or merit programs. The program was followed by a fun night with casino games and dancing in the Welsh Auditorium.

Delegate action was completed on Friday with final consideration of proposed policies and nomination of the MFB president.



## MACMA Challenged by Food Safety Issues and Farm Labor Concerns

The need for farmers to work together to deal with the growing multitude of factors that impact our livelihoods is greater now than at any time during the 28 years our cooperative has been operating, Michigan Agricultural Cooperative Marketing Association (MACMA) President Jack Laurie told producers attending the co-op's annual meeting at the Amway Grand Plaza, Nov. 28.

Laurie highlighted food safety concerns and potential labor shortages as key challenges facing producers during the next year and beyond.

"Food safety is one of the major issues with which we must deal as it directly impacts the marketing of our commodities. Our apple division members have experienced the impact of the highly publicized Alar issue and know well what a sharp drop in demand will do to sales and, in turn, prices. We are going to see more attacks on the food safety system. We have lost the use of EBDCs (fungicides) on several crops, and the Environmental Protection Agency may cancel the registrations for additional EBDCs. Without these fungicides, we will have major problems growing what some regard as 'minor commodities' which, in reality, are major enterprises in many farm operations," Laurie said.

"Food safety affects all farmers, not just the fruit growers who happened to be involved in the first battle of a war being waged by environmentalists whose objective is eliminating the use of chemicals in agriculture. It will take a major effort by our total organization to defend the overall safety of our food supply system. The task before us is bigger than any individual commodity group can handle. Farm Bureau, with members producing all commodities, must provide the leadership in working in the food safety arena.

"Many of our members grow labor intensive crops. I see our ability to produce and harvest crops by having a sufficient labor force in future years being challenged. A new farm workers' union is being organized in the state. We must learn by the experiences of growers in other parts of the country to deal with what will be a new approach in this state. We may need to consider an H2A program for Michigan to supplement the declining number of aliens due to the Immigration Reform Act," he said.

Laurie said the 1988 drought impacted the size of last year's fruit crops, but with few exceptions did not have a significant effect on the 1989 crops of apples, cherries, plums and asparagus, which came back with sufficient production to meet demand. It did, however, sharply impact the association's feeder pig division members with unprofitable returns due to high feed prices and reduced buyer demand, he reported.

## Council of Presidents Offered Opportunity to Learn, Interact

County presidents had a great opportunity to interact and attend educational sessions during the Council of Presidents, Nov. 27-28, held in conjunction with Michigan Farm Bureau annual meeting.

The approximately 64 county presidents who attended had a special reception Monday night when they were witnesses of the official presentation of MFB's \$100,000 check to Michigan State University - fully funding the Elton R. Smith Endowed Chair.

Then it was down to business Tuesday as the county presidents heard from MFB President Jack Laurie on key issues facing Farm Bureau in 1990 and a national perspective from American Farm Bureau Federation Vice President Harry Bell.

MFB Administrative Director Chuck Burkett held a question and answer session on administrative issues. A panel of county FB presidents shared their methods of dealing with different aspects of being a county president.

The presidents then attended a cooperative luncheon, hosted by Farmers Petroleum, Inc. and Michigan Agricultural Cooperative Marketing Association, featuring speaker Randall Torgerson, administrator Agricultural Cooperative Services, USDA.

County presidents, along with other FB members, attended a variety of educational sessions in the afternoon.

The 1990 presidents' and membership kick off banquet with an inspirational message from speaker 1988 Olympic Gold Medalist Greg Barton wrapped up the day.

## Washtenaw Claims Traveling Trophy!

Following the opening of the 1989 Michigan Farm Bureau annual meeting, MACMA Direct Marketing Manager Bob Eppelheimer presented the Direct Marketing traveling trophy to Washtenaw County President Harold Trinkle. The award is presented to the county which reports the greatest increase in actual dollars from MACMA sales.

Marcia Leland is the Washtenaw County MACMA coordinator.

