

# Rural Living

MICHIGAN FARM NEWS



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**NOVEMBER 1986**

Inside: Flood Disaster Information  
Annual Meeting Highlights

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# Rural Living

MICHIGAN FARM NEWS

A Publication of the Michigan Farm Bureau

## About the Cover

Saginaw FB President Don Sutto describes crop losses to Governor Blanchard, MFB President Smith, Congressman Traxler and Saginaw Mayor Larry Crawford.

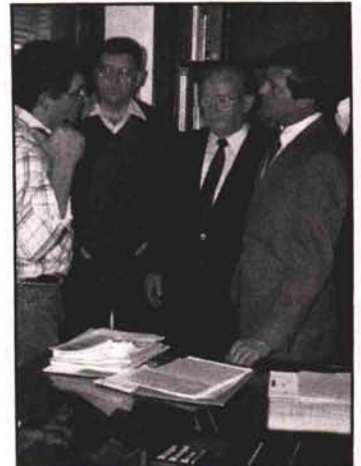


PHOTO BY MARCIA DITCHIE

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# MACMA Holiday Citrus Sale

Name \_\_\_\_\_

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**ORDER DEADLINE: Nov. 12, 1986**

**DELIVERY: Dec. 1-5, 1986**

No.	Product	Price	Amount
<b>FRESH FRUIT — TREE RIPENED!</b>			
___	<b>Fruit Basket Combinations</b> — A new way to make the most of your dollar! Makes six heaping fruit baskets to give with half of the fruit left for you! Includes: Fla. Navel Oranges (4/5 bu.), Fla. Pink Seedless Grapefruit (4/5 bu.), Mich. Red Delicious Apples (tray pack, full bu.), <b>FREE</b> — 6 peck baskets (red with green hoops and handles)	All for	_____
		\$48.50	
___	Florida Navel Oranges, 4/5 bu.	\$13.75	_____
___	Florida Pink Seedless Grapefruit, 4/5 bu.	\$12.75	_____
___	Florida Tangeloes, 4/5 bu.	\$12.75	_____
___	Grapefruit Sections, 24/16 oz. cans	\$23.00	_____
	Packed in juice, unsweetened		

<b>FRUIT JUICES</b>			
___	Mich. Sparkling White Grape Juice	\$22.50	_____
	12/750 ml. bottles		
___	Fla. Hi-D Orange Juice Conc., 24/12 oz. cans	\$35.50	_____
	Makes 72 ounces per can!		
___	Fla. Hi-D Grapefruit Juice Conc., 6/12 oz. cans	\$ 7.25	_____
___	Fla. Daily Sun Grapefruit Juice	\$13.75	_____
	48/6 oz. single serving cans		
___	Mich. Hi-D Apple Cider Conc., 12/12 oz. cans	\$13.50	_____
___	Mich. Grape Juice Conc., 24/12 oz. cans	\$29.50	_____

PRICE REDUCED

<b>FROZEN FRUITS &amp; VEGETABLES (Individually Quick Frozen)</b>			
___	Red Tart Cherries, 10 lbs.	\$ 9.90	_____
___	Dark Sweet Cherries, 10 lbs.	\$12.40	_____
___	Peach Slices, 10 lbs.	\$10.20	_____
___	Mixed Fruit, 10 lbs.	\$10.80	_____
	Peaches, apples, strawberries, sweet cherries, pineapple		
___	Red Raspberries, 10 lbs.	\$19.75	_____
___	Whole Strawberries, 4/2½ lb. bags	\$11.80	_____
___	Apple Slices, 4/2½ lb. bags	\$ 7.00	_____
___	Broccoli Spears, 12/2 lb. bags	\$21.70	_____
___	Garden Peas, 12/2½ lb. bags	\$22.20	_____

<b>FROZEN SOUPS</b>			
___	Hobbies' Navy Bean w/Ham Soup, 12/8 oz.	\$11.50	_____
___	Hobbies' Cheddar Broccoli Soup, 12/8 oz.	\$11.00	_____

No.	Product	Price	Amount
<b>MEATS</b>			
___	MACMA Vintage Hams, 4/4 lb. avg./case	\$2.85/#	_____
___	"Peets" Thick Cut Bacon, 12/1 lb. vac packs	\$25.30	_____
___	Hickory Stick Summer Sausage, 4 lbs.	\$10.75	_____

<b>NUTS, ETC.</b>			
___	Fla. Honey Roast Peanuts, 11 oz. can	\$ 2.25	_____
___	Fla. Jumbo Skinless Peanuts, 20 oz. can	\$ 2.75	_____
___	Fla. Large Pecan Halves, 1 lb.	\$ 4.50	_____
___	Microwave Popcorn, 36/3.4 oz. pkgs.	\$17.60	_____
___	Indiana Popcorn, 5 lb. bag	\$ 2.25	_____
___	Dried Cherries, 12/3 oz. packs	\$19.75	_____

<b>WISCONSIN CHEESES — "AA" GRADE</b>			
___	Sharp Cheddar, 4/1 lb. packs	\$12.00	_____
___	Medium Cheddar, 4/1 lb. packs	\$12.00	_____
___	Colby, 4/1 lb. packs	\$11.50	_____
___	Monterey Jack, 4/1 lb. packs	\$11.50	_____
___	Variety, 4/1 lb. sharp, medium, colby, caraway	\$13.00	_____
___	Sharp Cheddar Spread, 6/1 lb. tubs	\$15.00	_____

<b>ALL MICHIGAN BOXES FOR THE HOLIDAYS</b>			
___	Michigan Sampler	\$17.50	_____
	Includes: Sparkling White Grape Juice (750 ml.), Gold Label Ham (2½ lb. avg.), MSU Cheddar Cheese (½ lb.), Hickory Stick (1 lb.)		
___	Michigan Cherry Pack (no refrigeration)	\$13.50	_____
	Includes: Sparkling Cherry (750 ml.), Cherry Almond Preserves (9 oz.), Dried Cherries (4 oz.), Maraschino Cherries (6 oz.)		
___	Michigan Supreme Pack	\$38.00	_____
	Includes: Chocolate Covered Raspberries, Smoked Turkey Breast (1½ lbs.), Slow Cure Ham (2½ lbs.), Hickory Stick Summer Sausage, MSU Cheddar Cheese (½ lb.), MSU Tilsetter Cheese (½ lb.), Wild Honey, Cherry Almond Butter and Peach Butter		
___	<b>Total Units</b>	<b>Total \$</b>	_____

**IQF (Individually Quick Frozen)** — This is flash frozen; it allows you to scoop out of the container just what you need. No sugar.

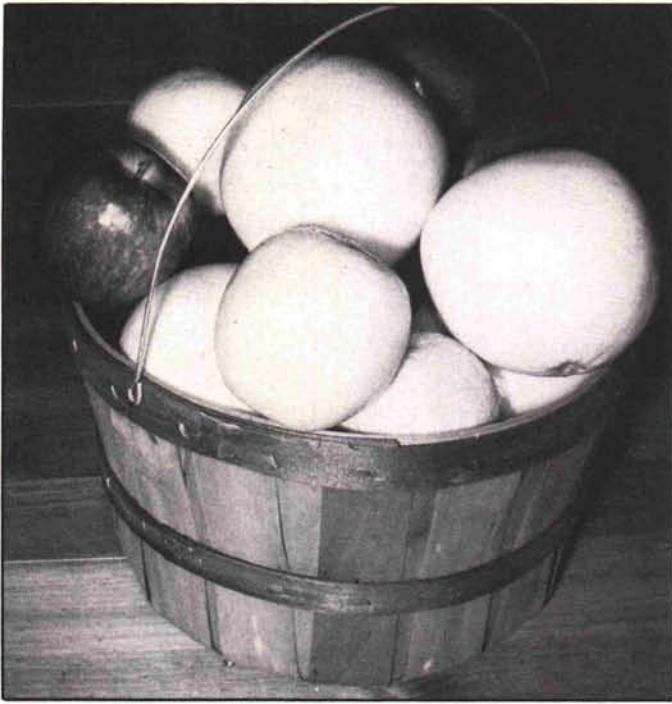
## FRESH CITRUS — FLORIDA'S BEST

You couldn't get fresher, better tasting citrus unless you had a tree growing in your own backyard. Florida's Best Citrus cannot be found in stores. Our citrus is fresh picked to order, custom packed and delivered fresh — direct from Florida's finest groves.

## TO PLACE AN ORDER...

Contact your County Farm Bureau before November 12. All checks should be made payable to your County Farm Bureau. You will be contacted with the delivery date, time and order pickup location. Delivery will be the first week of December.





Fruit Basket Combinations

A fruit basket is an ideal gift for the mailman, teacher, your secret pal, anyone that you would like to give a little something to for the Holidays. The **FRUIT BASKET COMBINATION** is an economical way to make six attractive gifts (as pictured) and still have half the fruit for your own use. Your average cost for each full fruit basket is only \$4.05.

The **FRUIT BASKET COMBINATION** includes:

4/5 bu. Fresh Florida Navel Oranges

4/5 bu. Fresh Florida Pink Seedless

Grapefruit

1 bu. Fresh Michigan Red Delicious Apples

6 Free peck baskets (red with green hoops)



## MICHIGAN GIFT BOXES

Give a Holiday gift filled with Michigan flavor. These gift packs offer taste tempting Michigan grown and processed products. Our gift boxes are carefully hand packed and come to you attractively displayed in a sturdy gift box. Michigan gift boxes are the perfect gift for those hard to shop for friends and relatives on your Holiday gift list. They're a great gift idea for those headed south for the winter. A little taste of home for your college scholar.

### Michigan Sampler

Sparkling White Grape Juice (750 ml.),  
Gold Label Ham (2½ lb. avg.)  
MSU Cheddar Cheese (½ lb.)  
Hickory Stick (1 lb.)



