

Census Report Shows

Michigan Farm Product Sales, Expenses Rise

farm products in 1978, amounting to \$1.9 billion, according to the Census.

Based on pre-censuses of the 1978 agriculture, which included 58 farms in the average sales of \$1,000,000; an average size of 168 acres; and average value of land and buildings of \$163,748.

Comparisons with totals from the last census in 1974 should be made with caution because of significant improve-

ments in data collection procedures in 1978, bureau officials said.

They believe improvements in data collecting had a much greater effect on the count of farms than on measures of agricultural production.

While Michigan farm product sales climbed 30 percent from \$1.5 billion in 1974, farmers expenses also grew, with feed purchased for livestock and poultry up from \$150.8 to \$186 million in 1978; hired labor from \$92 to \$137 million; gasoline and other petroleum

products from \$67.5 to \$100.5 million in 1978.

The total energy cost for Michigan farms amounted to \$131.7 million. The market value of all machinery and equipment went up 58 percent from \$1.3 to \$2.1 million four years later.

Crops brought a return of \$1 billion, 52 percent of Michigan's total farm sales, compared with \$828.9 million in 1974. Corn, the leading crop in acreage was harvested from 2.4 million acres, yielding 188 million bushels compared

with 1.9 million acres and 112.3 million bushels in 1974.

Hay placed second with 1.6 million acres yielding 3.7 million tons. Soybeans was the third ranking crop with 898,100 acres yielding 21.4 million bushels. Other field crops were dry field and seed beans, 454,100 acres; corn for silage or green chop, 429,800 acres; and oats, 408,200 acres.

Michigan continued to lead the nation in cherry production, with 201 million pounds produced. In addition, over 773 million pounds of apples were harvested.

Livestock and their products brought a return of \$853.1 million, compared with \$585.7 million in 1974. Michigan's total cattle and calves inventory of 1.3 million on 28,374 farms was down from 1.4 million in 1974, but the 688,000 head sold from 24,440 farms was ahead of 653,900 sold in 1974. Forty-three percent were fattened on grain and concentrates. The inventory included 146,300 beef cows, down from 195,100 in 1974.

A total of 8,407 farms sold \$436.3 million in dairy products. The inventory of 386,300 milk cows was down from 392,900 four years earlier.

Sheep and lamb inventory on 2,615 farms was reported at 112,700 head, with 95,600 shorn, yielding 723,800 pounds of wool and 85,200 head sold.

A total inventory of 966,400 hogs, 163,100 for breeding purposes, was counted on 10,908 Michigan farms, with 1.4 million reported sold of which 321,600 were feeder pigs. This was up significantly from the inventory of 620,000 reported in 1974.

Approximately 4 percent, 420 farms, reported 500 or more hogs and pigs, accounting for 46 percent of the state's total inventory.

The horses and ponies inventory on farms increased from 43,313 to 53,869.

Sales of poultry and their products amounted to \$78.4 million, compared with \$72 million in 1974. A total of 8,086 farms reported an inven-

tory of seven million chickens 3 months old or older, compared with 7.6 million four years ago. Hens and pullets of laying age were reported at 6.3 million compared with 6.2 million in 1974. Turkeys sold from 515 farms were reported at 1.1 million birds.

Other measures of Michigan farms also portrayed gains as the average value of land and buildings per acre climbed from \$553 to \$975; total cropland went from 8 to 8.7 million acres; and irrigated land increased from 96,800 to 226,900 acres in 1978.

Additional facets of Michigan farms as depicted in the 1978 Census of Agriculture include:

- 90 percent or 61,310 of the Michigan farms were operated by individuals or families, 5,853 by partnerships and 834 by corporations, of which 741 were family held.

- 94 percent of the operators owned all or part of the farms they operated, with 43,180 fully owned, 20,568 partly owned and 4,410 operated by tenants.

- Farming was the principal occupation of 30,869 or 45 percent of the operators, while 37,289 spent most of their work time at a nonfarm occupation.

- 89 percent of the operators who reported place of residence lived on the farm they operated.

- Michigan farmers were younger on the average than in 1974, 49.4 years compared with 50.9.

- Some 2,639 farms, 4 percent, were operated by women, as revealed by a question on sex of operator asked for the first time.

- Farm product sales of \$100,000 or more were recorded by 6 percent or 4,314 farms; 12,159 sold \$40,000 or more; 19,275 had sales above \$20,000; and 48,883 had sales of less than \$20,000.

Figures published are for farms qualifying under this definition: "Any place from which \$1,000 or more of agricultural products were sold, or normally would have been sold, during the census year. Published dollar values have not been adjusted for changes in price levels."



From the Desk of the President

'Low Profile' Won't Make It

American farmers today provide consumers with a steady supply of the highest quality food for a lower percentage of take-home income than it took 20 years ago. In 1978, Americans spent 16.4 percent of their after tax income on food; Canadian families spent 21 percent of their income for food; France, 23.6 percent; West Germany, 27.1 percent; Great Britain, 31.6 percent; and Portugal, 40 percent.

There is no more efficient system of food production in the world today than America's family farmers, a tiny minority of our population that not only feeds the nation, but also helps feed the world.

Will we claim such a positive record 20 years from now? The answer to that question depends a great deal on those involved in our industry.

Our efficient food production system could not exist without the support of our farmer cooperatives to provide us with dependable sources of supplies, credit and markets. They help family farmers keep food production up and supermarket prices down.

Despite the benefits to both producers and consumers - as in all things proven successful and efficient, it seems - cooperatives have their critics. The critics have been determined in their effort to deny farmers the right to form cooperatives.

In recent years, the Capper-Volstead Act, which provides farmers with that right, has been under attack, along with other support systems that allow family farms to be so efficient. These attacks have been made with the assumption that if farmer cooperatives can be weakened, consumers

will pay less for the products they buy.

Farmers must take some of the responsibility for these wrong assumptions and the resulting threats to the family farm support systems. Despite the fantastic record of accomplishment they have written, farmers and their co-ops have kept a low profile, seemingly reluctant to "toot their own horn" or perhaps simply too busy to care.

Their low profile has left consumers with information gaps that led to the attacks. This would not have happened if farmers had been more assertive in spreading the good word about how family farms need co-ops to survive, and that is definitely to consumers' advantage if they do survive.

October is Co-op Month. The theme this year is "Cooperatives - Focus on the Future." And that's what we must do, look ahead 20 years and ask ourselves who will be in control of agriculture then. If it is to be family farmers, then we must be sure our cooperatives grow in efficiency and strength to meet the growing needs of tomorrow's family farms. This will take maximum farmer-member support, strong, forward-thinking leadership, and articulate communicators who will discard the low profile position of years past.

The proclaiming of October as Co-op Month is a good way to remind us to stand up and be counted, but all too often, we only pay lip service to the event. If we really do "Focus on the Future," we'll have to realize that every month - not just October - should be Co-op Month. Every time we hear any criticism of our family farm and cooperative systems, any time they are



threatened by special-interest groups or misguided legislators, we must respond, regardless of the time of year. Better yet, we need to educate consumers and legislators year round about the benefits of our food production system and the vital role that co-ops play.

The fate of America's family farms and the cooperatives that serve them rests in our hands. With the acceptance of that fact will come an awareness that our traditional low profile won't make it if we are to see a positive image when we "Focus on the Future."

Elton R. Smith

EDITOR'S NOTE: A 16-page booklet, published by the National Council of Farmer Cooperatives, highlights the various cooperatives family farms use to produce the nation's food supply. Called "Protecting Your Food Supply," it is aimed at consumers to gain their understanding and support of family farms and cooperatives. The booklet may be ordered from the Michigan Association of Farmer Cooperatives, P.O. Box 30960, Lansing, Mich. 48909. Order one to share with a non-farm consumer during Co-op Month. No charge for one copy; 10 cents per copy for multiple orders.



Don't We Feel Good?!

Last month, I mentioned how fortunate Farm Bureau members were to have so many leadership development and personal growth opportunities. Well, every once in awhile, your employees also have such an opportunity.

Recently, we had a "Realizing Your Fullest Potential" session that is bound to have a positive impact on individuals and the organization.

Very briefly, the "secret" to realizing your fullest potential is

to vividly imagine yourself in the circumstances you want to be - first person, present tense.

For example, you don't say "I want..." or "I will..." You say "I have" or "I am," and you picture yourself actually having whatever it is you want or being what you want to be. Our instructors from AFBF assured us that it does, indeed, work.

By the time the session was completed, I truly believed the sky was the limit as far as realizing my own personal goals and those of my job. But, I'm inclined to be enthusiastic, optimistic, and frequently "overshoot" the arrows from my desire bow. So, I decided to run a test on just a couple, simple affirmations, and if I could succeed with those, anything was possible.

My first one was: "I enjoy starting each day with a clean desk. It makes me better organized and more efficient."

Now, that might not sound like any big deal UNLESS you've seen my desk. My standard excuse when anyone threatened to hang a "Condemned: Unfit for Human Inhabitation" sign on my office door was, "People with clean desks don't have enough to do."

I realize now that was not entirely true, but it did give me the image of being constantly overloaded with work.

So I set about vividly imagining myself seated at my clean desk with my "Things to do Today" list, taking out one file at a time and returning it to its rightful place when the task was completed.

I saw myself being better organized and more efficient because of my clean desk, and I felt good about it and me.

If nobody looks UNDER or IN my desk, that test was a tremendous success. I really am better organized and more efficient because of my clean desk.

The second affirmation had to do with my physical being: "I look good and feel good at 120 pounds. I'm especially proud of my flat tummy." So I saw myself on the scales, looking down at the dial, with no tummy to obstruct my view, and reading "120." Wow! Did I feel good!

Thankfully, our instructor told us not to think in terms of failure, but rather "temporary setbacks." I've come to the conclusion that perhaps I should change my statement

and picture to: "No matter how many mashed potatoes with butter and gravy I eat, I am still a svelte 120."