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## Cooperatives Need Farmer Solidarity

Michigan producers attending the annual meetings of two of Michigan Farm Bureau affiliates were challenged to use their cooperatives to build solidarity in farmers' ranks and reap economic rewards from group action. Randall E. Torgerson, administrator of the Agricultural Cooperative Service of the U.S. Department of Agriculture, addressed a joint luncheon of Farmers Petroleum Cooperative and the Michigan Agricultural Cooperative Marketing Association.

Torgerson said the rapid consolidation of food manufacturing assets increases the disparity of market power between farmer cooperatives and their buyers. "Group action among producers and effective use of a systems approach to cooperative buying and selling, therefore, becomes an imperative," he said.

"One of the biggest issues confronting the future of cooperatives concerns who will be the farmers of the future. Cooperatives are built from the ground up by a dispersed ownership production agriculture. But will this structure of production continue?

"Two schools of thinking prevail. One is that the industrialization of agriculture is gradually making agricultural production an assembly line or 'factory in the field' production process where ownership of production units is becoming separated from management and labor by investor oriented firms. Evidence is found in the broiler and other segments of the poultry industry, cattle feeding, and now in pork production. As this happens, conventional farmers are displaced and cooperative's market shares diminish," he said.

"The second school is that an innovative ownership agriculture can survive if it is supported by effective governmental policies and institutional structures. This does not mean that production agriculture is static. Rather, it is dynamic and adopts technology appropriate for medium- and large-scale farm enterprises managed and often owned by individual farmers and their families.

"Obviously, cooperatives and other forms of group action are a necessary part of the institutional structure for farmers to compete and succeed in concentrated and integrated industries. These organizations must be on the cutting edge of technologies



News programs direct from the MFB annual meeting included an interview with Randall Torgerson, of the USDA Agricultural Cooperative Service. Torgerson was the featured speaker at the 1989 cooperative luncheon, Nov. 28.

and information systems so that as farmers integrate through them, benefits of ownership and marketing position are captured for their benefit. This is a tall but do-able order," Torgerson said.

To strengthen their positions, cooperatives have to do a better job of coordinating among themselves by eliminating duplicate systems and by orderly consolidation, he said.

## Tuesday: Check In - Check It Out!



Promotion and Education Manager Julie Chamberlain welcomed members and guests to the opening of the 1989 MFB trade show hosted by the Michigan Farm Bureau Promotion and Education Committee, Nov. 28 and 29.



County FB delegation chair-people received registration packets containing annual meeting programs, delegate name badges, seating assignment and special announcements. Nearly 500 delegates registered for the 1989 annual meeting.

# Super Tuesday Workshops on Target!

**F**rom deer herd control to commercial drivers license regulations, the topics offered at the Michigan Farm Bureau annual meeting educational sessions attracted more than 300 people to the opening day, Tues., Nov. 28. Workshops were open to any FB member and were free of charge.

Also, county FB presidents attending the Council of Presidents meeting, held in conjunction with the opening day of the annual meeting, scheduled the workshop sessions as a part of their day-long program.

Seven special interest workshops were conducted by personal growth trainers, scientists, lawmakers, agency representatives and/or educators. Topics were: Michigan's new commercial driver license program, food safety, groundwater quality, time management, wildlife management, pesticides, and BST (bovine somatotrophin). The commercial driver's license and time management sessions attracted the highest number of participants.

According to Mike Kovacic, MFB Information and Public Relations director in charge of annual meeting planning, the

new format was well accepted by FB members. "I think we were right on target. The changes in format – the educational sessions, the larger trade show and cooperative luncheon – helped to create an 'event' atmosphere."

Members, said Kovacic, clearly are interested in personal growth training such as time management. Addressing topics such as BST and groundwater quality, he added, provides a good backdrop for the policy discussions that follow during the delegate session. "For example, by providing accurate, unbiased information about BST, I believe that we had a better informed delegate body when the resolution came up for debate.

"The workshops are just one way of providing our members with background and research information on the many complex issues facing our industry today. There is definitely a value to the membership and for Farm Bureau."

Will educational sessions be offered at subsequent annual meetings?