### Michigan Cherry Pack

Sparkling Cherry (750 ml.)  
Cherry Almond Preserves (9 oz.)  
Dried Cherries (4 oz.)  
Maraschino Cherries (6 oz.)



### Michigan Supreme Pack

Chocolate Covered Raspberries, Smoked Turkey Breast (1½ lbs.), Slow Cure Ham (2½ lbs.), Hickory Stick Summer Sausage, MSU Cheddar Cheese (½ lb.), MSU Tilsetter Cheese (½ lb.), Wild Honey, Cherry Almond Butter, Peach Butter



# Legislative Review

## Political Factors Fade in Michigan's Adverse Weather

■ **Aid for Flood and Drought** — Among final measures to go before the fall session of the 99th Congress was one to provide PIK assistance to farmers in federally declared disaster areas who are suffering from severe flood or drought damage. The measure made farmers eligible to receive PIK certificates redeemable in commodities or cash in return for crops ruined by disaster or crops they were unable to plant because of weather adversity. (See article on page 12).

### Washington

■ **Cattle Futures Trading** — The Senate voted to defeat an amendment to the U.S. Commodity Futures Trading Commission re-authorization bill which would have called for the elimination of cattle futures trading. FB supports commodity futures and options trading as means for farmers to transfer certain types of risk.

■ **Producer Payment Limitations** — The Senate rejected a proposal that would have imposed a payment limitation extending beyond deficiency payments. The proposal, introduced by Sen. Tom Harkin of Iowa, would have retained the current \$50,000 limit on deficiency payments and diversion payments, but would have created an additional payment limit of \$500,000 applicable to all other payments, and extended the limitation to producer cooperatives.

■ **Immigration Reform** — The U.S. House has passed an amendment to the Immigration Act that would require Immigration and Naturalization Service agents to obtain the landowner's consent or obtain a search warrant before entering an open field. House-Senate conferees are expected to agree on the amended version.



On Oct. 13 Gov. Blanchard signed an executive order creating a 36-member task force on agricultural education. Task force members will be charged with developing a plan to restore and revitalize ag education in high schools and to include agricultural studies throughout the entire K-12 school system. Pictured with the governor are: (left to right) Norm Braun, Chesaning schools vo-ag instructor; Robert E. Smith, MFB Public Affairs Division; Richard Karlese, Michigan Department of Education, Vocational Education Programs; Dr. Carroll Wamhoff, MSU College of Agriculture, Education and Extension; MFB President Elton R. Smith; Howard Kelly and Ronald Nelson, MFB Public Affairs Division.

■ **Harkin-Gephardt Bill** — The bill, titled the "Save the Family Farm Act" by its author, was introduced in late September. It proposes supply management programs for wheat, corn, grain sorghums, barley, oats, rye, soybeans, upland cotton and milk beginning in 1987.

According to Harkin, 35% is the maximum acreage set-aside required to achieve the higher price support levels provided in his bill (71% of parity). But FB set-aside analyses show that the percentages would be much higher: 60% for cotton, 50% for wheat and rice, 40% for soybeans, and 35% for corn. Stocks would remain high as they did in the 1950s and 1960s.

FB is vigorously opposing this latest attempt at supply management programs for agriculture, charging that the proposal:

- Surrenders markets to foreign competitors.
- Does not raise net farm income.
- Negatively affects the rural economy and related commodity markets.
- Fosters protectionist measures.
- Forces higher spending for wel-

fare programs such as the food stamp program.

•Penalizes efficient producers and minimizes opportunities for young farmers. □

### Lansing

■ **Right-to-Farm** — The October issue of *Rural Living* summarized the first draft of recommendations of a task force made up of persons from several departments and agencies. The task force's major recommendation would have required "management plans," approved by the MDA, for "all farm operations," especially livestock operations. However, this could be extended to control of erosion, pesticide use, noise, dust, odor, water quality, etc.

Other recommendations included giving MDA the power to approve local zoning, land use plans, certain subdivision splits, guideline changes, model programs and the right to

(continued on page 23)

## Caring People Are Our Strength

No political or policy issue could have greater importance in my mind this month than the concern I feel for farm families who have experienced so much loss in the rains and flooding which swept across the central corridor of our state in September. Their difficulties and their courage have been the focus of media attention and Farm Bureau action.

From the first days of the flooding, county Farm Bureau leaders in the affected counties have willingly taken time away from their own clean-up and recovery to be the information conduit between the farmer members and Michigan Farm Bureau. From their farms, county presidents took part in a telephone conference call. Above all, they asked for accurate information about available disaster relief assistance for their members.

Within days, Farm Bureau staff had assembled information about emergency and long term assistance programs. The county presidents got personal delivery of that information package at regional disaster information meetings in Saginaw and Howard City. Perhaps more important, the meetings were an opportunity to discuss what county Farm Bureaus could do to provide assistance.

While proposals to release PIK certificates to farmers in designated disaster counties had already been passed by the U.S. House and Senate, the measure was stalled in conference committee. Commodity organizations and others welcomed the Farm Bureau proposal to band together as a united voice for Michigan agriculture. Together these ag representatives lobbied hard for passage of the PIK assistance legislation. (Details on page 12.)

Such efforts are commendable, but I believe there is much more that we can do to assist in long term recovery efforts. In the affected communities, the county Farm Bureau can serve as a catalyst for action. Key projects can be carried out to help those in need. Activities such as local clean-up, assistance with harvest, family support groups and more will demonstrate commitment to the recovery and revitalization of the communities in which our members and friends live.

It is with great pride in our organization that I remind all of you that the Farm Bureau is often the largest organized group in the county. It is our particular strength that more than any other local organization, the county Farm Bureau is able to call upon individual and organizational resources to respond in the farming community. Lend that strength to complement and coordinate with the Cooperative Extension Service, USDA agencies and local officials.

For those counties not directly affected, your desire to provide support and assistance to your friends in the flood areas can be most effective by channeling your efforts and ideas through the county and state Farm Bureau. Ours is an action organization — one that is built on a solid foundation of individual members who willingly reach out to help in times of need. Let's use this organization now and in the future to meet those needs.



Elton R. Smith  
President, Michigan Farm Bureau




### Seeds

- President Smith has agreed to serve on an MDA evaluation team that will provide input and recommend solutions for animal waste disposal. Opening meetings were held Sept. 25 and Oct. 2.
- President Smith was in Washington, D.C., Sept. 24 for a meeting of the USDA Agricultural Technical Advisory Committee. The committee is currently reviewing foreign trade issues.
- During October, President Smith accepted annual meeting invitations from members in Allegan, Barry, Ingham, Ionia, Mecosta and Ottawa counties. On Sept. 30 he was the honored guest at the Kent County FB annual meeting.
- President Smith and other MFB representatives were present in the governor's office Oct. 10 for the signing of the bill bringing wine coolers under Michigan's bottle law.
- Over the coming months, President Smith will be serving as a member of the 1987 Governor's Conference on Agriculture planning committee. Dates for the event are Feb. 25-26, 1987.



**MOST TIMES, IT'S HARD TO TELL OUR LOAN**





Some say it's a rare sight to see a loan officer on a farm. But not in the case of Farm Credit loan officers. They take an active interest in the farmers they serve. That means taking the time or making the visit so that each farmer can receive the information and advice he needs to make his financial decisions.

Farm Credit can offer valuable help because we have know-how in ag finance. We understand agriculture and ag financing. It's our only business. This, in turn, gives us a better understanding of the needs of farmers than anyone else. Something we've been dedicated to at Farm Credit Services for over 70 years. And something we're committed to for a long time to come. All of which means, it's hard to tell our loan officers from the farmers they serve. And that's just the way it should be.

Look to Farm Credit Services for an active commitment to your operation. We can help you work your finances as well as you work the land.

Farm Credit Services



**OFFICERS FROM THE FARMERS THEY SERVE.**



# Floods Sweep Away Harvest Hopes

**S**torm clouds that stalled over Michigan's mid-section Sept. 10-11 dumped torrential rains of 8 to 16 inches, causing the worst flooding in the state's history. In the storm's wake, 22 counties stretching from Lake Michigan to Lake Huron were declared disaster areas. The persistent rainfall during the days and weeks that followed brought eight more counties under the disaster designation.

As the rain continued for 26 consecutive days, the toll on the agricultural industry continued to rise along with the rivers. Crops suffering the worst damage included soybeans, dry beans (navy beans, dark red kidneys, pintos and other colored beans), and root crops such as sugar beets, potatoes, carrots, onions and celery.

Hay and corn crops, which initially were expected to be able to bear the excess water, deteriorated as the rain continued to fall and farmers were unable to get into their fields. There were also concerns about mold and other diseases, and the long term affect on soil conservation if farmers attempted to harvest on ground that was too wet.

Initial estimates put crop losses at \$118 million but that figure has been

revised several times. An Oct. 9 estimate from the Agricultural Stabilization and Conservation Service put losses at \$245 million. But as rain continued into October there were new problems — and the possibility that in some areas of the state, if the fields don't dry out, there will be no harvest.

MFB Vice President Jack Laurie, who flew to Washington, D.C., twice to lobby for direct aid through PIK certificates to farmers in the disaster areas, said cash crop farmers are in the most trouble — ironically in a year when they expected to make money.

"We probably had as good a potential for Michigan agriculture to make a little money in 1986 as we've had in the last three or four years," Laurie said. "Granted the prices were low, but the yield potential was so good that in combination with government programs, farmers were going to be able to generate enough money to pay their bills and to farm again in 1987. But without a harvest or even a partial harvest that's not going to be a reality for many people."

Without some sort of direct aid, he said, many farm families will not have living expense money. "Even if

they could find some way to farm next year, a lot of those people are a year away from another chance to earn income.

"That's why the PIK certificate program Farm Bureau and others have been fighting for in Washington is pretty darned important to a lot of people," he said. "It's going to enable farmers to get some money probably soon after the first of the year. That, I think, is going to mean the difference between just having to move right out and being able to have some time to put a program together that hopefully will keep them in farming for another year."