Now, I realize Farm Bureau did not invest this training in me so I could become svelte, so I'm going to tack an addition "because I burned up so many calories helping my counties reach membership goal before Jan. 30." Then I can keep it constantly updated, and me svelte, by affirmations like "because I burned up so many calories carrying out the best information program in the nation," etc., etc.

Wow! Look at Farm Bureau grow! Wow! Look at me skinny! O.K., everybody, all together now... Don't we look good? Don't we feel good? I knew we could do it!

FBS/FPC Investors Receive Interest and Dividends

Over 8,500 investors and stockholders recently received \$984,000 in interest and dividends from Farm Bureau Services, Inc. and Farmers Petroleum Cooperative, Inc.

The payments were for interest on debentures and dividends on dividend bearing stock.

FBS paid \$716,000 in interest on debentures and \$64,000

in dividends on Class A Preferred Stock.

FPC paid \$204,000 in interest on debentures.

"We are pleased to make these annual payments and we are grateful to all stock and debenture holders for their confidence and support," said Newton Allen, chief executive officer and executive vice president of FBS and FPC.

Governor Signs Co-op Month Proclamation



OCTOBER IS CO-OP MONTH - so proclaimed Gov. Milliken as he signed the Co-op Month proclamation at the state capitol on Sept. 23. Accepting the proclamation from the governor is Charles Buchholz, executive director of the Michigan Association of Farmer Cooperatives. Also present for the signing were (left to right): Kittie Gaymore, Michigan Council of Cooperative Nurseries; Walter Frahm, chairman of the Michigan Association of Cooperatives; Robert Wiseman, executive vice president of FBIG; John Lawton, president, Michigan Alliance of Cooperatives; and Tom Reed, assistant manager, Michigan Live Stock Exchange.

Letter to the Editor

Kellogg Built Our Lives Bigger and Better

Our first contact with Kellogg - other than as a breakfast cereal - came many, many years ago in the form of "Kellogg Foundation Community Service Program." It came to the community of Mesick and my husband, Charles Gotthard, and I eagerly joined the program.

He was a good farmer and always eager to learn better methods. He'd received a college scholarship when he graduated from high school (in three years) but his parents were "old country" and high school was a concession on their part, and college not necessary. So he stayed at home and farmed.

He was a very quiet, shy man and when we married in 1937, it was difficult for him to express himself easily. So, we joined the Kellogg program and took every class possible - public speaking, parliamentary procedures, farm management - name it, we did it!

My point is this: by the time of his untimely death at 50 in 1961, he'd helped organize the Wexford Soil Conservation District, served in all of its offices and was district chairman at his death. He'd served offices in Farm Bureau and was a member of the Farmers Petroleum board when he died. He was also chairman of the state Soil Conservation Committee and a National Council member. He had received many honors for his farm work as well as organizational.

As for myself, I had served as Wexford County Farm Bureau secretary, Women's chairman, district chairman and member of the Women's Council. In 1961, I was Wexford SCD aide, Michigan SC Auxiliary president, as well as president of the national auxiliary.

Along with all of this, we worked side by side on the farm. We had a Grade A dairy and continued to improve the farms. A fire had taken all buildings except the house. Those were rebuilt and finally a new house. Better machinery was added.

We always gave credit to the Kellogg Foundation for the opportunity of building our lives "bigger and better." I'm happy they are still giving and serving agriculture and agriculturists.

Mary Gotthard Bertek
Interlochen, Michigan

EDITOR'S NOTE: The Michigan Farm Bureau and affiliated companies will sponsor three fellowships for the Kellogg "sequel," the Michigan Agricultural Leadership Program, scheduled to start this fall. Participants selected for the program will be announced in next month's Farm News.

Grain Audit Protection at Stake

Unless farmers can convince Gov. Milliken that he should refrain from lining out an expenditure item he seems determined to eliminate from the budget, they will lose the protection they worked hard to gain through the Grain Dealers Act. The law provides inspection and regulation of the state's grain dealers by the Michigan Department of Agriculture.

The act, which was strengthened last year after farmers lost a million dollars in four successive grain elevator bankruptcies in a short period of time, will be useless without funding for the MDA to enforce it. According to MDA Director Dean Pridgeon, the program will end Oct. 1 if the budget item is not reinstated.

The law requires that grain dealers provide receipts to farmers to assure that the grain they bring to the elevators is on hand, requires the grain warehouses to be bonded, and also requires grain truck dealers to be licensed and provide farmers with a receipt before the grain leaves the farm premises.

During the rash of elevator bankruptcies, the MDA had budget for four auditors to monitor the nearly 500 establishments involved in the state's grain business. This was not enough to prevent entirely the costly bankruptcies and the MDA, the Michigan Grain and Agri-Dealers Association and the Michigan Farm Bureau put some of the responsibility on farmers themselves.

"There is no such thing as a free lunch," they reminded farmers who might be tempted to do business with a dealer who offered too much incentive - deals too good to turn down. Use responsible, good business practices and "know your dealer," they recommended.

During the recent state budget crunch, MDA was forced to cut back on some of its surveillance and asked for further farmer assistance in helping to monitor the trucker grain dealers. Less-than-ethical dealers took advantage of the budget crunch and MDA officials are certain some are operating with out licenses.

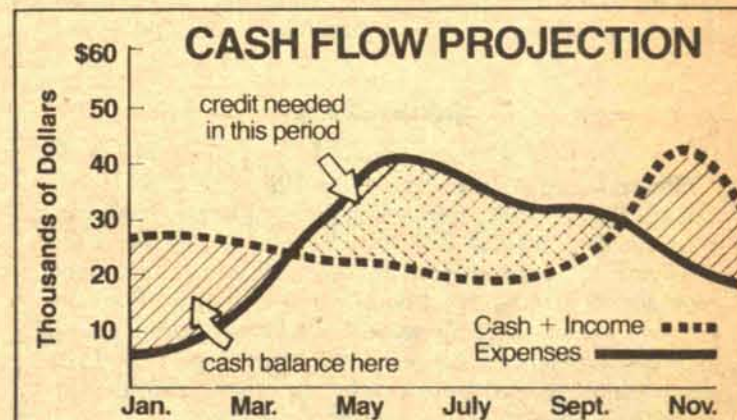
Recently, Stan Sherman, executive vice president of the Michigan Grain and Agri-Dealers Association, appeared before the MFB board to alert them about the problem.

"The farmer has a lot of money invested in the grain he delivers to the elevator. In fact, it's probably a culmination of his work for the season. Then, he's going to turn it over to

somebody without any regulation," Sherman said. "With no money for personnel to supervise and enforce the Grain Dealers Act, there will be no protection as far as the grower is concerned."

Sherman said most legislators have indicated they realize the importance of funding for the program and that the governor is the one who must be convinced.

"It's going to depend on the growers and the grain industry to convince the governor that the program is necessary and that it should take precedence over some of the other programs," he said. "I think agriculture has taken its share - and maybe more - of the budget cuts."



Cash Flow: the pulse of your farm



Every farm has its pulse - its regular tide of income and expenses, easily seen on a cash-flow chart.

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Production Credit Associations of Michigan

MICHIGAN FARM NEWS

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Farm Bureau on the NATIONAL SCENE

Rail Regulatory Reform Passes House: A compromise version of a rail regulatory reform bill has been passed by the House. Farm Bureau supported the legislation as an improved and preferable regulatory reform vehicle for addressing the needs of shippers and railroads.

Key provisions in the bill of interest to agricultural shippers include:

- A maximum rate section which phases in railroad rate-setting freedom over four years. It also allows inflation cost adjustments and automatic 6 percent rate increases over the four-year period.

- A contract rate section allowing railroads and shippers to negotiate long-term contracts. This will be subject to ICC scrutiny to prevent unfair discrimination or unfair practices against agricultural shippers.

- A provision to allow shippers and local officials to have the right to purchase and operate abandoned rail lines after being offered to other interested railroads.

- A Farm Bureau-supported provision to encourage "end-to-end" rather than parallel mergers of rail lines, thus addressing monopoly rail situations.

- A newly created "Rail Shippers Needs Board" to review the effects of the new rail law on agriculture and rural communities.

Grain Standards Act Passes Senate Ag Committee: The Senate Agriculture Committee has reported out a bill, H.R. 5546, to amend the U.S. Grain Standards Act. The bill waives mandatory official Federal Grain Inspection (FGIS) weighing requirements on specific types of domestic grain shipments. The bill provides for the waiving of FGIS weighing requirements on shipments into an export elevator and on shipments which leave an export elevator for a domestic destination. Farm Bureau supported the bill and says there is a critical need to relieve the nation's grain handling system from overregulation which continues to create bottlenecks and delays in the movement of U.S. grain.

House Clears Crop Insurance Bill: The U.S. House passed a bill (S. 1125) expanding the federal crop insurance program by a vote of 235-150. Beginning with the 1981 crop year, the new program will cover all crops and expand coverage to virtually every county in the country. The government will subsidize 30 percent of a farmer's premium up to a coverage level of 65 percent of normal yield. S. 1125 also contains several provisions for the private insurance industry to participate in the expanded program.

The bill provides for reinsurance by the federal government in all-risk private insurance programs. It also gives participating farmers the option of eliminating hail and fire coverage from federal policies and substituting coverage from the private insurance industry.

The initial start-up costs have been estimated to be \$47 million. The bill will soon be sent to the White House and President Carter is expected to sign it.

Farm Bureau is opposed to the measure because it provides more of an economic advantage for the federal program over existing private programs.

Washington Addresses

Senators: Senate Office Building, Washington, D.C. 20510.

Representatives: House Office Building, Washington, D.C. 20515.

AgriPac Endorsed Candidates Successful in State Primaries

All 80 of the candidates endorsed by Michigan Farm Bureau's Political Action Committee, AgriPac, were successful in the primary election, according to AgriPac Secretary Albert A. Almy.