"Given the success of the first year, the odds are favorable that we will offer a workshop line-up



*Professional trainers Rosemary Ward (pictured above) and Nancy Frye helped time management workshop participants identify ways to organize for maximum performance.*

for 1990. Again, the topics will be 'front-burner' issues and personal growth training. We're hoping that we can attract Farm Bureau members who do not ordinarily attend the entire annual meeting by giving them an outstanding one-day general events calendar," Kovacic said.



*Food safety perceptions and misconceptions are serious concerns for farmers. Workshop participants listened carefully to a panel of food safety experts who discussed consumer attitudes in today's market place.*



*Members and guests crowded the meeting room to hear workshop panelists from the Michigan State Police and the Secretary of State's office describe new commercial drivers license regulations which will go into effect Jan. 1.*

## Sugar and Spice...



During the trade show days Michigan Farm Best food products were served with a smile by Jan Wilford, MACMA Direct Marketing coordinator. The daily samplings featured cherries, cheeses, meats and honey.

## ...and Everything Nice.



While Mom and Dad debated agricultural policy for 1990, these future FB members were tended by nannies. The free child care service, sponsored by Michigan Farm Bureau and Farm Bureau Insurance was offered on Nov. 29, from 9 a.m. to 6 p.m.

## Highest Membership Year Ever Celebrated

Nov. 28 was a 14-karat gold evening for Farm Bureau county presidents and membership workers as they celebrated an all-time high membership record of 104,255, achieved in 1989. The county presidents and guests also kicked off the 1990 campaign with a motivational address by Greg Barton, 1988 Olympic gold medalist.

Nearly 200 FB volunteers and FB Insurance agents were honored as members of the Director's Key Club during recognition ceremonies at the 1990 presidents' and membership kick-off banquet.

Established in 1982, Key Club membership is earned by signing five new members during the annual membership campaign.

Fabulous Fifteen counties were Menominee, Mac-Luce, Copper Country, Emmet, Hiawathaland, Charlevoix, Cass, Mecosta, Barry, Oakland, Livingston, Shiawassee, Lenawee, Ottawa, and Kent. The recognition goes to the first three counties in each membership category to reach goal.

MFB's Golden Tractor Award puts the emphasis on regular member growth by honoring the top two counties in each category to achieve the highest growth percentage of farmer members. Winning counties were Mac-Luce, Menominee, Hiawathaland, Emmet, Mecosta, Wayne, Eaton, Ottawa, and Kent.

The coveted Top Defender award for highest membership renewal was earned by Menominee County.

Eighteen counties qualified as target award winners by increasing the number of farmer memberships in their county. Target counties were Eaton, Emmet, Otsego, Presque Isle, Wayne, Wexford, Mason, Mecosta, Osceola, Lenawee, Kent, Ottawa, Arenac, Copper Country, Hiawathaland, Iron Range, Mac-Luce, and Menominee.

Fifty county FBs attained their 1989 membership goal.

## Delegates Welcome Governor



Gov. Jim Blanchard (left) and Michigan Ag Director Robert Mitchell (center) talked informally with FB members following the governor's speech to the delegate body on Wednesday morning.

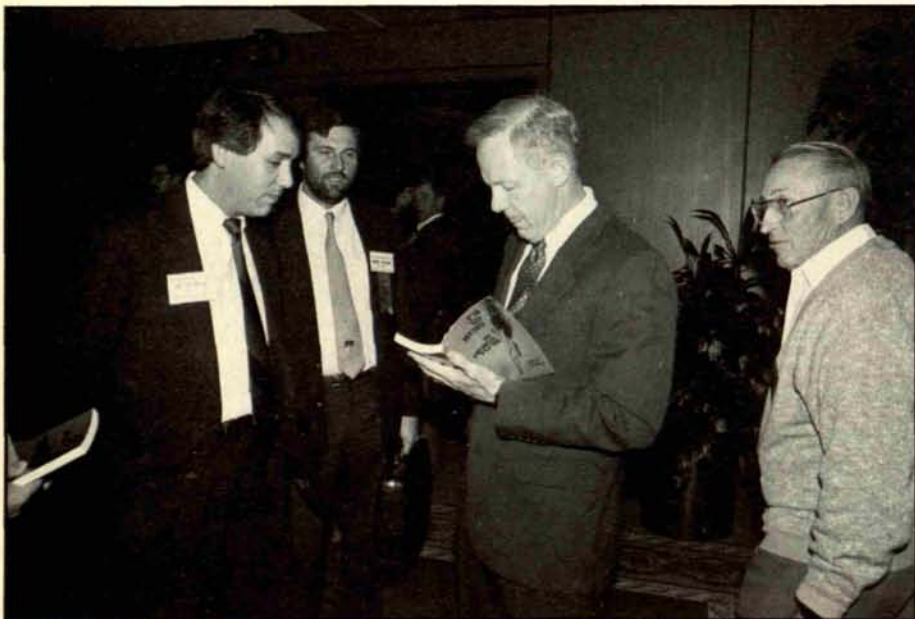
## Two Farm Leaders Honored by Michigan Farm Bureau