The situation for livestock and dairy farmers in the flooded area is also serious but there are already programs in existence to help them. Basic information on the ASCS emergency feed assistance program is included in this issue of *Rural Living*; farmers should go to their ASCS office for details.

This issue also includes information on several programs available to assist farm families and others in the disaster counties. And there are a few rays of sunshine. Be sure to read the letter Don Sutto sent to Saginaw County FB members and the story on Positive People for Gratiot. □

# Federal Response Came Quickly to Assist Flood Victims

**T**hanks to prompt action by leaders in state government and organizations like Farm Bureau, announcement of the disaster declaration came quickly. It was delivered in person by Vice President George Bush at Midland's Tri-City Airport on Sept. 18. Following the airport news briefing, Bush was taken by motorcade to the farm of MFB District 8 Director Lyle LeCronier for a first hand look at flood damaged fields. Accompanying Bush was 10th District Congressman Bill Schuette.

Bush pulled on a Jacques Seed jacket and calf-high rubber boots before walking with LeCronier and Schuette through acres of mud and water soaked bean fields. LeCronier, who farms 1,200 acres in Bay, Midland and Saginaw counties, pulled rotting plants from the soil to show

Bush the damage. The crop loss situation was no better for farmers throughout the region, he told the vice president.

That evening Bush told a Midland audience of 600 people, "I have just visited some of the areas affected by the flood, some of the victims and seen a few of the sites of devastation — some from the air and some up close.

"The thing that impressed me about the farm family I visited was their determination, their courage and, ultimately, their fundamental faith that they're going to make it.

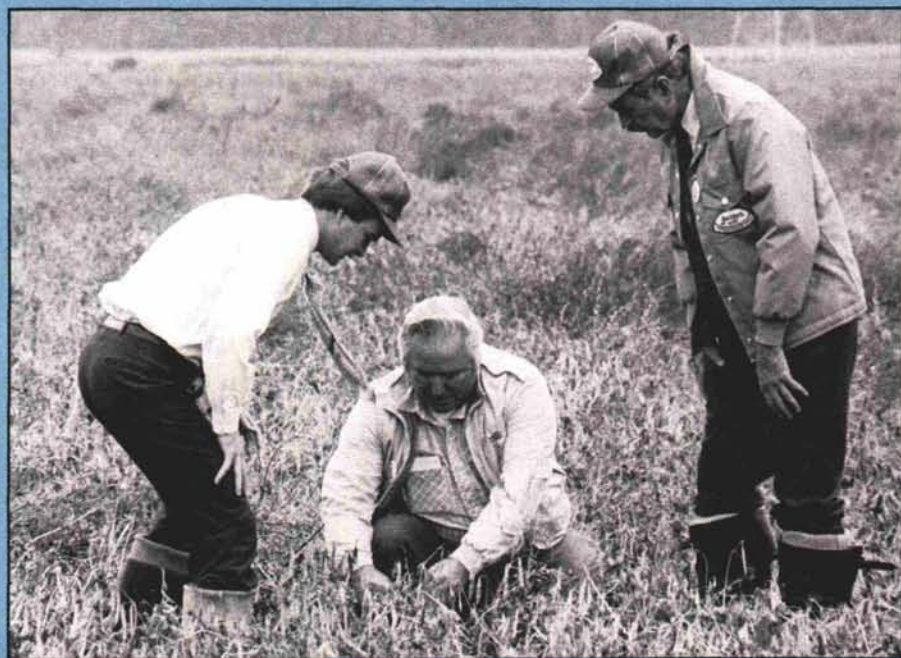
"Bill Schuette was with me when we toured this farm and some of the surrounding area and I know how hard he has worked in Washington — the sense of urgency about it all — to get help for the victims," Bush

said. "We're going to be able to assist the people that have been hit hard in this area," he assured the audience.

Disaster help in another form was announced that evening. The proceeds from the \$50 per plate political fundraiser, Schuette announced, would go not to his campaign fund, but to support disaster assistance in the flooded region. Schuette also added funds from fundraising events in Clare and Osceola counties.

"We feel this is the most immediate way to help people devastated by the flood," Schuette said.

A Schuette spokesperson reported that a preliminary distribution of \$15,000 was made to local chapters of the American Red Cross in nine counties — Clare, Clinton, Gladwin, Gratiot, Isabella, Mecosta, Midland, Osceola and Saginaw. □



MFB District 8 Director Lyle LeCronier, who farms 1,200 acres in Bay, Midland and Saginaw counties, pulled rotting plants from the soil to show the damage to Congressman Bill Schuette and Vice President George Bush.

## Federally Declared Disaster Counties\*

Allegan	Manistee
Arenac	Mason
Bay	Mecosta
Clare	Midland
Clinton	Montcalm
Genesee	Muskegon
Gladwin	Newaygo
Gratiot	Oceana
Huron	Osceola
Ionia	Ottawa
Isabella	Saginaw
Kent	Sanilac
Lake	Shiawassee
Lapeer	Tuscola
Macomb	Van Buren

## Contiguous Counties\*

Barry	Livingston
Benzie	Missaukee
Berrien	Oakland
Cass	Ogemaw
Eaton	Roscommon
Ingham	St. Clair
Iosco	Wayne
Kalamazoo	Wexford

\*As of 10-15-86

# Agriculture's 'Friends' Demonstrate Caring and Support

**G**ov. James Blanchard, endorsed as a "Friend of Agriculture" by MFB's AgriPac, demonstrated that he was a friend indeed with his response to the plight of the state's flood-ravaged farmers. On Oct. 2 Blanchard toured the hard-hit Saginaw Valley and Thumb areas with MFB President Elton R. Smith and Congressman Bob Traxler. At a news conference which followed, the governor shared his reactions to the disaster with reporters and pledged help for agriculture.

"This should be harvest time, a time of bounty. Instead, many Michigan farmers are faced with the worst disaster in Michigan's history," he said.

"It's a disaster in economic terms and, more important, in human terms. The damage is so severe and so widespread that our existing federal and state programs cannot meet the needs of the hardest hit victims of this disaster — our farm community. Thousands of farm families face a bleak future — a future with little hope — unless something is done to help them. We must do something — and we will."

On Oct. 13 he followed through on that promise with the announcement of a program which will generate \$200 million in interest-free, deferred repayment loans for Michigan's flood-stricken farmers. The proposal is expected to be approved by the Legislature after it reconvenes on Nov. 12. Working through private sector financial institutions, the loans will provide farmers with the time — and money — they need to get back on their feet and to plant next year's crop, the governor said. The program is open to farmers in disaster-designated counties and contiguous counties.

Earlier the governor earmarked a \$1 million emergency allocation for social service programs for flood victims and directed all state departments to redouble their efforts to make sure all possible emergency assistance would be provided.

Blanchard had already written USDA Secretary Richard Lyng asking him to use his existing authority to issue disaster payments to producers suffering losses due to natural disasters and to "examine quickly all available alternatives to help Michigan farmers during this time of emergency."

He followed that letter with a personal visit to Lyng and members of the Michigan congressional delegation urging PIK certificate assistance. His presence in Washington, D.C., at the same time and with the same mission as the Farm Bureau-sponsored "fly-in" reinforced that group's efforts.

Near the close of the Saginaw news conference, Saginaw County FB President Don Sutto captured the attention of the swarm of news reporters covering the event when he stood and said: "Governor Blanchard, I'd like to be the first farmer to say 'thank you.'"

Visibly moved by the sincerity of Sutto's statement, the governor requested a meeting with him following the news conference. It was during that meeting with Sutto that Blanchard fully appreciated the agony experienced by farmers who had seen their investments of labor, production expenses and hopes for a bountiful harvest washed away by the flood waters.



"I was really impressed with the governor. There's just no question that he really cares," said Sutto after the meeting. "At that particular point in my experiences with the flood, it was like a ray of hope. It told me somebody does care; people are working to help us.

"I know that Gov. Blanchard and Congressmen Traxler and Schuette are out there fighting for our cause and we appreciate that," he said. □

## Commodity Group for PIK Assistance

**T**wo "fly-ins," organized by Michigan Farm Bureau, took representatives of crucially affected agricultural industries to the nation's capital in early October to lobby for PIK certificate assistance for flood-stricken farmers.

The group, led by MFB Vice President Jack Laurie and Public Affairs Division Director Al Almy, included representatives from the Michigan Bean Commission, Michigan Potato Commission, Michigan Sugar Beet Growers, Michigan Vegetable Growers Assn., B & W Co-op and Bird Fertilizer Co.

Key targets during the first Washington visit were USDA Secretary



MFB President Elton R. Smith joined Gov. James J. Blanchard and MDA Director Paul Kindinger at an Oct. 13 news conference to announce a Michigan program which will generate \$200 million in interest-free, deferred repayment loans for farmers. The program is expected to receive the approval of the Legislature after it reconvenes on Nov. 12.

# Getting the Word Out

**T**he word is spreading: Michigan Farm Bureau is gathering and tracking one of the most complete and accurate listings of information about short range and long

term disaster assistance available to farmers. A listing of descriptions of state and federal programs available for farmers appears on page 26 of this issue.

## Summary of Federal PIK Assistance Law Enacted by 99th Congress

- Producers must be in a county officially designated as a federal disaster area.
- Both program and non-program crops are eligible for PIK assistance.
- Producers must be able to show a 50% loss. The loss is on a per crop basis (i.e. corn, soybeans, carrots, potatoes, etc.).
- PIK assistance will be made available in the form of PIK certificates in the total amount of production loss below 50% of normal or historical yields.
- PIK assistance is limited to \$100,000 per producer. Total assistance is authorized at \$400 million but could be increased by Congress.
- Regulations containing details of the payment formula for program and non-program crops, application procedures and other details must be announced by USDA within 30 days following enactment of the law. The 30-day period will expire about Nov. 17.
- Producers must make application not later than Jan. 31, 1987 and must receive the PIK assistance for which they are eligible within 45 days following application, providing funds for the assistance have not been totally used.
- It is expected applications will be filed with the local ASCS office but this will be subject to the USDA regulations.
- Producers should file for PIK assistance at the earliest possible date. **The \$400 million authorized by Congress is expected to be committed very rapidly to applicants nationwide.**

## Lobby

Richard Lyng, the Michigan congressional delegation and other key congressmen. Secretary Lyng, who could use existing authority to make PIK assistance available, listened with sympathy about the plight of Michigan farmers, then cited "budget problems" as the reason for not using that authority.