The list of designated "Friends of Agriculture" includes 45 Republicans and 35 Democrats who will receive AgriPac's support for election.

AgriPac, in a meeting on Sept. 11 at Farm Bureau Center in Lansing, made one additional post-primary endorsement - Chief Justice Mary Coleman for the Michigan Supreme Court.

Among the successful "friends" are two AgriPac-endorsed candidates for Michigan State University's Board of Trustees. Tom Reed (R-DeWitt) and Bill Byrum

(D-Onondaga) received their respective party nominations at the political conventions in August, and MFB President Elton R. Smith urged members to "split their tickets" to get both men elected.

"Agricultural representation on the governing board of our land-grant university is so vital," Smith said. "Both Tom Reed and Bill Byrum have proven, through their years of leadership to Michigan's farming community, that they can effectively fill that need."

"We strongly urge members to split their ticket when they vote in the November election. Michigan agriculture faces some challenging years and our industry needs both of these highly-qualified, farm-oriented men on this important decision-making body," he said.



Contributions to the political action committee fund were recently presented to AgriPac Chairman Larry DeVuyst by Ron Wood of Mason County. The contributions were received from Mason County Farm Bureau members.



AgriPac-endorsed candidates for the MSU Board of Trustees are Republican Tom Reed (top left) and Democrat Bill Byrum (left). Supreme Court Chief Justice Mary Coleman (above) has been endorsed also.

INTRODUCTORY OFFER -

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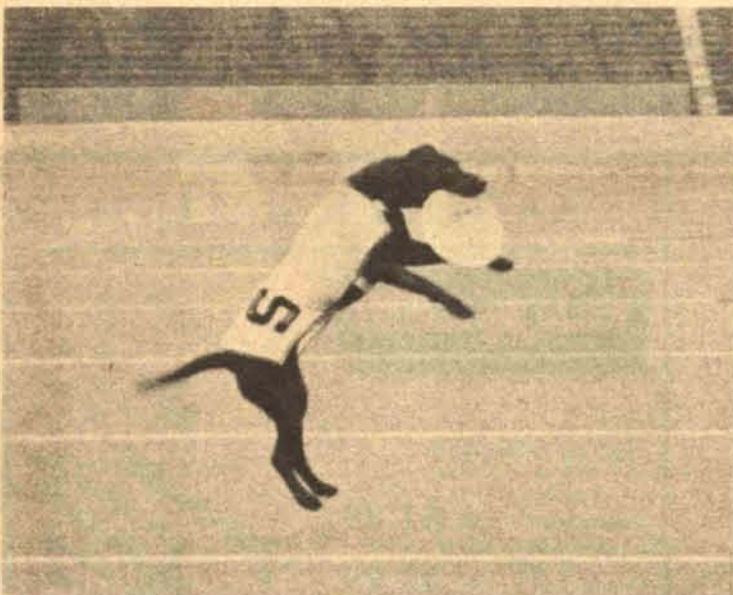
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Spartan 'Wonder Dogs' Get Plum Treat



The popular frisbee-catching dogs, Zeke and Keze, who provide fans with half time shows at Michigan State University Spartan Stadium, were recipients of a basket of plums during a recent practice session, after the Michigan Plum Advisory Board learned that the fruit was their favorite. Shown are (left to right): Boyd Trommater, Hart, chairman of the Michigan Plum Advisory Board; Keze, 10-month-old "understudy" to Zeke; Gary Eisenberg, East Lansing, owner and coach of Zeke and Zeke, Zeke, the "Wonder Dog"; and Harry Foster, executive director of the advisory board.



After a treat of plums, her favorite fruit, Keze proves she is worthy of the title, "Wonder Dog."

CAPITOL REPORT

By Robert E. Smith

Two New Proposals Approved for Fall Ballot

The Michigan Legislature, upon return from recess, quickly passed two amendments for voter consideration on Nov. 4.

Proposal G would revise the civil immunity for legislators.

Presently the constitution provides, "Senators and representatives shall be privileged from civil arrest and civil process during sessions of the Legislature and for five days next before the commencement and after the termination thereof. They shall not be questioned in any other place for any speech in either house."

If passed, the proposal would permit legislators to implement this amendment to modify this section of the constitution.

For example, when the Legislature decriminalized traffic offenses and made them civil offenses, legislators were automatically exempt from any action resulting from speeding or other traffic infractions. It would be possible to further restrict the exemption enjoyed by legislators.

Farm Bureau does not presently have a position on this new proposal.

The second constitutional amendment passed by the Legislature will be known as Proposal H. It would provide that, in the event of a vacancy for the lieutenant governor's office, the governor could appoint a replacement subject to approval by majority vote of both houses of the Legislature.

Presently when such a vacancy might occur, there is no constitutional provision to provide for filling the lieutenant governor's office.

The proposal would also eliminate the present provision that makes the lieutenant governor the president of the Senate with the right to break any tie vote. This tie-breaking authority very seldom occurs, however, on at least two occasions the lieutenant governor's vote was the decision making vote. In one case the tie-breaking vote resulted in the organization of the Senate.

The proposal would further permit any incumbent legislator to be eligible for appointment to the office of the lieutenant governor.

Farm Bureau does not presently have a position on this proposal.

Agricultural Energy Idea Symposium Set

Energy, one of the hottest topics today, will be explored in depth at the Farm Bureau Energy Idea Symposium Nov. 17 through 19 at the Ramada O-Hare Inn in Des Plaines, Ill.

With the shortage of agricultural research funds and the limited supply of agricultural fuel available, there is a strong need for the private sector to assume leadership in developing innovative agricultural energy technology.

AFBF launched a major nationwide program in January to surface ideas from Farm Bureau members that might help solve agriculture's energy problems. Through this program, Farm Bureau has obtained energy-saving ideas from its members and 10 of the top ideas will be presented by their initiators at the symposium.

In addition to the presentation of these ideas, the symposium will feature speakers from private industry and university researchers.

Registration fees for the symposium are \$45 if made before Oct. 10 and \$65 if made after that date. Registration information may be obtained from Cary Blake, Information and Public Relations Division, Michigan Farm Bureau, P.O. Box 30960, Lansing, Mich. 48909.

FB Opposes 19-Year-Old Drinking Age Proposal

The September issue of the *Michigan Farm News* outlined Proposal B, which would lower the present legal drinking age from 21 to 19. Since that time, the Michigan Farm Bureau board of directors has studied the proposal and recommends opposition to its passage.

This is based on previous Farm Bureau policy that supported the 20-year-old drinking age and also the fact that Farm Bureau members strongly supported raising the drinking age to 21 in 1978.

Statistics show that drunken driving arrests among teens have dropped more than 10 percent since the increase in the legal drinking age, but at the same time arrests for other

age groups rose 8 percent.

Teenage alcohol related accidents dropped 11.5 percent for fatal accidents, nearly 18 percent for injuries, and nearly 25 percent for property damage suits, while at the same time those in other age groups showed an increase in these areas.

Traffic accident recorders are also urging that the current age of 21 be kept in effect for at least two more years in order to determine whether the drastic drop of 21.5 percent of all traffic accidents involving drinking drivers age 18 to 20 will continue despite the increase in accidents of the same age group of non-drinking drivers.

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October Discussion Topic, Page 12, Examines Ballot Tax Proposals

Between You and Me

By Judy Kissane
1980 Michigan Farm Bureau
Outstanding Young
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The arrival of a new baby turns every family's routine upside down, but consider for a moment what it might be like when the "new arrival" weighs 40 lbs., is almost seven years old and speaks only Spanish!

Our family's newest addition, Maria, isn't an infant or even a toddler, but her arrival from Bogota, Columbia, on Aug. 30 created as much excitement as any newborn delivery.

When we were notified that Maria would arrive in Minneapolis, we decided that the entire family would make the 1,500 mile round trip to welcome her.

After loading the van with suitcases, food, books, games, seven excited children and two very nervous parents, we headed for Ludington where we boarded the ferry to Milwaukee.

Though it's only a six hour crossing, Bill and I were relieved when we sighted the

Wisconsin shoreline. After the first half of the "voyage," the kids had decided that boats were boring - and they wanted off!

We gratefully ended our first day's journey at the home of friends in Madison, Wisc., who knew how to keep us occupied. Nevertheless, the butterflies in our stomachs were as bad as labor pains.

The next day, there was a long, quiet ride to Minneapolis. Even the kids seemed to realize that our family structure would soon change and never be the same.

Adoptions are like marriages: "for better or worse, for rich or for poor, in sickness and in health," we are a family forever.

On the outskirts of Minneapolis, we got a motel room and everyone "spruced up" for the all important trip to the airport. Talk about being nervous! Bill drove around the airport three

times before he hit the right lane for the parking ramp. I wasn't any better; I was trying to direct him.

Inside the airport terminal things didn't get any better. Imagine being a child cooped up in a van for the better part of two days. What opportunities would an airport corridor offer? Why, a perfect place to run and giggle and tell everyone that you're getting a new sister!

This was the moment we had looked forward to during four months of paperwork, bureaucracy and just plain hassles involved in a South American adoption. Our daughter was coming home!

Suddenly she was there, looking very scared and worried, accompanied by the escort and another little boy of about the same age. Together they had traveled over many, many miles into a totally different culture.

Maria was not as thrilled with us as we were with her. We all felt her pain and grief as she left her escort and her young friend and cried heartbrokenly during the 25 miles back to the motel.

Once there, she settled in and started playing with the

kids and eating cookies. Then Bill and I sat back and watched our new daughter.

We were pleasantly surprised. Her vision was much better than we had been told and she appeared to be in better physical condition than we had expected.

Our main concern would be the emotional healing and readjustment to living with a family since Maria had spent most of her life in an orphanage.

After a couple of days, she would sit on our laps and let us touch her - a big improvement over the first night.