A prominent Traverse City area fruit grower who lost his life in a plane accident this spring and a Muskegon County agricultural and community leader were honored at Michigan Farm Bureau's annual banquet, Nov. 29. Distinguished Service to Agriculture awards, MFB's highest honor, were presented to fruit producer Kenneth Bull, of Bailey, and posthumously to Peter C. Morrison, Jr., accepted by his wife, Janet and son, Peter.

In presenting the award for Morrison, MFB President Jack Laurie said his leadership extended far beyond his local community.

"Pete's recognition as a leader and respect for him within the fruit industry was made possible because of the successful family farming operation he managed (Morrison Orchards). He was the first fruit grower in the state to have an on-the-farm processing operation, which later included a freezer storage company," Laurie said.

## Former POW Shares Patriotic Message



Former prisoner of war in Vietnam Charlie Plumb inspired the Agri-Pac breakfast audience with his patriotic and personal message of courage. Plumb autographed copies of his book, *I'm No Hero*, which was available for sale.



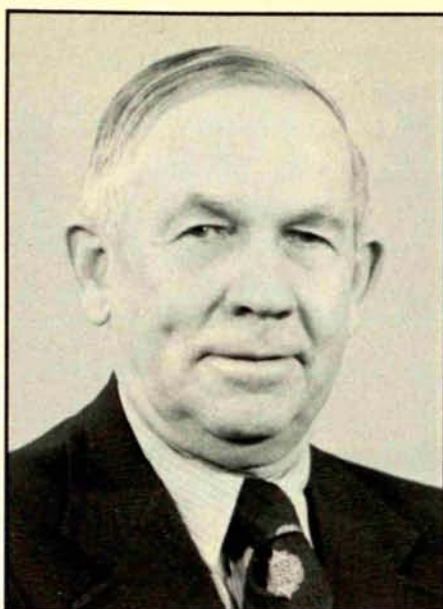
Peter C. Morrison, Jr.



"Pete supported research and Michigan State University. He led an effort which raised over \$150,000 for the Northwest Michigan Horticultural Research Station. He served as a catalyst for the creation and successful operation of the Yuba and Cherry Central marketing cooperatives. He was an active member of the Michigan Agricultural Cooperative Marketing Association (MACMA), serving as third member of the executive committee for several years.

"To say that agriculture will miss his one-of-a-kind leadership style is indeed an understatement," Laurie said. "This award honoring his memory is a token of our respect and admiration for the leadership which Pete Morrison provided through his over 35 years of service to agriculture."

In presenting Ken Bull's award, Laurie paid tribute to the contributions he made to the FB organization since joining in



Kenneth Bull

1938, including helping to organize one of the first Community Action Groups in the state, serving as president of the Muskegon County FB in 1948, and later as a member of the

MFB and affiliate company boards of directors.

"Ken was a founder and charter member of MACMA in 1961 and was elected vice president in 1964. He was appointed by Gov. Milliken to the Red Tart Cherry Information Advisory Board, elected chairman of that board in 1979 and served in that capacity through 1988," Laurie said.

"He helped organize the South Muskegon Soil Conservation District and served as a director for that organization. He was active in the drive to build the Grant Community Hospital and served as the chairman of the hospital board. He was a township trustee for 40 years and a member of the Kent City State Bank board for 26 years, serving as chairman for five of those years."