Not just sympathy, but positive action, was extended by Michigan congressmen. Immediately following a breakfast meeting with the ag leaders, U.S. Senators Don Riegle and Carl Levin and U.S. Representatives Bill Schuette, Bob Traxler and Paul Henry initiated various actions  
*(continued on page 29)*

## Where Is the Rainbow?

Dear Fellow Members:

When a community suffers a disaster such as we, here in the Saginaw Valley, this seems like a logical question. When we awake daily expecting to meet a beautiful blue sky and feel the warmth of the sun, only to be greeted by another dreary day of rain, we ask again. . . "Where is the rainbow?"

We have all suffered some type of loss. It's only natural to have discouragement set in. Yet let's look at the question again from another perspective.

"Where's the rainbow?" Perhaps it is in the spirit of the people. Perhaps if we look hard enough, we can see the rainbow and help each

other. . . when friends comfort each other. . . when volunteer groups deliver food, fill sand bags, evacuate people. . . when organizations such as Farm Bureau unite all their forces to pursue one common goal: helping their fellow man. . . perhaps this is "where the rainbow is."

The sun will shine again one day. The scars on our land will heal, as will the pain in our hearts. When they do, we will know better the meaning of compassion, the meaning of patience and the meaning of love.

Good luck and God bless you,  
*J. Donald Sutto, President  
Saginaw County Farm Bureau*

# Country Almanac

## November

- |                |  |                |   |
|----------------|--|----------------|---|
| <b>Nov. 1</b>  | Applications for MFB Distinguished Young Farmer and Outstanding Young Farm Woman awards must be postmarked Nov. 1 to be eligible for the 1986 competition. Mail entries to MFB Young Farmer Dept., P.O. Box 30960, Lansing, Mich. 48909. | <b>Nov. 12</b> | Gift packs of Michigan goodies, along with other top quality products, are offered again this year in MACMA's Holiday Citrus Sale. The order deadline is Nov. 12, with delivery the first week of December. |
| <b>Nov. 4</b>  | General Election. Cast your vote to support AgriPac "Friends of Agriculture." See listing on page 21 of this issue.  | <b>Nov. 15</b> | The Michigan Soybean Association is looking for nominations for its Young Leader program. Nominees do not have to be association members and age is not a factor. Nov. 15 is the deadline.                  |
| <b>Nov. 11</b> | Veterans' Day  | <b>Nov. 27</b> | Thanksgiving Day  |

### Coming Up

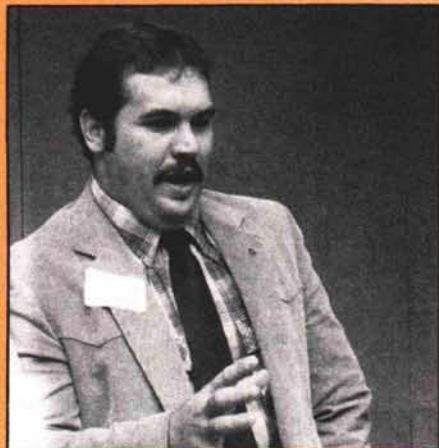
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|---------------------------|--|----------------------------|--|
| <b>Dec. 1-3</b>           | The MFB Policy Development Committee will meet to review and correlate the nearly 1,200 resolutions submitted by county FBs and advisory committees. From these resolutions, the 20-member committee will prepare a slate of proposed policy recommendations to present to the delegate body at the MFB annual meeting in Grand Rapids, Dec. 9-12. | <b>Dec. 1-3</b>            | Michigan Horticultural Society Show, Grand Plaza Hotel and Grand Center, Grand Rapids          |
| <b>Dec. 1-5</b>           | MACMA Holiday Citrus Sale delivery period  | <b>Dec. 9-12</b>           | MFB and affiliated companies annual meetings, Grand Plaza Hotel and Grand Center, Grand Rapids |
| <b>Dec. 1-2</b>           | MFB/FFA Producers' Forum, co-sponsored by MFB Young Farmers and the FFA, Midway Motor Lodge, Lansing   | <b>Dec. 16</b>             | AgriCom/AgriVisor Beginning Subscriber Seminar   |
| <b>Dec. 1-<br/>Jan. 9</b> | Safemark Winter Steel Sale — contact your county FB office for details. Place your order through local vendors.  | <b>Dec. 17</b>             | Michigan Association of Farmer Cooperatives annual meeting, Clarion Hotel, Lansing             |
| <b>Dec. 1-2</b>           | New FB Presidents' Conference, FB Center, Lansing (tentative dates)  | <b>Jan. 6-7</b>            | County Leader Institute, Clarion Hotel, Lansing  |
|                           |  | <b>Jan. 10-15</b>          | AFBF Annual Meeting, Anaheim, Calif.   |
|                           |  | <b>Jan. 20-21</b>          | AgriCom/AgriVisor Winter Marketing Seminar, Lansing  |
|                           |  | <b>Jan. 26-<br/>Feb. 6</b> | Membership Blitz   |
|                           |  | <b>Feb. 19-20</b>          | Presidents' Conference, Clarion Hotel, Lansing   |



# Positive People for Gratiot

By Connie Turbin

**F**armers in Gratiot County may not have a cure-all for recovering from flood damage and economic loss, but they do have a prescription for positive action. And they want to pass it on. The prescription is Positive People for Gratiot, a support and self-help program initiated by the Gratiot County Cooperative Extension Service that promotes person to person communication and understanding.



The Gratiot County Farm Bureau, under the leadership of President Gary Skinner, is working closely with Extension personnel and other agencies to bring information and support to farm families in the county.



Bob and Sue Chaffin, members of the Gratiot County FB Arcadia Sodbusters Community Action Group, are among the 11 couples who have volunteered to form support groups for farm neighbors and friends.

Positive People makes good things happen. On Oct. 4, the Gratiot County Farm Bureau hosted a dance open to anyone in the county. "Our objective was really pretty simple," says Gary Skinner, Gratiot County FB president and volunteer in the Positive People program. "We felt that people, particularly farmers, needed to get away, get together and stop sitting around listening to the rain fall."

In just seven days, the county FB Young Farmer Committee organized the activity, contacted local business people for support, printed and sold 400 tickets at \$2.50 a person. By Saturday night, country western music was drowning out the sound of falling rain.

But there's stronger medicine in the prescription than an evening of music and fun. Finding ways to help individuals and families face the stress is the real healing power of Positive People.

Host families in the county are initiating neighborhood support groups. According to Nicky Hoffman, MSU Cooperative Extension staff development specialist who helped form the Positive People program, the groups meet informally in private homes where they can talk about the situation, their feelings and reactions, problems and solutions.

"It's not just a coffee hour. We are setting up support groups and giving the volunteers training and information," Hoffman emphasizes. Host families have participated in listening skills and stress management training.

Gary Skinner and his wife, Marcy, are among the 11 Gratiot County farm couples who have volunteered to be host families. "I wouldn't say that we have any special communication skills," Skinner says, "but I'd rather try than find out too late that a friend or neighbor had committed suicide or experienced some other tragedy. Anything that Marcy and I can do to prevent that. . . I'm willing."

In his leadership role, Skinner sees the cooperation and support that has come spontaneously from all segments of the community, and particularly from the Farm Bureau members in his county.

"Bob and Sue Chaffin, members of the Arcadia Sodbusters Community Action Group, are also involved in the host family support groups," he says. "I'd like to see Community Action Groups get involved in this. The structure of the support groups is identical to our Community Action Group program. The only difference is that there is no set topic for discussion."

Gratiot County FB newsletter editor and county secretary Roxann Mead has already published an issue giving flood assistance information to the membership. "Some of it may repeat what has already been released by other media, but we want to keep this information available and in front of those who can use it."

If adults are having problems coping with stress, then young people in the family could benefit from a program of stress management geared to their particular needs. That was the basis for Positive Teens for Gratiot.

Corey Roslund, Gratiot County 4-H agent who coordinates the local program, describes Positive Teens as an activist group of teenagers who want to make a difference in their families and communities.

As a part of the program, parents, educators and youth workers were invited to attend a countywide meeting on Oct. 2. The county Cooperative Extension Service hosted the information meeting which focused on how farm family and economic stress was affecting young people, symptoms of stress in young children and teenagers, and techniques for coping with family stress.

Reports from educators and youth organization representatives confirm

(continued on page 29)



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# 1986 MFB Annual Meetings Promise to be Memorable

**T**he 25th anniversary of MACMA, the 50th anniversary of the Community Action Group program, a huge party for MFB President Elton R. Smith and nomination of a new president — these are just a few of the highlights of this year's MFB and affiliated company annual meetings, Dec. 9-12.

The Amway Grand Plaza and Grand Center and the streets of Grand Rapids will be decked out in their Christmas finery to greet FB delegates, members and guests from throughout the state to the convention city. And it promises to be an historic event.

## Tuesday, Dec. 9

The action starts at 10 a.m. with the Farmers Petroleum Cooperative annual meeting. The Michigan Agricultural Cooperative Marketing Assn.

annual meeting program/luncheon begins at noon with the accent on the co-op's 25th anniversary. Members and guests will take a look back at the years of struggle and accomplishments as the infant FB affiliate grew up to be the state's largest agricultural marketing and bargaining association. Some of the pioneers who made it happen will be recognized.