So much has happened in the two weeks since she came to us. Her initial fascination with light switches, opening and shutting doors, flushing the toilet, and running the dishwasher nonstop have faded. She's started to learn a little English and we're learning lots of Spanish.

Most importantly, some of her fears are starting to recede. The family pets are friends now, not enemies. She will cheerfully get in the van for a visit to town, realizing that we will come back home.

It will take a long time for all the scars to heal, some may never heal, but in a short time she has made tremendous gains.

Our biggest thrill is when she comes to us voluntarily for a kiss or a hug and we realize that she is learning to love and trust again.

Sometimes one must wonder if it is right to take a child from his or her homeland and culture. We feel that if a child has no future there, then what we have done is right.

Maria reminds us of a little daffodil that has just been transplanted and with the right kind of nurturing, she will grow and bloom into the fine young lady she deserves to be.

Here in this great land of ours, her future is unlimited and in her home country, she had no future at all.

Our family is already readjusting and making a place for Maria and in a few more months, we should be back to normal. Normal? With eight children, I'm not sure just what normal is anymore!

Until next month...
Judy

Bienvenido, Maria!

HARVEST TIME

POLYFILM

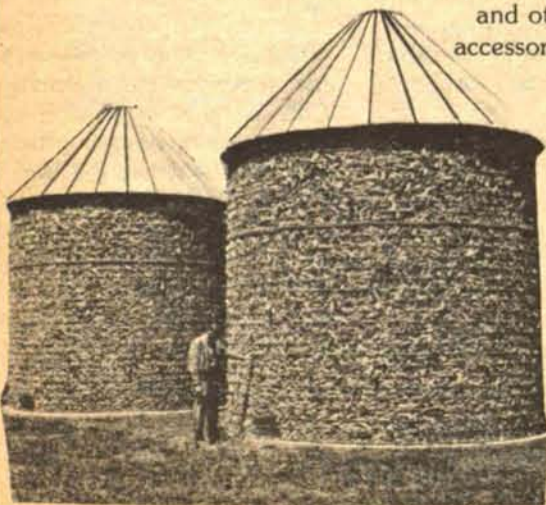
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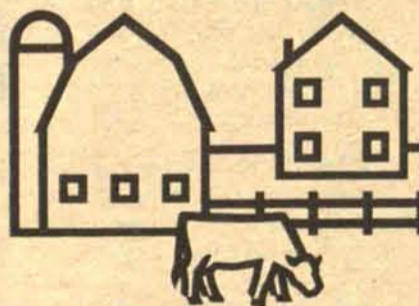
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Mendon	616-496-2385	Highland	313-887-4109
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Scottville	616-757-2594	Scottville	616-757-3359
Traverse City	616-946-5836	St. Johns	517-224-7900
Yale	313-387-2202	Traverse City	616-947-6700

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Some items may not be stocked at all participating dealers but are available and may be ordered at special prices during the sale period.

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What's Happening

1980 County Annual Meetings

County	Date	Time	Place
Alcona	Oct. 20	8:00	VFW, Mikado
Allegan	Oct. 16	8:00	Griswald Auditorium, Allegan
Alpena	Oct. 9	8:00	Long Rapids Hall, Lachine
Antrim	Oct. 8	8:00	Ellsworth Community Hall
Arenac	Oct. 22	7:30	4-H Building
Barry	Oct. 28	7:30	Moose, Hastings
Benzie	Oct. 13	6:00	Blaine Church
Berrien	Oct. 22	6:30	Youth Memorial Building, Berrien Springs
Branch	Oct. 13	7:00	Branch Career Center
Calhoun	Oct. 7	7:00	B. E. Henry Bldg., Marshall
Cass	Oct. 21	6:30	Agnes Gregarek Memorial Building, Fairgrounds
Cheboygan	Oct. 21	7:30	Wesleyan Hall, Cheboygan
Chippewa	Oct. 6	8:00	Rudyard High School
Clinton	Oct. 14	7:00	St. Johns High School
Copper Country	Oct. 8	8:00	Pelkie Fair Building
Eaton	Oct. 9	7:00	American Legion, Charlotte
Emmet	Oct. 13	7:00	4-H Center, Petoskey
Genesee	Oct. 7	7:30	Mundy Township Hall, Rankin
Gladwin	Oct. 7	8:00	Elementary School, Gladwin
Hiawathaland	Oct. 23	6:30	Congregational Church Parish Hall, Rapid River
Hillsdale	Oct. 14	7:00	4-H Building, Hillsdale
Huron	Oct. 23	6:30	Bad Axe County Office
Ingham	Oct. 8	7:00	Community Room, Mason Lanes
Ionia	Oct. 6	7:00	Rather School, Ionia
Iosco	Oct. 15	7:00	Sanilac Fire House
Iron Range	Oct. 22	7:00	Mansfield Township Hall
Isabella	Oct. 9	7:30	West Intermediate Jr. High
Jackson	Oct. 8	7:00	Western School, Jackson
Kalamazoo	Oct. 21	6:30	County Center Building
Kalkaska	Oct. 2	7:00	Carol's Restaurant, M-66
Lapeer	Oct. 9	7:30	North Branch American Legion
Mac-Luce	Oct. 7	7:30	Garfield Township Hall
Macomb	Oct. 15	7:00	Knights of Columbus, Utica
Manistee	Oct. 20	6:30	Farr Center, Onekama
Mason	Oct. 7	7:30	Scottville Optimist Hall
Mecosta	Oct. 6	7:30	Morley-Stanwood High School
Menominee	Oct. 7	7:30	Carney Legion Hall
Midland	Oct. 28	6:30	Homer Township Hall, Midland
Missaukee	Oct. 9	8:00	Falmouth Bank, Falmouth
Montcalm	Oct. 29	6:30	Stanton Middle School, Stanton
Montmorency	Oct. 16	7:00	Hillman
Muskegon	Oct. 30	7:30	Dew Drop Inn, Muskegon
Newaygo	Oct. 9	7:30	Fremont Christian School
N.W. Michigan	Oct. 8	6:30	Twin Lakes 4-H Camp, Long Lake
Oakland	Oct. 23	7:15	United Methodist Church, Clarkston
Oceana	Oct. 20	7:15	Shelby High School
Ogemaw	Oct. 23	7:30	Ogemaw Township Hall
Osceola	Oct. 21	8:15	Lincoln Town Hall
Otsego	Oct. 23		Undetermined
Ottawa	Oct. 9	7:45	Allendale Christian School, Allendale
St. Joseph	Oct. 13	7:00	Centreville High School, Centreville
Shiawassee	Oct. 6	7:30	Dog & Gun Club, Corunna
Tuscola	Oct. 25	7:00	Caro High School
Van Buren	Nov. 1	7:30	Van Buren County Office
Wayne	Oct. 14	6:45	Wayne Community Center
Wexford	Oct. 14	7:00	United Methodist Church, Cadillac

New Uniform Bookkeeping System Introduced at Secretaries' Conference



Sixty-four county Farm Bureau secretaries and 26 county office assistants recently took part in the Michigan Farm Bureau Statewide Secretaries' Conference at the Shanty Creek Hilton in Bellaire.

During the two-day conference, the secretaries received instruction and training in the use of a new uniform bookkeeping system for county offices. The new system went into effect statewide on Sept. 1, 1980.

According to John VanderMolen, manager, Member Services Department, the new system is much less complicated than systems previously used and substantially reduces the possibility of error.

The secretaries also reviewed current year Blue Cross/Blue Shield member group health coverages and premium rates with representatives of the BC/BS of Michigan staff.

Other instructional workshops were conducted by staff members of Farm Bureau Insurance Group and Michigan Farm Bureau.

The conference is held annually to assist county Farm Bureau secretaries in establishing improved office management practices and service to members.

Scholarships Announced

Tadd Heft of Conklin and Scott J. Wells of Vassar have been selected by the Michigan Farm Bureau Women's Scholarship Committee to receive individual scholarships of \$250 from the Marge Karker Scholarship Fund.

The scholarship was established several years ago in honor of Marge Karker, who was coordinator of women's activities for many years. The 1980 scholarship awards will be used for student expenses in the fall term at Michigan State University.

Heft, a third year pre-medicine student at the university, hopes to become a general practitioner. He is the son of Elmo and Alyce Heft, Farm Bureau members in Ottawa County.

Wells, who is also an MSU junior, is majoring in veterinary medicine. He is the son of Charles and Marilyn Wells, members of the Tuscola County Farm Bureau.

Each year information and scholarship applications are sent to county Farm Bureau Women's chairpersons and county secretaries. Applicants must be from Farm Bureau member families, must show financial need, be attending Michigan State University and majoring in agriculturally related courses or in medicine.

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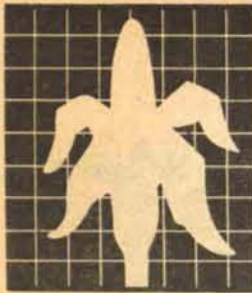
These are all native cattle sired by registered bulls and out of predominantly beef type cows. All sales guarantee heifer calves open and male calves properly castrated. All calves dehorned.

Oct. 13 - Paulding	1,400 yearlings and calves
Oct. 14 - Rapid River	1,250 yearlings and calves
Oct. 16 - Gaylord	3,000 yearlings and calves
Oct. 20 - Alpena, evening	800 yearlings and calves
Oct. 21 - West Branch	1,800 yearlings and calves
Oct. 24 - Baldwin	750 yearlings and calves

All sales start at 12:00 noon, except Alpena at 6:30 p.m. Cattle are graded to U.S.D.A. standards and will be sold in lots of uniform grade, weight, sex and breed.

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AGRINOMIC UPDATE '80

Report of the Commodity Activities & Research Department

Current farm programs authorized by the Food and Agriculture Act of 1977 are scheduled to expire next year. Congress will have a number of alternatives to consider upon expiration of the current law.

It is important that producers examine the same alternatives and shape Farm Bureau policy to address their needs in government farm programs.