Bull's award was accepted by his son, John.

## Farm Bureau Honors News People

Mike Mitchell of WKJC Radio in Tawas City, and Robert Selwa of the *Macomb Daily* in Mt. Clemens, were honored Nov. 30 by Michigan Farm Bureau as the organization's Agricultural Communicators of the Year for 1989. Awards were presented to the news people by MFB Vice President Wayne Wood during the president's luncheon at the MFB annual meeting.

The award has been presented each year since 1975 to recognize members of the news media for outstanding service to the agricultural community and for promoting a better understanding of the agricultural industry by the non-farm public.

Only those news media people who are nominated by the county Farm Bureaus in their audiences are eligible to receive the organization's agricultural com-

municator award. Mitchell was nominated by the Iosco County FB and Selwa was nominated by the Macomb County FB.

"Mike Mitchell and WKJC have made a tremendous effort to enhance and promote a positive and proactive image of agriculture and Farm Bureau. As a result, a large non-farm public has a deep appreciation for, and awareness of, the issues and concerns that face the world of agriculture," said Russ Nelkie, president of the Iosco County FB.

Betty Brodacki, Macomb County FB's Information Committee chairperson said farmers in her area appreciate having a reporter from a metropolitan newspaper take an interest in agriculture.

"Robert is a 'city boy' from Detroit, but he has shown a genuine interest in farmers and

their industry and keeps wanting to learn more," Brodacki said. "Farmland in Macomb County is dwindling and we have hundreds of subdivisions all around us, filled with people who have little knowledge about farming. We believe Robert's interesting stories about agriculture have resulted in a better understanding of our industry by our urban neighbors."

In presenting the awards, Vice President Wood said MFB started the agricultural communicator recognition program because farmers were aware they needed the news media to reach the non-farm public. "As a small 2 percent of the population, we need all the help we can get to communicate with the 98 percent who are not farmers, but who make decisions that impact on our industry," he said.



Connie Kramer  
Outstanding Young Farm Woman



Doug Darling  
Distinguished Young Farmer



Todd Williams  
Discussion Meet Winner

## Young Farmer Title Winners

Three young farmers were honored at MFB's annual meeting for successfully competing in the organization's annual Young Farmer leadership development contests.

Connie Kramer, of Harbor Beach in Huron County, was selected as the organization's Outstanding Young Farm Woman. She and her husband, Terry, farm with his parents, David and Janet Kramer. The Kramers operate a 420-acre dairy farm and also grow wheat and dry beans. Connie is involved in many FB activities, particularly in the areas of Promotion and Education and Agriculture in the Classroom programs. She is also active in the FFA, 4-H, Dairy Promoters, and the Cooperative Extension Service. The Kramers have three children. Connie wins a trip to the American Farm Bureau Federation annual meeting in Orlando, in January, and \$1,500 worth of Great Lakes Hybrids products.

Runner-up was Cheri Chapin, of Mecosta. She and her husband, Douglas, operate a 140-acre dairy farm. They have three children.

Doug Darling, from Maybee in Monroe County, is MFB's Distinguished Young Farmer for 1989. Last year, Darling was the Dis-

cussion Meet winner. He is part of a family dairy partnership. He bought his first calf at the age of 10 and started renting land when he was 14 for FFA and 4-H projects. He bought into the family partnership in April 1980. In addition to a dairy herd, the Darlings grow corn, soybeans, wheat, oats, and hay. They are also dealers of seed, chemicals and fertilizers. Darling, the son of Elgin and Joanne Darling, wins a trip to the AFBF annual meeting in Orlando and \$1,500 in Great Lakes Hybrids products. While at the AFBF annual meeting, he will compete with young farmer contestants from other states for the Distinguished Young Farmer title at the national level.

Runner-up was Dennis Engelhard, of Unionville in Tuscola

County. He and his wife, Cindy are part of a family corporation specializing in cash crops. They have two children.