Before MFB delegates go into session at 3 p.m., they'll have an opportunity to enjoy the popular ice cream social sponsored by MACMA's Direct Marketing Division — if they've bought their AgriPac raffle ticket. A ticket stub from the AgriPac raffle is a ticket to receive your ice cream sundae. Young Farmer Committee members will be "working" the crowds in this cooperative effort to raise funds for "Friends of Agriculture" in the 1988 elections.

The MFB annual meeting will be called to order at 3 p.m. The 20-member Policy Development Committee, under the leadership of Vice President Jack Laurie, will begin the presentation of a slate of resolutions for consideration by the delegate body.

Issues expected to receive considerable discussion this year include environmental concerns for agriculture, production controls, U.S. aid to foreign countries to expand their ag exports, and natural disaster assistance for farmers.

County FB presidents and membership campaign managers will be guests of Farm Bureau Insurance Group at a Tuesday evening banquet. Recognition for the past year's membership achievements and challenges for the current year's campaign will be on the agenda. Keynote speaker Steve Ritchie, former Air Force football star and ace fighter pilot, received rave reviews when he appeared at this event several years ago. Ritchie, who now serves as director of the Office of Child Support Enforcement in Washington, D.C., is ranked as one of the nation's top speakers.

## Wednesday, Dec. 10

The morning's schedule has been adjusted this year to eliminate  
*(continued on next page)*



## The Annual Meeting is . . .

- The only time farmers wear a tie all day four days in a row.
- More glassware, china and linen than you'll see in a month of Sundays.
- Thursday night at Tootsie Van Kelly's . . . and Wednesday . . . and Tuesday . . .
- Not having to make your bed.
- Not having to get up at 5 a.m. to milk.
- Casino Night without traveling to Las Vegas.
- Winning a Caribbean cruise in the AgriPac Raffle.
- Treating yourself at the MACMA cherries and ice cream social.
- Snacking on popcorn and apple cider at the Klatcheteria.
- Representing your county membership in policy debate.
- A delegate body more influential than the surgeon general.

## Annual Meeting

(continued from previous page)

overlapping activities so delegates can attend the Welcome Breakfast, the Commodity Session and the Young Farmer Discussion Meet.

The Welcome Breakfast, which begins at 7:15 a.m., will feature Maureen Burns, author of several books including *Run With Your Dreams*.

With adjournment at 9:15, you'll have plenty of time to get to the Commodity Session, where the topic will be one that's very much on the minds of farmers throughout Michigan and the nation. A representative from the World Bank's agriculture department will speak on the controversial subject — do World Bank

loans to foreign countries have a negative impact on U.S. agriculture?

From there you can go to the Discussion Meet preliminaries which begin at 10:45 and root for your favorite contestant.

The traditional President's Luncheon at noon Wednesday will have a touch of nostalgia, along with some challenges for the future. Elton R. Smith, who has served as president of the state's largest farm organization for 22 years, will deliver his final address to FB members. Smith has announced his decision not to seek re-election, which means he will step down from his position at the close of the 1986 annual meeting.

Following this special event, you can watch some of the organization's future leaders perform at the Discussion Meet semi-finals which begin at 1:30. Delegates will go back into resolutions session at 2:30 and adjourn at 4:30 so they can watch the Discussion Meet finals.

Announcement of the Young Farmer contest winners won't be made until the big awards banquet and program Wednesday evening. It will be at this event that Chevrolet will present the keys to an S-10 pick-up to the Discussion Meet winner to use for one year. Deutz-Allis will present a year's use of a new tractor to the Distinguished Young Farmer, and the Outstanding Young Farm Woman will receive a year's subscription to AgriCom and use of a Radio Shack video-tex terminal for a year.

County presidents will be in the spotlight during the awards program as they collect gold and silver stars for membership achievements and outstanding member programs. Which will be the top county FB of 1986? That will be a well-guarded secret until the grand finale.

A casino and dance will follow the awards program.

### Thursday, Dec. 11

AgriPac expects delegates will turn out in full force for the 7:30 a.m. \$15-a-plate breakfast. It's not the scrambled eggs and sausage that will motivate them to be there. It's knowing that the \$15 will help elect "Friends of Agriculture" in the 1988 elections and the opportunity to hear Maria Schultz that will make them respond to their early wake-up calls.

Maria Schultz has become a familiar name in FB circles, a sought-after speaker at FB Women's meetings, a tradition at the FB-sponsored Young People's Citizenship Seminar. When the naturalized American citizen who has lived under Polish, German Nazi and communist forms of government tells how proud she is to be an American, people respond to her message with a new appreciation for their taken-for-granted freedoms.

Drawings for the Young Farmer AgriPac raffle will be held during the breakfast.

Delegates will resume the task of deciding policy positions for their organization for the coming year from 8:30 until noon. Gov. James J. Blanchard, designated "Friend of Agriculture" by AgriPac, has been invited to address the delegate body at the noon luncheon. Following the luncheon, delegates will go back in session until 4 p.m.

At 4 p.m. delegates from Districts 2, 4, 6, 8 and 10 will caucus to decide who should represent them on the MFB board for the next two years.

This year's annual banquet will have a different format from years past. FB members, representatives of commodity groups, MSU, state government agencies, other farm organizations, and elected officials will gather together for one specific purpose — to honor Elton R. Smith for his years of service to MFB, to AFBF, to Michigan agriculture and to the nation's agricultural industry. This will be a very special program, one you won't want to miss.

### Friday, Dec. 12

Voting delegates will continue their consideration of policy recommendations at 8:30 a.m. Also on Friday's agenda are elections of directors from even-numbered districts, two directors at-large for two year terms, one director at-large for a one year term, and directors representing the Young Farmer and Women's Committees, each for one year terms.

The delegate body will also nominate a farmer to serve as president. Election of the person who will succeed Elton R. Smith will take place at the board's reorganization meeting following adjournment of the 1986 MFB annual meeting. □

### American Farm Bureau Federation 68th ANNUAL MEETING

Anaheim, Calif.  
Jan. 10-15, 1987

- Delegate Session
- Special Interest Conferences
- Trade Show
- Young Farmer Discussion Meet
- Awards Program & Entertainment
- Michigan/Ohio Breakfast
- Hollywood Theme Party

Deadline for  
Reservations  
Dec. 5, 1986



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for a reservation  
form.



# WHEN YOU REACH 65—

**A** lot of you have been in Farm Bureau from the start. With good reason. Farm Bureau has always been looking out for your best interest. And we're not going to stop—especially now that you're looking for ways to fill the many gaps somebody left in Medicare coverage.

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**Complementary Comprehensive Plan:** The plan pays both the Medicare deductible and 100% of hospital charges, and provides Master Medical 65 benefits to cover your prescription drugs and minimize your out-of-pocket expenses.



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**Farm Bureau**

For the location of your nearest County Farm Bureau Office call 1 (800) 292-2639, ask for ext. 537 or 538

# FB Member's Song Honors Veterans

**F**or too many Americans, Nov. 11 is just another day — another public holiday that has lost its patriotic significance. But Todd Noordyk, Farm Bureau member in Newaygo County, is lighting some musical fireworks that will color this Veteran's Day red, white and blue.

He's used his special musical talent to send a salute to America's veterans around the country and possibly around the world. Noordyk's patriotic feelings found a "voice" in the country western music and lyrics for "This Land Is My Country."

He says the Statue of Liberty celebration in New York City was the inspiration for the song. "I was really moved by that celebration," he said, "but I noticed they never mentioned

veterans. Without veterans, we wouldn't have the freedoms symbolized by the Statue of Liberty."

In the weeks of summer that followed, Noordyk along with his friend and partner Ed Cain wrote "This Land." Then on a chance meeting with a music industry representative, the pair were given the opportunity to have their music recorded by country western star Tommy Overstreet.

The singer liked the music and the message, but it took an hours long meeting to work out the details. "We met with Tommy in Ohio. We discussed the arrangements, discussed the song and listened to it over and over," Noordyk recalls.

After the long session ended, the agreement was settled. Overstreet would record "This Land" as a single with the stipulation that it not be released until Nov. 11 — Veteran's

Day. Noordyk and Cain were delighted. "He has the perfect voice for this song," not to mention the singer's status as an established recording star.

"This Land" is not the first song Noordyk and Cain have written, but it is the first to be recorded and published. They hope the song will be a hit on the country western charts, but Noordyk's main goal is to garner enough support to establish a week to honor veterans. □

## This Land Is My Country

Words and Music By  
Todd Noordyk and Ed Cain

*This land is my country,  
A place where I shall stay.  
My children's children will play here,  
And someday they too will lay.*

*For God has borne us a land  
That's free and dear,  
A place we call America,  
A place of righteous fear.*

*Some have tried to break us,  
Tried to make our fathers fall.  
What it took to save their children,  
They did and they stand tall.*

*For you and me, we're brothers,  
Sisters, one and all.  
Together we all matter —  
Together big and tall.*

*It's more than just a country.  
It's cost us blood and tears.  
It's us we call America,  
May we always persevere.*

*The fathers' cries are timeless  
As we question right and wrong.  
Our children's children will thank us  
For this place where they belong.*

*This place God has borne us —  
Its pulse beats loud and strong.  
Together as America,  
Where liberty lives on.*

*It's more than just a country.  
It's cost us blood and tears.  
It's us we call America,  
May we always persevere.*



# Friends Support Each Other

**G**ov. Blanchard heads the list of 121 candidates endorsed as "Friends of Agriculture" by MFB's political action arm, Agri-Pac, for the Nov. 4 general election.

Several "Friends" have re-earned that designation in the past few weeks as they fought for special federal disaster assistance to flood-stricken Michigan farmers.