Some policy alternatives are to continue the present program, revert to previous legislation, establish a free market, encourage farmer group action and target programs to certain groups. Their consequences are important in terms of impact on farmers, consumers, taxpayers and foreign markets.

Continue Present Program

The Food and Agriculture Act of 1977 contains a nonrecourse loan and target price mechanism for supporting the price and income of wheat, feed grains, cotton and rice. The current programs allows the secretary of agriculture considerable flexibility to set nonrecourse loans at market clearing levels.

Two other parts of the 1977 act relate directly to financial well-being of farmers: a grain reserve and disaster protection.

The farmer-owned grain reserve is intended to be used in conjunction with nonrecourse loans to provide price stability for commodities subject to large fluctuations in production and utilization. A disaster payment program was included in the 1977 act to protect grain and cotton farmers against production risks.

The 1977 act contains annual payment limitations of \$50,000.

Under the current act, the secretary of agriculture was given authority to adjust production through either a set-aside or diversion program. Program compliance is voluntary for individual farmers, but necessary for program benefits.

Price and income provisions of the 1977 act are commodity oriented. Since support benefits are distributed on the basis of production, price and income supports will provide some farmers too little and some farmers too much government assistance.

Continuation of the 1977 act could result in the possibility of some very large direct government payments. Since target prices and loan rates are adjusted separately, the deficiency payment rate has the potential to increase.

The 1977 act appears to have ample authority for building and administering reserves as well as authority for effective production control. Domestic and foreign customers have reasonable assurance that their needs will be met in a stable market environment.

Fine Tune Present Program

There are many ways the present commodity oriented program of price and income supports could be fine tuned in 1981.

Nonrecourse loans could be substantially increased, loans could be set relative to parity, or they could also be set on the basis of production cost. Target prices could be set to reflect land prices. Deficiency payment and target prices could be regionalized to account for differences in production costs and market prices.

Questions continue about grain reserves, discussion centers on three distinct types of reserves: farmer-owned, government-owned and internationally-coordinated. For each of these, there are questions of how large the reserve should be and how it should be managed.

Any upward shift in the loan rate has to be evaluated relative to the impact such a shift would have on the quantity demanded of the product. In contrast, the higher the loan rate can be set, the higher the price will be for producers. Setting the loan rate relative to parity disregards the demand side of price determination.

Adjusting the target price levels does not directly disrupt market prices, but in general, target prices may cause producers to respond to higher prices by increasing production.

Reserves held by the government tend to be viewed more favorably by domestic consumers and foreign buyers than by producers. Producers feel that government-held reserves overhang the market and prevent them from receiving high prices when demand is strong.

Farmers appear to have less opposition to a reserve held under their control. Internationally-coordinated reserves have been discussed, but agreement among the nations has not been achieved.

Revert to Previous Legislation

Another possibility is that no new legislation would be enacted. In that event, a number of individual commodity programs would revert to the Agricultural Adjustment Act of

Expiration Date for Current Farm Programs Near

1938 or the Agricultural Act of 1949.

In general, this would mean that grain producers would no longer have the option of voluntary production controls or be eligible for deficiency and disaster payments. Nor would there be provisions for a farmer-held reserve.

Allotments and quotas under existing legislation would be a double form of control over production. Farmers would tend to produce in relation to government controls, not market forces, when commodity surpluses exist.

Domestic consumers and foreign purchasers may pay higher prices as a result of higher price supports.

The government would assume the cost of taking title to commodities where the price support was too high to clear the market. In addition, there would be more administrative cost for the government with a highly structured program.

Establish a Free Market

From time to time, a "free market" has been advocated. This usually means freedom from government intervention.

A free market would result in considerable price and income instability. It would bring a survival of the fittest situation to much of production agriculture.

In the short run, in the absence of a sudden increase in foreign demand, farm income would go down. Farms with cash flow problems would be particularly hard hit. In the long run, the current land price spiral may be dampened by the absence of price and income support programs.

Food costs would first dip, then increase as producers responded to lower prices by cutting back production. Taxpayers would benefit from lower government costs.

Encourage Farmer Group Action

For many years, farmers have tried to help themselves through group action. Establishment of marketing and bargaining cooperatives and producer initiated federal and state marketing orders are noteworthy examples.

Farmers have also come together in both general farm organizations and commodity groups for the purpose of enhancing their economic position.

Farmer group action has often been hindered by the large number and by geographic and commodity divergence. The trend toward larger and few farmers enhances opportunities for group action. Farmers may

also have more success where several groups join together in pursuit of a common goal.

Legislation may be needed to give sanction to increased group action, particularly in those areas as collective bargaining and marketing orders.

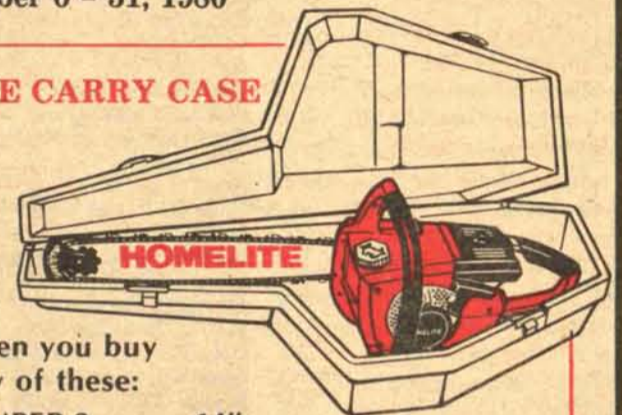
The range of potential consequences of farmers working together as a group is wide. Much depends on how they are in working together and, perhaps even more importantly, how many are working

(continued on page 9)

Homelite. The Chain Saw King.

October 6 - 31, 1980

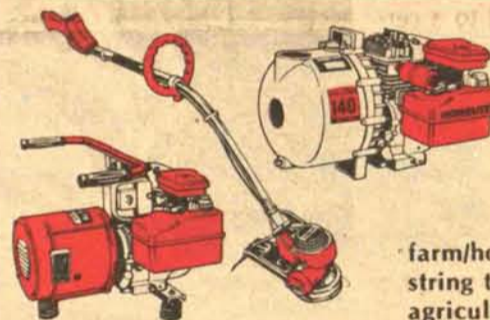
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Constock Park	Farmers Petroleum Cooperative, Inc.	616-784-1071
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(Some items may not be stocked at all participating dealers, but are available and may be ordered.)

.....Time to Consider Alternatives

together.

If farm groups were able to control farm prices, then farm income could be enhanced. But effective production controls may be necessary as producers would respond to high prices by increasing production.

Target Programs for Certain Groups

Proposals are sometimes made to target government benefits to certain groups in production agriculture. For example, the federal government could provide direct payments to the poorest farm families or make special credit programs available.

Another suggestion has been to make government benefits available only up to a certain level of production. This level could be set by volume or production unit and could apply to both price and income supports.

There is a possibility of taking into account off-farm income when establishing government benefits for farmers. Those with high off-farm income would be eligible for proportionately less in benefits.

Finally, benefits could be directed only to beginning farmers or those with high debt asset ratio. Perhaps benefits could also be limited to a certain number of years for each individual farmer.

Impact of Targeted Programs

Programs to subsidize the poor or low income farmers could affect production in two ways. For some farmers, direct payments may take away the incentive to attempt to produce, but for others such pro-

grams could serve as a buffer to take increased production risks.

Production restrictions as a basis for eligibility might encourage some farmers not to use optimum production meth-

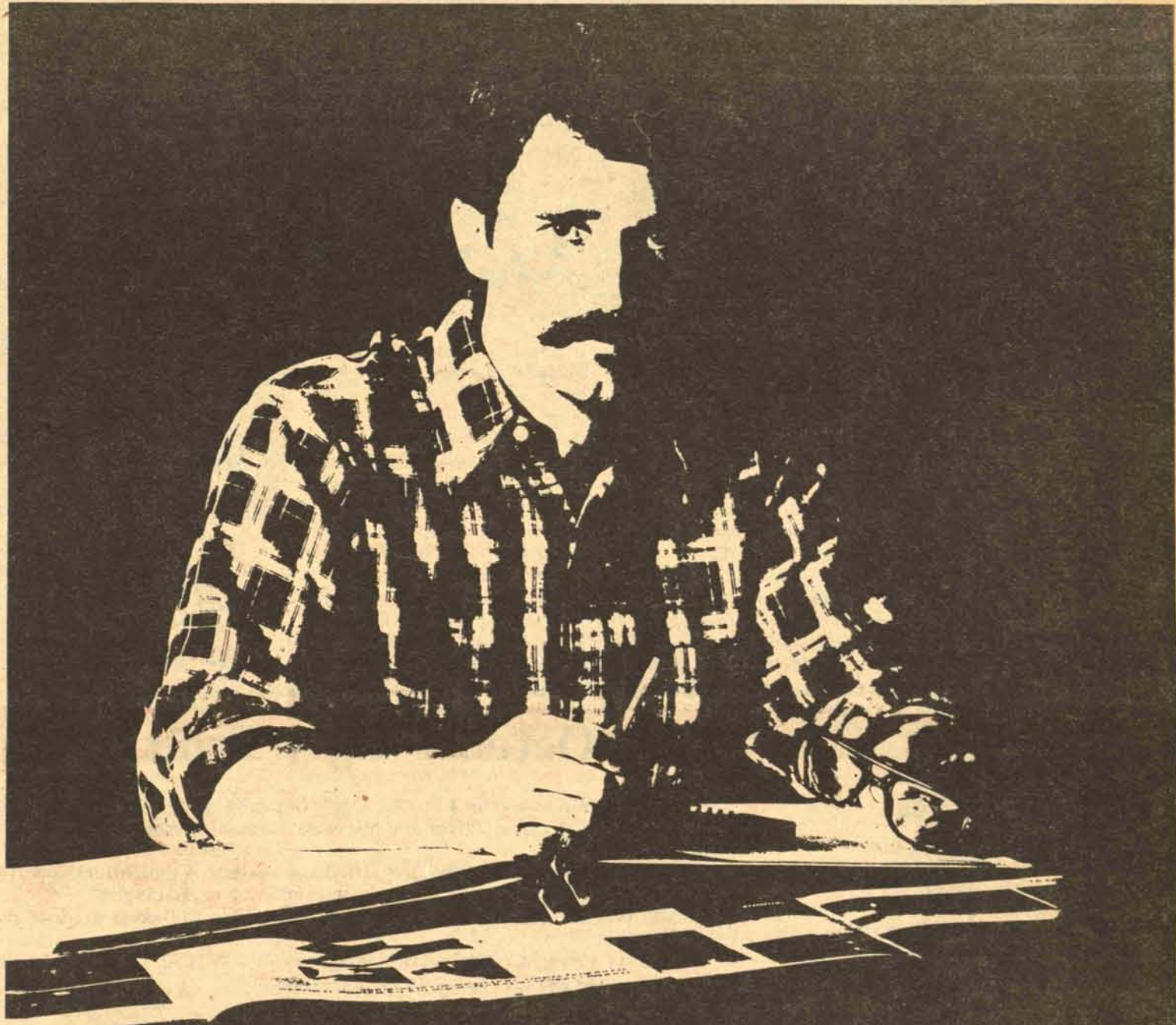
ods in order to cut cost and remain eligible for government benefits.