*What effect do policies of the European Economic Community have on American agriculture?* was the topic of the Discussion Meet final round won by Todd Williams, of Calhoun County. Todd, a graduate of Michigan State University with a degree in agriculture education, is a cash grain and beef cattle farmer from Marshall. He wins a trip to the AFBF annual meeting in Orlando, where he will compete in the national Discussion Meet. Todd is also the winner of a Caribbean cruise, courtesy of FB Travel.

Runner-up in the Discussion Meet was Lisa Johnson, of Montcalm County.



*Each emerging as the winner in Discussion Meet preliminaries and semi-finals, winner Todd Williams and first runner up Lisa Johnson, competed side by side in the finals competition. Other finalists were Frank Arndt, of Grattot County, and Steve Rogers, of Clinton County.*

## **Environment, Food Safety and Biotechnology Top FB Policy Session**

The 470 farmer delegates to the Michigan Farm Bureau annual meeting adopted policies for the organization on a number of current concerns, including the controversial nuclear, low-level radioactive waste disposal issue.

After a lengthy, occasionally emotional discussion on the proposed policy and many amendment motions, the delegate body adopted a position calling for protection of the state's prime farmland.

"Prime and unique farmland must be protected because of its value as a natural resource and its ability to produce food, feed, and fiber," the policy stated. "We oppose the siting of low-level radioactive waste disposal on any prime farmland in Michigan. Further, the process of disposing of these wastes must at all times consider the protection of public health as the top priority."

Property owners near and around the necessary waste sites should be compensated for the loss of value to their property by the disposal authority accountable for that site, the policy said.

The delegates also called on Congress to review the Low Level Radioactive Waste Act of 1980 and requested reduction of the number of sites the act requires "when possible."

The delegates also addressed the food safety issue, calling on federal and state regulatory agencies to improve consumer information programs and to respond in a "rapid and aggressive" manner to food safety concerns. Proper facilities and resources necessary to satisfy consumer demands should be ensured to these agencies, the policy said. The FB organization, the policy stated, should take a leadership role in helping to coordinate the efforts of the agricultural industry and the entire food marketing system to inform and educate consumers.

The issue of biotechnology also received considerable debate

before delegates adopted a position supporting additional biotechnology efforts to provide safe products that "increase the marketability of our products, solve environmental concerns and improve our productivity at a lower cost." The delegates supported research into new uses for farm commodities "as long as these technologies are safe and provide economical benefits to consumers."

The biotechnology policy resolution gave conditional support for the use of bovine somatotrophin (BST), a growth hormone.

"We support the use of BST as a management tool for the dairy industry provided that the federal Food and Drug Administration (FDA) approves the safe use of BST with animals, and a program is developed through Michigan State University and the Michigan Department of Agriculture to educate producers to effectively use BST as a management tool," the policy said. The delegates opposed the labeling of milk and other dairy products from cows that are receiving BST.

Delegates took action on over 150 policy recommendations.

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## **New Farm Bureau Boards Elected**

Members and stockholders of the Michigan Agricultural Cooperative Marketing Association (MACMA), Farmers Petroleum Cooperative, Inc. (FPC), and Michigan Farm Bureau (MFB) held elections for their respective 1990 boards of directors at the organizations' annual meetings Nov. 28-Dec. 1 in Grand Rapids.

MACMA delegates elected Peter Morrison III, of Williamsburg, to the position on the board left vacant since June due to the death of P. C. Morrison, Jr.

Re-elected to the MACMA board of directors were Jack Laurie, George Stover, Richard Walsworth, Martin Blackledge, David Conklin, Margaret Kartes, Marlin Outman, Herbert Umlor, Wayne Wood, and Joshua Wunsch.

FPC stockholders re-elected the following nominees: Jack Laurie, Mark Smuts, Larry Snider, Jay Landis and David DeJanovich to the board of directors.

Jack Laurie, Cass City, who has headed the Michigan Farm Bureau for the past three years was re-elected president. The action took place at the reorganization meeting of the board of directors following adjournment of the MFB annual meeting. He was unanimously nominated by the delegate body.

The board re-elected Wayne Wood, of Marlette, as vice-president; and David Conklin, of Corunna, as third member of the executive committee.