## U.S. Representatives

2nd Carl Pursell (R)  
5th Paul Henry (R)  
6th Bob Carr (D)  
8th Bob Traxler (D)  
9th Guy Vander Jagt (R)  
10th Bill Schuette (R)  
11th Bob Davis (R)  
18th William Broomfield (R)

## Governor

James Blanchard (D)

## State Senators

6th Robert Geake (R)  
8th Rudy Nichols (R)  
9th Doug Carl (R)  
10th Bill Runco (R)  
11th Norman Shinkle (R)  
13th Jack Welborn (R)  
14th Ruth Braun (R)  
16th Doug Cruce (R)  
17th Richard Fessler (R)  
18th Lana Pollack (D)  
19th Nick Smith (R)  
20th Richard Fitzpatrick (D)  
20th John Schwarz (R)  
21st Harmon Cropsey (R)  
22nd Harry Gast (R)  
23rd Ed Fredricks (R)  
24th William Sederburg (R)  
26th Gilbert DiNello (D)  
27th Arthur Miller Jr. (D)  
28th Dan DeGrow (R)  
30th Fred Dillingham (R)  
31st Dick Posthumus (R)  
32nd Vern Ehlers (R)  
33rd Phil Arthurhultz (R)  
34th James Barcia (D)  
35th John Engler (R)  
36th Connie Binsfeld (R)  
37th Mitch Irwin (D)  
38th Joe Mack (D)

## State Representatives

1st Michael Bennane (D)  
7th Nelson Saunders (D)  
8th Carolyn Kilpatrick (D)  
11th Stanley Stopczynski (D)  
14th Joe Young Sr. (D)  
15th Joe Young Jr. (D)  
18th Sid Ouwinga (R)  
19th Don VanSingel (R)  
20th Claude Trim (R)  
21st Lynn Owen (D)  
22nd Gary Owen (D)  
23rd Phil Hoffman (R)  
25th Dennis Dutko (D)  
26th Dave Jaye (R)  
27th Joe Porreca (D)  
28th Robert DeMars (D)  
29th Rick Sitz (D)  
30th Joe Palamara (D)  
32nd Richard A. Young (D)  
33rd William Keith (D)  
35th Lyn Bankes (R)  
37th James Kosteva (D)  
39th Jerry Bartnik (D)

41st Michael Nye (R)  
42nd Glenn Oxender (R)  
43rd Carl Gnodtke (R)  
44th Lad Stacey (R)  
45th Mick Middaugh (R)  
47th Paul Wartner (R)  
48th Don Gilmer (R)  
49th William Martin (R)  
50th Mike Griffin (D)  
51st Susan Munsell (R)  
54th Paul Hillemonds (R)  
55th Wm. VanRegenmorter (R)  
58th Debbie Stabenow (D)  
59th Lynn Jondahl (D)  
61st Mat Dunaskiss (R)  
65th Judith Miller (R)  
66th Greg Gruse (R)  
67th David Gubow (D)  
68th Shirley Johnson (R)  
70th Lloyd Weeks (D)  
71st Sal Rocca (D)  
72nd Robert Perakis (R)  
73rd Nick Caramitaro (D)  
74th John Maynard (D)  
75th George Furton (R)  
76th Terry London (R)  
77th Dick Allen (R)  
78th Keith Muxlow (R)  
79th Nate Jonker (D)  
82nd Thomas Scott (D)  
83rd Charles Mueller (R)  
84th John Strand (R)  
86th Lewis Dodak (D)  
87th Francis Spaniola (D)  
88th Robert Bender (R)  
89th Gary Randall (R)  
90th Victor Krause (R)  
92nd Thomas Mathieu (D)  
94th Jelt Sietsema (D)  
95th Alvin Hoekman (R)  
96th Mickey Knight (R)  
98th Ed Giese (R)  
99th Joanne Emmons (R)  
100th Roland Niederstadt (D)  
101st Tom Hickner (D)  
102nd Michael Hayes (R)  
104th Thomas Power (R)  
105th Thomas Alley (D)  
106th John Pridnia (R)  
107th Pat Gagliardi (D)  
109th Jim Connors (R)

## Secretary of State

Richard Austin (D)

## 3rd District Court of Appeals

Elizabeth Weaver  
Gary McDonald

## MSU Board of Trustees

Barbara Sawyer (D)  
Dee Cook (R)

## State Supreme Court

Robert Griffin  
James Kallman

## State Board of Education

Barbara Dumouchelle (R)  
Annetta Miller (D)

# Ballot Proposals

**State Ballot Issues** — Three proposals to amend the Michigan Constitution have been placed on the Nov. 4 ballot by the Legislature.

**Proposal A** concerns the constitutionality of a 1982 law which transferred the state library to the legislative branch of government because of dissatisfaction with the way the State Board of Education governed the library. A two-thirds vote of the Legislature has placed the question on the ballot. The issue is the separation of powers between the legislative and executive branches.

The state library plays a major role in allocating some \$19 million in state and federal aid to local libraries. This is a highly technical issue with good arguments on both sides.

**Proposal B** would amend the Michigan Constitution to permit the Legislature or a joint committee to approve or disapprove any rule proposed by any of the departments. It is identical to a 1984 ballot proposal which was defeated 59% to 41%.

The Legislature presently has a Joint Administrative Rules Committee comprised of 10 members (5 Senate, 5 House) which approves or rejects rules subject to an override by the full Legislature.

Opinions from the attorney general's office have ruled that such procedures are unconstitutional. However, this practice has not been challenged in court.

About 60% to 70% of proposed rules are approved; only a few are disapproved. However, 20% to 30% are withdrawn because of fear of rejection.

This system effectively gives the Legislature some control over departmental rules which have the same effect as law. Opponents argue that the system is an intrusion on the principle of "separation of powers."

FB has found the Joint Rules Committee to be reasonable and many times has rejected rules proposed by the departments that would have put additional burdens on farmers. However, rules are essential because laws cannot possibly contain all the details that are needed to administer the law. Rules are also easier to repeal or change whenever needed.

(continued on page 23)

## Growers Examine Bean Contract Alternatives

■ This year Michigan navy bean markets initially exhibited planting-time hope and growing season excitement, only to be drenched by September floods and torrential rains.

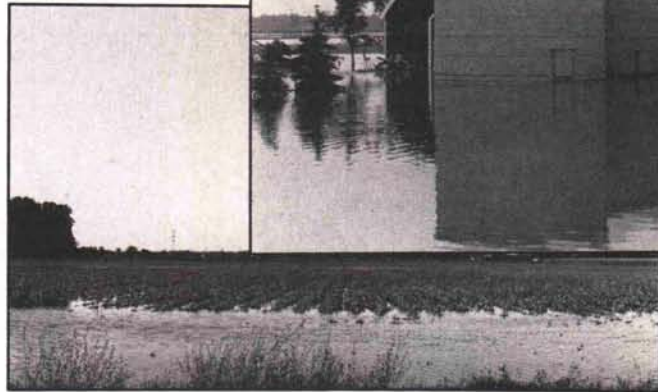
Producers naturally are very concerned with the quality and quantity of beans that they are finally going to be able to harvest this fall. According to the Michigan Agricultural Statistics Service Crop-Weather Report released on Oct. 6 by the USDA, 70% of the Michigan dry bean crop was rated in poor condition; 20% in fair condition; and 10% in good condition. Only 7% of the Michigan dry bean crop was harvested at the time of the report, compared to 65% in a normal year.

Producers' questions immediately focused on the contracts that had been made in previous months with elevators and other bean dealers who buy and process dry beans. These contracts normally specify a quantity, quality, price and delivery period of navy beans. Navy bean contracts are legally-binding on both parties and are usually an important tool that provides for orderly marketing of navy beans.

When the record-breaking rains hit on Sept. 10-11, the posted grower price for navy beans was \$13/cwt. at the Breckenridge and Wheeler Co-op. Yet because of the weather, as of Oct. 8 the posted price jumped to \$30/cwt. for #1 grade beans.

If a grower is fairly certain he will not be able to fulfill his end of the bargain because of the damage and losses that resulted from the rain and flooding, what should he do?

There are several alternatives that should be considered. First, assume nothing! Check your fields and take samples into your elevator to see if they will meet some economical



Photos by  
Becky Jeppesen  
MFB Regional  
Representative  
Saginaw Valley

Grower hopes for an plentiful, quality bean crop this fall were drenched by September floods and rains. In the aftermath, growers are concerned that they will be unable to meet contract commitments.

grade. Second, it's important to work with the elevator manager and inform him of the situation.

Growers should make every effort to harvest their beans — both top and bottom grades — and deliver to their elevator of choice. By working with the elevator management and the whole Michigan bean industry, losses can be minimized.

Next, if the actual crop situation is known, growers may want to refer their navy bean contract to a competent attorney for review and legal advice on the validity of the contract and options available. Generally, these contracts are legally-binding on both parties and have been enforced in Michigan courts. While dry bean contracts often don't include "Act of God" provisions, it is one area that should be investigated.

Carefully review the contract for alternatives which may be open, such as delivery of choice beans over a two year period rather than only this fall. Penalty provisions may necessitate paying a price difference to obtain quality beans elsewhere.

Only a close examination of the individual contract(s) will indicate what options are available.

Once the alternatives are defined, then a plan can be developed. For many the first step will be to inform

the elevator manager of the situation and begin negotiations. Each individual's situation and solutions are unique.

Reports have already been received that some elevators have included partial credit on lower grade beans (prime and #3) or old crop beans to offset contract requirement of 1986 choice quality beans. Others are settling price differences to purchase quality beans elsewhere.

Growers should make every attempt to conduct negotiations privately. Most important, growers should not panic and rush into settling price differences now. It is important to watch the navy bean market very closely over the next few weeks and months. For example, in a day's time the posted price for navies went from \$30/cwt. to \$25/cwt. at a Michigan co-op.

Prices do fluctuate over time and it may well be better to settle the price difference next year rather than now!

*Agrinomic Update was prepared by Robert G. Craig, manager, MFB Commodity Activities and Research Dept., and AgriCom project leader.*

## Legislative Review

(continued from page 6)

"designate agricultural development zones." A 12-member advisory committee was also proposed, but called for only three farmer representatives.