If off-farm income was taken into account when government subsidies are distributed, it would tend to affect many of

those with low farm incomes. Because off-farm income is relatively much higher for the low farm income group, such a policy would tend to target benefits to the large commercial farmers.

In general, government sub-

sidies applied selectively to those in production agriculture have the advantage of targeting benefits to those most in need. The problem, however, is to determine exactly who should be included in the selected group for benefits.



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Farm Profits: A Roll of the Dice?

State Fair Goers Take a Chance With Farmers



Over 200 Farm Bureau members from 19 counties helped man the Michigan Farm Bureau booth for 11 days at the Michigan State Fair.

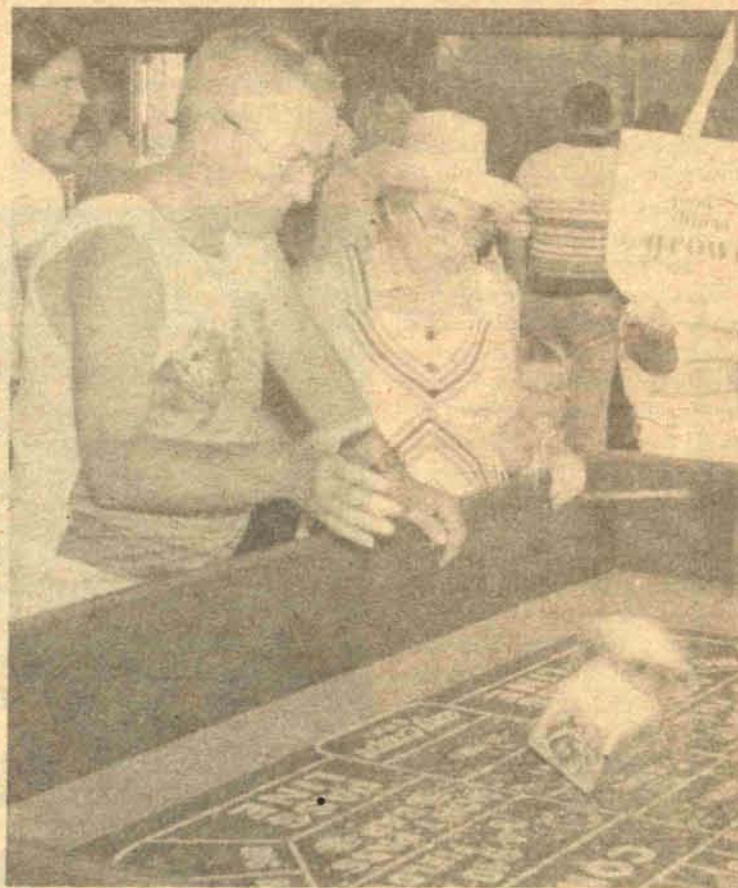
The idea for the booth was borrowed from the award-winning display designed by the Modern Producers Community Group in Monroe County. It gave fair goers an opportunity to "gamble with the farmer" and to learn of the risks and uncertainties involved in production agriculture.

It also provided an opportunity for those working at the booth to relate farm production experiences they have had with drought, floods, mud, diseases, parasites, etc.

The central part of the booth was a dice game with specially prepared dice. By rolling a double "bumper crop," participants won a tote bag proclaiming that "Good Things Grow in Michigan." Those rolling a single "bumper crop"

received a fun facts sheet on Michigan agriculture, while those failing to roll a "bumper crop" were wiped out by a disaster.

Commenting on the booth, President Elton Smith said: "The understanding and support of urban people on issues which effect the agricultural industry is very important. Certainly, by working at the fair, the volunteers helped to create an understanding that farming is a gamble."



Farming is a gamble, many visitors to the Michigan State Fair learned. In a clever game devised by Farm Bureau members to illustrate the risks involved in farming, visitors were invited to "gamble with the farmer." Players had the chance to roll a "double bumper crop" with specially prepared dice; unlucky players had their crops wiped out by rolling dice marked drought, insect pests, disease, flood, etc.

October Ugly Fruit Sale

ORDER DEADLINE:
OCTOBER 14, 1980

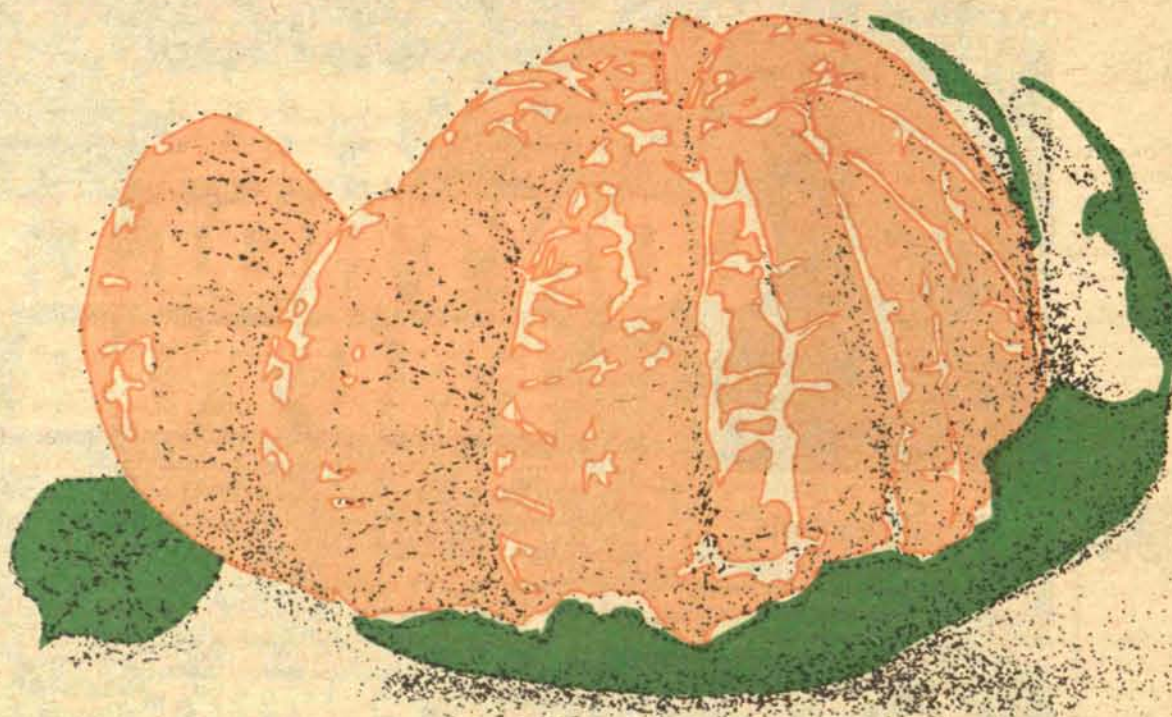
UGLY FRUIT - Emerald	\$8.40
Mandarin Tangelos, 4/5 bushel	
Pink Grapefruit, 4/5 bushel	\$8.50
Florida Pecans, 1 lb. bag	\$4.65
Florida Skinless Peanuts,	\$1.85
20 oz. can	
Hi-D Orange Concentrate,	\$26.25
24/12 oz. cans/case	
Hi-D Grapefruit Concentrate,	\$22.70
24/12 oz. cans/case	
MACMA Vintage Ham, Approx.	\$39.84
4/4 lb. halves/case	
(\$2.49 per lb.)	
Thick-Cut Smoked Bacon,	\$18.24
8/1 1/2 lb. pkgs./case	
Skinless All-Meat Hot Dogs,	\$7.70
5/1 lb. cello pkgs./box	
Smoked Hickory Stick, 4 1/2 lb.	\$9.70
Illinois Gourmet Popcorn,	\$1.15
2 lb. bag	
Sunflower Seeds, Shelled,	\$1.20
Salted and Roasted, 12 oz. pkg.	
Wheat Nuts, Salted and	\$1.20
Roasted, 12 oz. pkg.	
Sharp Cheddar Cheese,	\$10.30
4/1 lb. pkgs./case	
Medium Cheddar Cheese,	\$9.85
4/1 lb. pkgs./case	
Colby Cheese,	\$9.50
4/1 lb. pkgs./case	
Monterey Jack Cheese,	\$9.50
4/1 lb. pkgs./case	

NEW! Emerald Mandarin Tangelos - Ugly but good! Green skin, rough textured, easily peeled, excellent aroma, flavor and juicyness. Shipped to Michigan by the Florida Farm Bureau.