Newly elected to the 17-member MFB board were Holly Porter, of Manchester, representing the Promotion and Education Committee; and Karen Stoneman, of Ithaca, representing the organization's Young Farmer Committee.

Re-elected were Marlin Outman, Constantine, representing District 1; Diane Horning, of Manchester, representing District 3; Mark Smuts of Charlotte, representing District 5; Larry Snider, of Hart, representing District 7; Joshua Wunsch, of Traverse City, representing District 9; and Robert Wahmhoff, of Baraga, representing District 11. Also re-elected was Richard Leach of Saginaw as an at-large director.

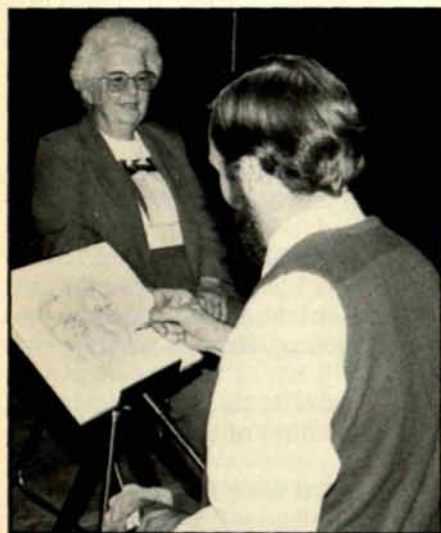
## Ain't It Grand Theme Celebrates FB Year

A nightclub atmosphere, glittering in gold and black, set the mood for the annual County Farm Bureau awards banquet and fun night Thursday evening. As members ended their meal, silver screens were lighted with video and slide images that told the story of Farm Bureau accomplishments in 1989. The audio visual program introduced the report of MFB Administrative Director Chuck Burkett. His brief report highlighted development and implementation progress of the organization's five-year goal plan.

Following his report, MFB President Jack Laurie emceed the awards presentation program. Twenty-four county FB presidents came to the stage to receive gold stars for program achievement. Forty-six gold star committee chairpersons were honored with awards in 10 pro-



Board members, staff and members "chipped in" to work the Fun Night casino from 9 p.m. to 11 p.m. Dance music by the Robert Warnar Orchestra continued until midnight.



Caricaturist Jerry Lemeny attracted as many spectators as portrait subjects during the Fun Night. He drew 15-20 caricature portraits each hour, many of them of winners in the Fun Night prize drawings.

Caricatures of award winning committee chairpeople were drawn from photos and featured in the annual awards banquet slide show presentation.

gram areas. Nearly 100 silver star and merit awards were presented. Presque Isle and Macomb County FBs took top honors with five gold stars each.

Gold star winning county FBs (by program area) were:

**Membership:** Ottawa, Eaton, Mac-Luce, Mecosta, Emmet  
**Safemark:** Alpena, Sanilac, Branch, Otsego, Macomb  
**Young Farmer:** Antrim, Gratiot, Lenawee, Mecosta, Presque Isle  
**Policy Execution:** Barry, Monroe, Mac-Luce, Emmet, Macomb  
**Policy Development:** Genesee, Montcalm, Emmet, Macomb, Presque Isle  
**Information:** Huron, Newaygo, Mecosta, Macomb, Presque Isle  
**Commodity:** Ingham, Monroe, Mac-Luce  
**Direct Marketing:** Menominee, Branch, Washtenaw, Eaton, Emmet  
**Community Activities Committee:** Oceana, Newaygo, Washtenaw, Macomb, Presque Isle

**Promotion & Education:** Lenawee, Montcalm, Otsego, Eaton, Presque Isle.

Following the awards program, members and guests were invited to attend the annual fun night where casino games, prize drawings and dancing awaited them. The *Ain't It Grand* theme for the evening was carried out during fun night activities with distribution of \$100 Grand candy bars, and "grand" prizes donated by the Grand Plaza Hotel; Grand Traverse Resort; Mission Pte. Resort, on Mackinac Island; Marriott Hotel, in Troy; Marriott Hotel, in Grand Rapids; Bay Valley Hotel & Resort; Mt. Pleasant Inn Resort; and Holiday Inn University Place, in East Lansing. Other "grand" prizes included memberships at Sam's Wholesale Club, Farm Bureau clothing, Safemark products, Farmers Petroleum Cooperative products, MACMA Michigan Samplers, and caricature portraits.