At a hearing in September, Farm Bureau commented in depth on the proposals, strongly opposing any mandatory "approved management plans" or permits to farm. However, FB recognized that problems do exist as more and more complaints are being filed against livestock operations and some townships are considering strict zoning ordinances to limit farm operations.

It was pointed out that the guidelines in the current Right-to-Farm Law need to be made more specific because of judicial criticism that they are too vague, and that there appears to be little or no coordination of the present state and federal laws affecting the issue. FB supported a mediation program as well as research and accurate information on the latest management practices.

As a result of this hearing, a second draft of the recommendations was prepared incorporating changes surfaced during the hearing. A schedule of hearings around the state beginning Oct. 16 was announced.

The MDA then called a general meeting. To assure farmer representation, MFB brought in several farmers. This meeting resulted in the naming of three committees: management practices, education and information, and legislation. The first meetings of these committees were held on Oct. 2-3 with good farmer representation.

Next, the MDA cancelled the statewide hearings and did not distribute the second draft of the proposals. These are now dead. However, some proposal is likely to result from the three committees sometime in early 1987.

**Air Pollution Control Commission** — In related action, this commission refused to issue a permit to a livestock farmer even though the DNR staff strongly recommended it. The air pollution law exempts normal and traditional odors. MFB has

strongly insisted that the commission reconsider its ruling. FB lawyers are also considering legal action against the commission.

A week after the Air Pollution Control Commission's action, FB took a group of farmers to the Water Resources Commission hearing. The issue was whether a water discharge permit would be issued. Strong testimony was given by both sides. As a result, the commission postponed its decision until a later date.

All these activities are part of the "Right-to-Farm" issue. It cannot be denied that this is a highly emotional issue and that there have been some problems. However, FB believes more permits are not the answer. □

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

## Ballot Proposals

(continued from page 21)

A "yes" vote on Proposal B would assure that the present legislative control on departments' and agencies' rules will continue.

**Proposal C** concerns a State Officers' Compensation Commission which was created by the voters in 1986. It meets every two years and has the power to set salary and expense allowances for all state legislators and officers except the secretary of state and attorney general. Their salaries and expense allocations are set by the appropriations process and can't be changed during the four year term. Their salaries now exceed the governor's.

Proposal C would allow coordination of pay for all top officials. □

### Opinion

## Too Little Cooperative Education

**Editor's Note:** This article is the second of an eight part series on cooperatives based on survey and research conducted by Dr. William Black and Dr. Ronald D. Knutson of the Texas A&M University System and distributed by the American Institute of Cooperation.

*Facts about co-op principles, financing and the Capper-Volstead Act must be communicated along side of existing educational efforts on production practices, product information and technical skills. Most co-op leaders agree, yet whether due to inadequate resources or lagging commitment, such training and information is not broadly available.*

*According to a survey released in March 1986 by Texas A&M, two-thirds of the co-ops in the U.S. reported that they conduct no education programs and expend no money for this purpose. Among those co-ops that provided training, only half allocated more than \$2,000 annually for this purpose. On the average, only one education program for members was conducted each year. Only one-fourth of the co-ops reported providing training for new board members.*

*Co-op members also recognize the need for co-op training and education. The Texas A&M survey showed that 60% of the members approved the idea of a non-voting associate board or an advisory board to meet with the board and enter into discussions. Such advisory board involvement helps newly elected board members to understand their responsibilities, gain experience in expressing producer needs and opinions in board discussions, and prepares capable individuals to assume full membership on the board.*

*Members should be encouraged to take advantage of regional, state and national co-op education opportunities. State associations such as the Michigan Association of Farmer Cooperatives and national co-op organizations provide both general co-op education programs, and manager/director training seminars throughout the year. Co-op education does not require that each co-op act independently — just cooperatively.*

# Grassroots Perspective

■ *The Grassroots Perspective — that's the special point of view Community Action Groups contribute. We want other FB members to become acquainted and involved with the people in this unique grassroots segment of our organization. If you are not currently a member of a Community Action Group, contact your county FB office.*

## "You Said It"

Here's how Community Action Groups responded after discussion of the August topic, "Farm Bureau Meeting the Needs in 1990." The following are some of your comments.

### Needs that exist which FB can help meet:

- Better prices for farm products.
- Property tax reform.
- More emphasis stressed on using your right to vote.
- Better use for the many acres of marginal farmland.
- Get better grain markets.
- Better county roads.
- Form more Community Groups.

### Ideas for new programs or services:

- Seminars on the use of (chemical) sprays.
- Meetings on income tax filing.
- Closer work with county government.
- Information on computers and their usage.
- Health insurance tax deduction for farmers.

## In December

### Ground Water Quality

Next month Community Action Groups will discuss agriculture's responsibility in preserving ground water quality.

## The Modern Producers

### Laughter Helps in Tough Times

■ Betty Nickel, a member of the Modern Producers Community Action Group in Monroe County, thinks people should look for a little humor in otherwise trying times. She put that theory into play after congratulating a friend and fellow CAG member on her son's winning "Grand Champion" individual and pen for his hogs at the county fair this summer. After saying thank you, the friend went on to explain the difficulties the family had faced in raising the pigs' mother.

That got Betty to thinking about tough times and laughter and inspired her to write a poem. She read the poem at her CAG meeting and the group encouraged her to send it to *Rural Living* so others could also have a chuckle in these tough times.

#### Suzie's Adventure

By Betty Nickel

*Old Suzie's a porker, I'm telling ya, she sure is a corker.  
She's an old sow pig you see, she's pretty and pink and she's a picture to me.  
One day old Suzie fell through the grate — I thought I lost her, I ain't kiddin' ya mate.  
For she landed in the notorious depths of the manure moat... by gosh if she didn't bob and float, almost like a boat.*

*A couple of times, though, she'd go way down, and oh Lordy, what could I do, but scowl and frown?  
Then I'd holler like thunder 'cause that good ol' gal went under.  
But up she would bob once again and I would shout, "Hang on, old friend."  
Things was gettin' pretty hairy (now that's puttin' it politely) so I told Eric, "Get that rope 'round her and hang on to it tightly!"  
Well, when we finally pulled good ol' Suzie out, we was all pooped — there ain't no doubt.  
She sure was one swine that wasn't exactly pickled in a salt brine.  
But, heck, that's not the end of her fame... old Suzie went on to add even more glory to her name.  
One day that pretty little sow took a real shine to a mighty handsome boar that was of the Kreps Farm line.  
By golly he did light ol' Suzie's fire... her next litter of piglets he surely would sire.  
After a while she began makin' a little nest, soon she produced a litter and, folks, it was her best!  
Eric took a couple of piglets from her and raised 'em, then, at the '86 Monroe County Fair they won "Grand Champion" individual and pen!  
There's a moral to all this friends if you haven't quite figured it yet, some pigs fall into a foul pit and come up with a rosette!  
Now if you're wonderin' about the origin of this story of mine, it comes from none other than the family of Ray and Margie Kuehnlein.  
So if you think it's nothin' but a fluffed up load of hay, don't holler at me, go collar Margie or Ray!*

## Tell Us What You Think

■ In the latest of a string of discouraging reports on agricultural trade, the USDA announced recently that U.S. farm exports through August 1986 totaled just under \$24.5 billion. While that's down 17% from the same 11 month period last year, there is a silver lining. The good news is that it looks like farm exports are recovering. August marked the second straight month that farm exports have increased.

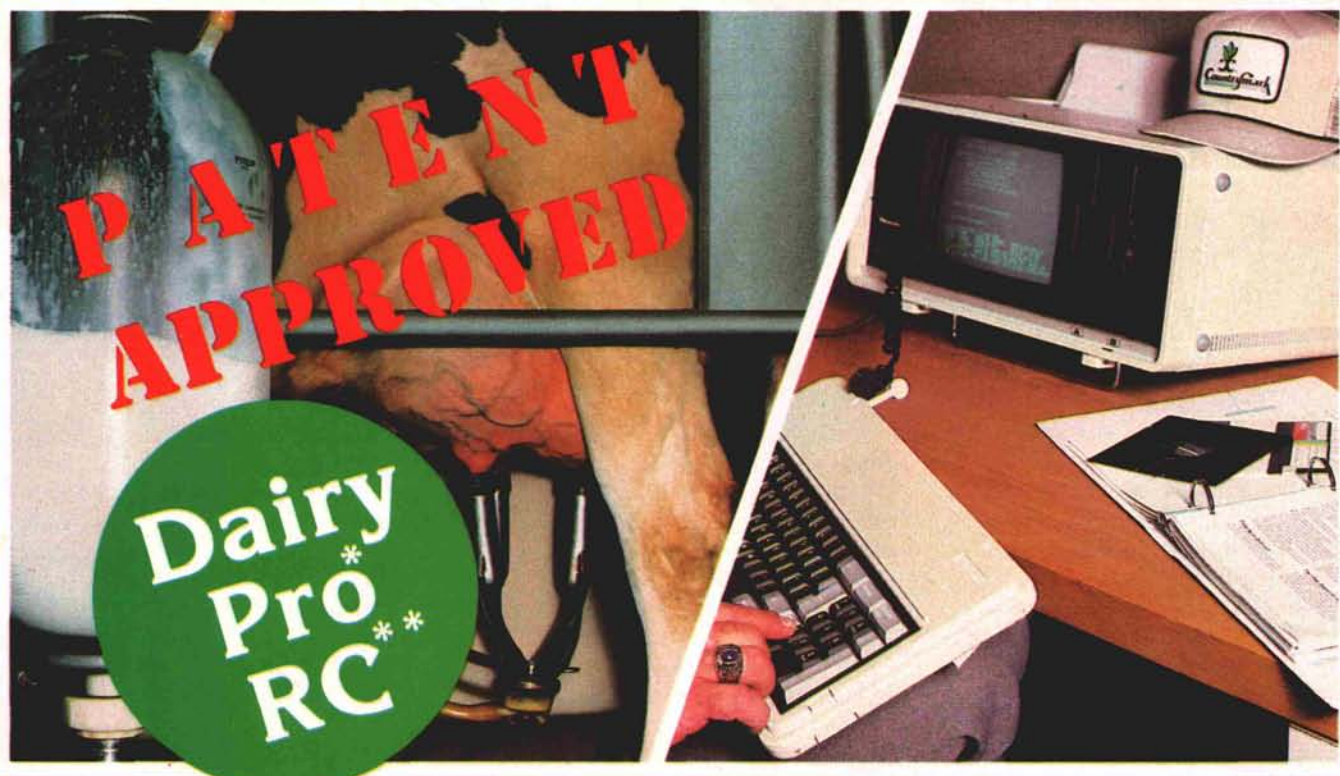
If farm exports are at least moving in the right direction, much of the credit has to go to the effects of the 1985 farm bill. That measure signif-

icantly lowered commodity loan rates to make U.S. wheat and feedgrains more competitive on the world market. Ag trade is also benefiting from several export assistance programs contained in the farm bill that were designed specifically to offset unfair trading practices by our competitors.