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NEW! Wheat Nuts - Salted and roasted. Another North Dakota product, packed in 12 oz. packages.

BACK BY POPULAR DEMAND! Vintage Hams - Packed 4 halves per case with the average weight per case being 15 to 20 pounds.



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Farm Bureau Insurance Group, Michigan Farm Radio Network Honor 'Farmers of the Week'

The Farmer of the Week Award, sponsored by the Michigan Farm Radio Network and Farm Bureau Insurance Group, recognizes Michigan farmers for their contributions to the agriculture industry and the community.

In addition to recognition from the local news media, award winners receive a plaque and award buckle and belt from the local FBIG agent.

The Farmer of the Week Award recipients for August 1980 were:



VIRGIL BOUCK

Week of Aug. 4 - Virgil Bouck, 60, a cash crop farmer from Pigeon who farms 515 acres with his wife and two sons. They raise navy beans, wheat and corn. Bouck serves as executive director of the Tuscola County ASCS office; technical advisory member of the East Central Michigan Planning and Development Region; trustee and substitute Sunday School teacher for Hayes United Methodist Church and past chairman of the church Council of Ministry; member of the Masonic Lodge; past president of the Huron County Bean Growers Association; past vice president of the Michigan State Bean Producers Association; and has served as chairman of the township ASCS committee. He and his wife, Verneta, have five children.



DONALD HEWITT

Week of Aug. 18 - Donald Hewitt, 42, a cash crop farmer from Swartz Creek who raises corn, soybeans and wheat on 1,000 acres. He farms with his wife, Janice, and their three children. Hewitt serves as chairman of the board of trustees of Hill Road Baptist Church; as a member of the church pulpit committee; as a Sunday School teacher; on the loan committee of the Farmers Home Administration; as a member of the Genesee County Farm Bureau for over 20 years and held several offices in that organization; was named Telfarm Farm Manager of the Year by Michigan State University earlier this year; is a past member of the township board of review and recipient of the American Farmer and State Farmer degrees from the FFA.



JOHN W. FRITZ

Week of Aug. 11 - John W. Fritz, 32, who farms over 2,800 acres and raises 3,200 hogs near Fulton in Kalamazoo County. His cash crops include soybeans, corn and wheat. He serves on the Wakeshma Volunteer Fire Dept., as a member of the Kalamazoo County ASCS board, the local Jaycees, the American Soybean Association and the Kalamazoo County Farm Bureau. He was named National Outstanding Young Farmer of 1979 by the National Jaycees and he earned the local Soil Conservation Award in 1976, the Federal Land Bank Honorary Farmer Award for 1979 and was named Chapter Star Farmer and State Star Farmer by the FFA 1965. He and his wife, Elaine, have one child.



RAYMOND DORR

Week of Aug. 25 - Raymond Dorr, 53, a cash crop farmer from Hemlock who farms 1,600 acres in partnership with his son. They raise soybeans and corn. Dorr, a lifelong farmer, is an active member of St. Mary's Catholic Church in Hemlock and a former member of the St. Mary's Parish Council; a member of the Michigan Soybean Association; and member of the Saginaw County Farm Bureau for over 20 years. He and his wife, Barbara, have three children.

Michigan Farm Press Meets New FBS/FPC Executive Vice President



Members of the farm press had an opportunity to meet Newton Allen, the new chief executive officer of Farm Bureau Services and Farmers Petroleum Cooperative, at a press reception in Lansing Sept. 8. Allen (left) talks with Harold Sparks, farm director of WLKM, Three Rivers.

Young Michigan Citizens Speak Out

More than 10,000 Michigan eighth graders will explore their personal views of America and compete for \$4,000 in top prizes in the 12th annual America & Me Essay Contest, sponsored by Farm Bureau Insurance Group.

The contest, open to any Michigan eighth grade student, will be held Oct. 20 to Nov. 14 in junior highs and middle schools throughout the state.

Last year, nearly 10,000 students from 400 Michigan public and private schools participated, and that number is expected to be surpassed this year.

Conducted with the help of FBIG agents across the state, the America & Me Essay Contest was started by FBIG in 1968. The contest encourages

Michigan young people to explore their roles in America's future.

The theme of this year's contest is "My Hope For America - And How I Can Help Achieve It."

Prizes this year include award certificates for school winners, engraved plaques for each participating school, and savings bonds ranging in value from \$1,000 to \$200 for the top 10 statewide winners.

A panel of Michigan dignitaries, headed by Gov. Milliken, will determine the top statewide winners.

Each year, hundreds of excerpts from the essays are compiled into booklet form and distributed to schools, government officials, and to visitors at the State Capitol in Lansing.

As sponsor of the contest, FBIG has earned 10 national awards from the Freedoms Foundation at Valley Forge and an Award of Excellence from the Life Insurance Advertisers Association.

Inquiries about the contest may be directed to America & Me Essay Contest, Communications Dept., Farm Bureau Insurance Group, 7373 W. Saginaw, Lansing, Mich. 48909.

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Members Can Save on '81 Ford Cars and Trucks

Farm Bureau members in western Michigan can take advantage of MFB's new car and truck discount program on 1981 Ford vehicles.

Jack Keller Ford, Inc. of Grand Rapids has agreed to sell members 1981 model Ford cars and trucks at a substantial savings.

Keller will sell the cars out of stock or ordered by members for \$150 over dealer cost, which includes dealer servicing. Special orders for cars will require a \$100 deposit at the time the order is placed.

Members may also purchase trucks at a discount according to the following schedule: light trucks and vans (4x2), \$150 over dealer cost; Broncos (4x4), \$150 over dealer cost; 600 and 800 model trucks, \$500 over dealer cost; and 900, 7000, 8000 and 9000 model trucks, \$900 over dealer cost.

All trucks and van mark-ups include dealer servicing. Orders for light trucks, vans, Broncos and 600 and 800 models will require a \$100 deposit at the time the order is placed. Orders for 900s, 7000s, 8000s and 9000s will require a \$1,000 deposit.

Keller Ford is located at 3385 Alpine Ave., N.W. in Grand Rapids. Members must present their current Farm Bureau membership card in order to qualify for the discount.

Understanding Our Present Tax System

As we move closer to the General Election on Nov. 4, the bombardment of material regarding the various ballot proposals is increasing. It is important to refresh our memories on Michigan's present tax system before gaining an understanding of the tax proposals which will drastically change the system if they pass.

Present Tax System

Michigan is the highest ranking state in terms of revenue equity, based on a national study of tax systems. The study showed that our system was considered more balanced and fairer than any other state! In 1978, state and local taxes were 11.7 percent of state personal income while the U.S. average was 12.3 percent.

All of the property tax is for local use (counties, villages, townships and schools). The state equalization value is limited to 50 percent of true cash value. The tax rate is limited to 15 mills which can be raised up to 50 mills by the vote of the people. The average rural millage is 38 mills, whereas urban areas levy an average of 58 mills.

Property taxes pay about one-third of township costs; one-third of county cost and 45 percent of the school cost. None of the money collected by property taxes goes to the state.

Over one-half of the total state budget and about 38 percent of all state and local revenues are strictly earmarked by law or the constitution.

Other sources of local revenue include school state aid, share of sales tax, income tax sharing, gasoline tax, vehicle fees, liquor monies, etc. Forty-five percent or more of the state budget is returned to local units of government.

The 1963 constitution requires a balanced budget and states that: "Expenditure from any fund shall not exceed the estimated revenue. . . . The governor with the approval of the appropriating committees of the House and Senate shall reduce expenditures." This provision of the constitution has been used occasionally, including three times this year.

The "Tax Limitation Amendment" (Headlee), passed by the voters in 1978, was felt some last year and there are indications the effect will be realized by more taxpayers this year. Briefly, the amendment requires a tax rate cut (called millage rollback by some) if property values increase faster than the rate of inflation. If they do, the tax rate must be cut to yield the same amount of revenue raised the previous year but adjusted for inflation.

Last year about 70 percent of Michigan's 1,245 townships rolled back their tax rates. At the same time, about 70 percent of the school districts, 60 percent of the villages and 57 percent of the counties were also forced to rollback taxes. Statewide, about \$35 to \$40 million in property taxes were reduced due to the millage rollback in 1979.

The 1978 Tax Limitation Amendment requires the state to maintain the same proportion (41 percent) of state spending to all local units of local government taken as a group (schools, townships, counties, cities, etc.) which were in effect in 1978-79. The amendment also limits state revenue and spending to the growth of personal income in the state. If the excess revenue is over 1 percent, it must be refunded to the taxpayers. If it is less than 1 percent, it goes into the Budget Stabilization Fund.

Present Property Tax Relief

The "circuit breaker" (P.A. 20, 1973) provides homestead property tax relief based on household income for homeowners and renters. Farmland is included if it is adjacent to the house.

The rebate from the state for those under 65 is 60 percent of the difference between 3½ percent of household income and the property tax. For those over 65, the refund is 100 percent of the difference, based on a sliding scale formula involving income under \$6,000. Many elderly, disabled, etc., are refunded all of their taxes.

DISCUSSION TOPIC

by **KEN WILES**
Manager, Member Relations

Renters base their tax relief on 17 percent of the rent they pay.

The program results in as much as one-third to one-half or more in property tax relief, depending on income. Originally the limit for the rebate was \$500, but now is up to \$1,200.

The Farmland and Open Space Preservation Act (P.A. 116, 1974) provides additional property tax relief for farmers who contract with the state to maintain land in agricultural use for at least 10 years. In return all property taxes on farmland in excess of 7 percent of household income are refunded by the state.

The property is also exempt from certain special assessments (sewers, water, lights and non-farm drainage). A farmer is eligible for tax relief under both P.A. 20 and P.A. 116; however, the income tax refund cannot exceed the total amount of property taxes paid.