## January Discussion

### Topic:

## Preserving the Farmland Preservation Act

Public Act 116, the Farmland and Open Space Preservation Act, was pioneering legislation designed to protect farmland from development by providing landowners with property tax benefits.

But misunderstanding about the purpose of P.A. 116 on the part of both farmers and non-farmers has led to confusion about the operation and benefits of the program.

This month's discussion topic provides an update on the status of P.A. 116 with an interview of Dennis Conway, Department of Natural Resources planning specialist in charge of the Farmland and Open Space Preservation program:

**Q: What is the number of acres currently enrolled in P.A. 116?**

**Conway:** Currently we have approximately 4.5 million acres enrolled. That represents virtually all the counties in the state, with enrollment concentrated in the Thumb area and in a band across Michigan towards Muskegon. We started the program in 1975 with only a few hundred acres.

**Q: And what kind of property tax benefit does the typical farmer receive from the program?**

**Conway:** The latest figures we have from the Department of Treasury indicate the average tax credit was around \$3,500.

**Q: What is involved in leaving the program once you have enrolled?**

**Conway:** The Farmland and Open Space Preservation Act provides for the termination of the agreement with the farmer based on death or total and permanent disability. There is also an application process for leaving the program before expiration of the agreement. The process is similar to that used to enroll in the program. The landowner's application would go to

the local unit of government where it would be initially reviewed. If approved locally, it would be forwarded to our office where we would have an opportunity to review it.

Many people have the misconception that simply repaying their tax credit would terminate their agreement. I can only stress that the act has never been constructed or amended in that fashion. The Legislature never provided for someone to simply buy their way out of the program.

**Q: What is the planning and procedure farmers should go through if they think that somewhere down the road they would like to sell off a portion of their land that's in the program?**

**Conway:** The thing to keep in mind is that the goal of the program is to preserve agricultural land. If an individual feels there is some portion of his farm that he is going to want to dedicate to another use at a later time, then his initial option is simply not to enroll that portion of the farm. Keep in mind that there's nothing in the act that says the individual has to enroll all the property they own.

Now, if it turns out later that they feel they have, say, a 40-acre parcel they want to sell out of 300 acres enrolled in the program, it is possible for them to submit a request to our office to divide that 300-acre agreement into three 100-acre agreements.

What they have to do in a request of that type is make sure the manner in which they wish to divide their land continues to meet the eligibility requirements of the act. We will ask the landowner for the legal description of each of his proposed new agreements; a statement indicating how many acres of each of the proposed new agreements is currently in cultivation, is harvested grass land, or clear-fenced improved pasture; and then we will try to divide the agreement into the fashion that they desire. But there are some limits in what we can do. Generally speaking, we cannot create an agreement out of a larger one for something less than 40 acres.

**Q: I understand in some parts of the state P.A. 116 has been challenged by prison development.**

**Conway:** We have had requests from the Department of Corrections to release land for use as part of a correctional facility. But, you have to bear in mind that land can be released if the proposed use of the land is deemed to be in the public interest – and the governor has said we will build prisons. That has only happened on one or two occasions and I don't expect that is going to be something that will happen a lot.

**Q: Do you feel pretty optimistic about the future direction of P.A. 116 in the state?**

**Conway:** Yes I do. The hard thing for most people to understand is that the purpose behind the program is the maintenance of agricultural land – not the preservation of that land until it is ripe for development. So one of the things we try to stress to people is that if you are going to get into the program you are facing a long term obligation regarding the use of the property.

### Discussion Questions:

1. How has P.A. 116 been a benefit to the members of your group?
2. How has P.A. 116 been a benefit to your community?
3. What steps need to be taken to protect this law which has been a key to the preservation of farmland in Michigan?
4. How many members in your group have land enrolled in P.A. 116?  
0-25 percent?  
26-50 percent?  
51-75 percent?  
76-100 percent?



10 Dollars

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