There are presently 1.4 million acres in 75 counties in the program. State DNR officials expect to break the 2 million acre mark soon. The average size of the farm is over 274 acres. Over 5,000 applications were processed in 1979. More will be processed in 1980 if current enrollment trends continue. Most farmers are signing for much longer than the minimum 10-year period, some as long as 40 to 50 years or more. The average is 15 to 20 years.

About 42 percent of the enrolled farmland is in the urbanizing Standard Metropolitan Statistical Areas. The typical farm is located within 22.7 miles of a city of 25,000 or more population. In 1979 the average property tax on farms in P.A. 116 was \$4,138. The calculated P.A. 116 tax credit was \$2,878. The total property tax relief (including the homestead property tax credit) was \$4,078.

The inheritance tax and P.A. 116 make Michigan law compatible with the Federal Estate Tax Law. The state law exempts 50 percent of the farm value from state inheritance tax. The tax on the remaining 50 percent of farm realty value would be deferred for 10 years without penalty or interest.

In order to qualify, the heir must be either a family or farm business partner, and he/she would place the farm under P.A. 116 for 10 years to assure the land remains in farming. This is compatible with the Federal Estate Law as 15 years and the same farm estate provisions are required under the program for special use value farm provisions.

The Gary Corbin-Quincy Hoffman Act of 1978 also increased the inheritance tax exemption for a spouse from the former \$30,000 to \$65,000 and the exemption for a family member from \$5,000 to \$10,000. These were the first increases since 1925 and surviving spouses are entitled to a total personal exemption of \$75,000.

Smith-Bullard - Proposal A

- Cuts present 50 mill constitutional limit to 24½ mills (13 mills allocated and 11.5 by vote).

- Exempts the first \$25,000 State Equalization Value to those over 65 and retired, indexed to the Consumer Price Index. (The proposal does not define the meaning of the word retired. Apparently both the wealthy and poor "retired" would get this exemption.)

- Creates statewide property tax for schools up to 30½ mills, for all property except homestead and "family owned and operated farms." (Thirty percent of all farmland is operated by renters and 90 percent of this land is owned by retired farmers and widows. This rented farmland could, under this proposal, be subject to a statewide property tax. Total property tax could be as high as 55 mills - add 24½ plus 30½ mills.)

- Raises state income tax (presently 4.6 percent) by at least 2 percent and higher later on. The Single Business Tax could also be increased.

- Requires that K-12 school costs except seven mills voted by the people be paid entirely by the state and phased in over five years. (The seven mills would not be equalized. Wealthy areas would have considerable advantage over the less wealthy school districts.)

- Permits local voted income tax up to 1 percent in place of seven mills property tax or any portion thereof.

- Mandates a "program of general state taxation and a method of distributing funds to ensure equal per pupil state financial support. . . ." for general operations less seven mills local tax. Higher cost schools are assured no less than present spending and this could lead to higher and higher costs.

"Equal per pupil" funding would require equal teacher salaries throughout the state which will lead to statewide bargaining. A spokesman for the Michigan Education Association has stated that this is their goal - STATEWIDE TEACHER BARGAINING. He said that it would result in "portability of teachers," meaning high seniority teachers could "bump" lower seniority teachers from their jobs anywhere in the state. MEA spent over \$59,000 to put this proposal on the ballot and has announced that they intend to spend \$250,000 to \$500,000 for promotion of this proposal.

Despite claims that the proposal would maintain local control, all that the proposal actually says is that the Legislature shall provide for "the election of boards of education of local districts. Each board shall be responsible for the employment of personnel and the educational programs and services for the peoples of its district."

Can there be local control with state control of funds and statewide teacher bargaining?

Legislative-Executive - Proposal C

- Provides a \$7,100 assessment exemption (SEV) on property taxes for operational purposes, not bonded debt, on each residential and agricultural homestead. For easy calculation, multiply \$7.10 for each operating mill and this gives the same result. The greatest dollar benefit would be to metropolitan areas and high millage areas. Their property tax break will average \$412 compared to rural areas receiving only \$270 on the average across the state.

- Gives a flat, \$140 renter credit regardless of where they live.

- Eliminates sales tax on residential utilities over a five-year period.

- Earmarks lottery revenues for school aid fund, but the \$100 million more money going into the

(continued on page 13)

... and the Ballot Tax Proposals

school aid fund will be offset completely by the Legislature appropriating \$100 million less from the General Fund to the schools. Thus, the change is meaningless.

- Provides for an annual adjustment for inflation of the present \$1,200 homestead tax credit (limit circuit breaker), \$140 rent credit, \$1,500 personal income tax exemption and the \$7,100 assessment (SEV) exemption.

- Permits assessment of agricultural and forest property on use rather than market value which is an important amendment that Farm Bureau achieved.

- Increases sales tax 1.5 percent, from 4 percent to 5.5 percent. This would increase total taxes for most farmers due to increase in sales tax. Many farm inputs are exempt, but others are not, such as building materials, tile, fences, trucks and pick-ups. Also, many household items such as furniture, clothing, appliances and cars would be taxed at the higher rate.

Tisch - Proposal D

- Rolls back assessments to 1978, which becomes the base.

- Reduces tax assessments (SEV) from the 50 percent limit to 25 percent of the 1978 SEV. Local governments would lose the revenue on the difference between the 1978 and 1980 state equalization value. Non-residents, big businesses, speculators and developers would be the big winners because in many counties more than half of all property is owned by non-residents, many from outside the state or country.

- Would not apply to farm property enrolled under P.A. 116, the Farmland and Open Space Preservation Act; P.A. 198, Plant Rehabilitation Industrial Development Districts Act; or P.A. 255, the Commercial Redevelopment Act.

- Apparently would not give renters any relief.
- Limits assessments on residential and agricultural property to not more than 2 percent per year.
- Does not apply to bonded debt. Millage tax rates for debt payment would double or triple depending on local effect of rollback to 1978 state equalization factor and cutting to 25 percent of value.

- Further reduces tax on principal homestead: (1) one-half of those with taxable incomes between \$5,000 and \$10,500; (2) eliminates property tax for those with taxable income of less than \$5,000 and (3) exempts homeowners over the age of 62 from property tax for school operation. Numbers (1) and (2) would mean even greater local revenue losses. The Legislature would be required to provide "comparable" relief for renters under these provisions. Many tax avoidance schemes will be used to get out of paying any taxes.

- Prohibits any new tax from being imposed on the principal homestead which is a home occupied at least 180 days a year on land "not exceeding one acre." New taxes could be imposed by vote on other properties including farmland. In order to administer this, the individual would have to provide his age (birth certificate), income (income tax records) and prove that they have lived in the homestead for 180 days or more. Separate assessments would probably have to be made on the land in excess of one acre.

- Recognizes and constitutionally protects certain exemptions such as agricultural personal property used for production. However, other property presently exempt becomes taxable, such as inventory (such as crops stored for sale), motor vehicles, pick-ups, trucks, etc., agricultural trees, shrubs, vines, growing crops, etc., grain and elevators, private and commercial forest lands, beet sugar,

non-profit properties such as 4-H, girl and boy scouts, etc. Of course, the Legislature could eliminate any of these things right now, but with Tisch passing and the state needing to come with money, these may be vulnerable.

- Requires the state to appropriate "state matching money" for lost property tax except for payment of debt and local revenue lost by the rollback to the 1978 state equalization value. Under this provision a local unit of government could vote to raise taxes in order to receive matching funds from the state. In those areas where the tax is not raised, the people would in effect be paying for those who do raise their millage.

- Apparently mandates that all existing benefits including welfare cannot be "reduced or diminished" except by four-fifths vote of the Legislature. It would not be possible to make up the difference in necessary monies because the Tisch proposal requires that the Legislature shall not impose any new tax... or increase the rate or broaden the base of any tax in effect in 1978 including fees, licenses, permits, special assessments, etc., without a 60 percent approval of the voters at a General Election which is held once every two years. In other words, 41 percent of the voters could thwart the will of 50 percent of the voters.

It appears that the local government could, by 51 percent vote, increase taxes by the imposition of additional fees, licenses and various charges, but the state could not because of the 60 percent majority rule.

Income tax credits and exemptions could not be reduced nor could the school aid formula be changed except by four-fifths vote of the Legislature.

The question is, if Proposal D passes, would the state be able to return its share of the lost revenue to local units of government or would the courts determine the priority for state spending?



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Dairy Committee Makes Recommendations

In a meeting on Sept. 2 in Lansing, the Michigan Farm Bureau Dairy Advisory Committee recommended that the organization work to save the basic dairy price support program.

The dairymen also voted to accept the American Farm Bureau Federation's modified formula, which ties the support level to net CCC purchases, and also to conduct an educational program on the current dairy situation with members, dairy cooperatives and marketing associations.

Other committee recommendations to the MFB board of directors were to oppose any changes in reconstituted milk from the current classified pricing system under the Federal Milk Marketing Orders, and to seek action requiring imitation dairy products to be sold on

their merits and labeled as such.

The committee recommended that MFB continue to support the current program for Brucellosis control and eradication in Michigan and commend

the Michigan Department of Agriculture on their stringent, quality program.

The MFB board accepted the recommendations and referred them to the state Policy Development Committee.

Special Hay Listing Service

The Farm News, in cooperation with Farm Bureau publications in drought areas, is making classified ad space available to out of state farmers who are interested in buying hay. In addition, Michigan growers with good quality hay for sale may send information to the Farm News, Cooperative Hay Listing, P.O. Box 30960, Lansing, Mich. 48909. The information will be made available to Farm Bureau publications in the cooperating states.

MSU Offers Small Business Class Fall Term

Michigan State University is offering a class on starting and operating a successful small business. The class focuses on what must be done to avoid the major causes of business failures.

The course covers all phases of organizing, improving and operating a small company or corporation.

Information on the class and registration forms may be obtained from Clark E. DeHaven, director, Executive Programs, 7 Olds Hall, Michigan State University, East Lansing, Mich. 48824.



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