## International Trade

The most controversial of these is the export enhancement program which uses CCC-owned commodities as export bonuses to offset unfair (continued on page 30)





## Boost Milk Production By Up To 15 Pounds Per Cow Per Day.

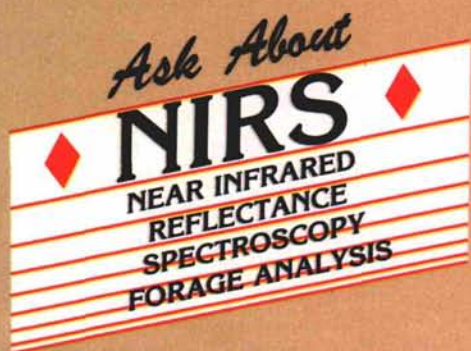
*New Dairy Pro RC works with hay, haylage, corn silage . . . or any combination.*

Patent approved Dairy Pro RC is a complete dairy feed that scientifically regulates protein and carbohydrate sources to enable your cows to use the feed more efficiently. Dairy Pro RC helps provide a more steady flow of protein and energy in the optimal amount, precise type and correct balance for a more profitable ration of milk to feed.

In tests at Cooperative Research Farms in Tully, New York (where Dairy Pro RC was developed), Dairy Pro RC increased milk production by up to 15 pounds per cow per day, compared to conventional ration . . . and up to 6 pounds per cow per day, compared to a ration balanced only for protein solubility<sup>1</sup>.

Best of all, Dairy Pro RC achieves this increase in milk production *without* increasing daily feed intake.

See your participating Countrymark Member Association today to learn more about this innovative new dairy feed.



\*\*patent approved

\*U.S. Patent Number 4,118,513

<sup>1</sup>Production increases attributable to Dairy Pro RC are based on controlled experiments and are not directly projectable due to differences in management practices, genetic potential, available forages, etc.

**Countrymark**  
INCORPORATED

# A Guide to Flood Disaster Assistance for Farmers

The following listing and descriptions provide a brief overview of the disaster assistance programs, grants and loans available.

**ASCS Programs** — Adjustments can be made to many regular ASCS programs to help reduce the financial impact of the disaster damage to crops for farmers in disaster counties and contiguous counties. Full 1986 deficiency payments will be made to participating farmers. Price support loans are available only on harvested commodities. If stored grain (on-farm or off-farm) was contaminated or lost because of the flood, CCC will absorb the loss.

If 1987 wheat planting is prevented, file form 574-1 with ASCS and your wheat base is protected. Other crops may be planted on this land next spring, but if feedgrains are planted it will count against your feedgrain base.

If 1987 wheat is planted (by aerial seeding, no-till or other means) and results in a very poor crop next spring, file form 574-1 with ASCS as "failed acreage." ASCS must verify that claim. If they do, another crop can be planted but you can still obtain wheat program payments. If feedgrains are planted it will not count against your feedgrain base.

**ASCS Agricultural Conservation Program** — Farmers in both disaster counties and contiguous counties can apply for assistance in replacing some conservation structures which were destroyed by the flood or high water.

**ASCS Emergency Conservation Program** — This program provides funds for sharing the cost of rehabilitating damaged farmland. Farmers in both disaster counties and contiguous counties can apply.

**ASCS Emergency Feed Assistance** — This program provides for the sale by CCC of lower grade corn at 75% of loan price to livestock producers in disaster counties and contiguous counties whose feed harvest has suffered. Farmers must have insufficient feed available to preserve their foundation livestock (breeding stock and off-spring).

**FmHA Emergency Loans** — Emergency loans cover actual losses and may be used to repair, restore or replace damaged or destroyed farm property and supplies; for expenses incurred for crop production; for operating expenses planned for 1987; or to pay farm debts owed to another creditor.

Loans are limited to 80% of the amount of actual production loss and 100% of the actual physical loss or \$500,000, whichever is less. Applicants must be creditworthy but unable to get credit for disaster caused losses from conventional sources. You must establish at least a 30% loss of a basic enterprise (all cash crops or all livestock, not just a single crop, i.e. navy beans). The interest rate is 5% for the first \$100,000 loaned and 8% for loans over that amount.

Because you must wait until harvest is complete to determine what percentage was lost, most loan applications are not expected until December. Farmers in the counties contiguous to declared disaster counties may also qualify for FmHA emergency loans. The filing deadline is May 18, 1987.

**Soil Conservation Service** — For technical and financial assistance for runoff retardation and soil erosion prevention, farmers should go to their local SCS office. Programs available include: cost-sharing for rehabilitation of land and conservation systems; emergency protection against high water; rehabilitation of rural lands damaged in a natural disaster; and use of agency equipment in emergencies.

Information and materials on watershed projects, river basin studies and resource conservation and development areas are also available.

**Individual & Family Grant Program** — Grants of up to \$5,000 may be made to individuals to meet serious disaster related needs or expenses which are not covered by other disaster assistance programs or insurance.

The grants are not intended to replace all disaster related losses, but may include replacement of essential property, medical or dental bills, preventive or protective measures such as rental of pumps.

**Small Business Administration Personal Loan** — Loans are available to repair or replace clothing, appliances, furniture, non-farm vehicles, property in garage (except recreational vehicles) and homestead (house and one acre).

The interest rate is either 4% or 8%. The rate, which is based on availability of loans elsewhere, is determined after the application is filed. According to SBA officials, most loans are at the 4% rate. There are no age restrictions on SBA disaster loans which can have up to a 30 year payback.

(continued on page 29)

Farmers may qualify for a variety of programs. Call the Disaster Assistance Hotline for more information.

1-800-992-2585

## Michigan Hosts Beef Cook-Off

■ The Michigan CattleWomen hosted the 13th National Beef Cook-Off, Sept. 14-16 in Dearborn. The theme of the event was "Say Yes to Michigan Agricultural Products" and baskets filled with Michigan products were given to contestants.

Bette Phillips of New Jersey won first prize of \$5,000 with a spicy sandwich recipe. Her "Hot Hunan Hoagies" featured round steak flavored with garlic, dry sherry, soy sauce and a bit of ginger.

The National Beef Cook-Off is sponsored by the American National CattleWomen in cooperation with the Beef Industry Council of the National Livestock and Meat Board.

The 14th event — Sept. 20-22, 1987 in Sun Valley, Idaho — will take on a new look. For the first time, the indoor cook-off will be open to all cuts of beef and will allow contestants the option of preparing their dish in a microwave oven. There will also be a new category — outdoor grilling. It will also be open to all cuts of beef and will be judged separately from the indoor event.

For more information on either event, write to National Beef Cook-Off, 444 N. Michigan Ave., Chicago, Ill. 60611. Specify which category you are interested in entering. Contests are held at the state level with state winners progressing to the national cook-off. □

## FFA to Give Rural Disabled Scholarship

■ FFA has announced a new scholarship program to help address the needs of America's rural disabled. Funded through the National FFA Foundation, the Building Rural Initiative for Disabled through Group Efforts (BRIDGE) program will award a \$1,000 scholarship to an eligible FFA member. Applicants must be physically handicapped, a high school senior and planning to

study at a four year university.

The program also encourages FFA chapters to take action on behalf of the disabled by offering an annual award to the chapter with the most innovative and effective outreach program for the rural disabled. □

## ACRES Subscribers Eligible for Free Time Offer

■ New and renewal subscribers to the FB ACRES computerized information program can receive 200 minutes of free telephone time during the first three months of their annual subscription through an offer made by the American Farm Bureau Federation.

The "free time" is paid in the form of a rebate to subscribers, who submit billing copies for their ACRES telephone charges. The new subscriber offer expires Jan. 15, 1987, but renewing subscribers may take advantage of the rebate offer through Aug. 14, 1987. □

## New Research Facility 'Future Investment'

■ Speaking on behalf of the state's ag industry at the dedication of MSU's new Plant and Soil Sciences Building on Sept. 9, MFB President Elton R. Smith called the facility an "investment in our future." FB has been a strong supporter of legislation to construct the facility which will consolidate teaching and research units of the horticulture and crop and soil sciences departments.

The state-of-the-art laboratories, teaching areas and greenhouse complex will enable the university to be competitive with industrial research, attract talented researchers and students and to better serve the state's agribusiness.

"The diversity of agriculture in Michigan, coupled with our various characteristics of soil type, weather

and other environmental factors, dictates the need for research to be carried on here in this state. Such research will help assure Michigan's position in the production of many commodities," Smith said.

The focus of the research, Smith said, needs to be on increased profitability — not necessarily increased production. □

## Sesquicentennial Notes

■ Do you have family members or friends who live in other states? At your request, Gov. James J. Blanchard will send a letter of invitation to them to participate in the Michigan Family Reunion. It's part of Michigan's sesquicentennial, which will be celebrated all through 1987.

Send your request, along with your name and address, and the names and addresses of those you'd like the governor to invite, to: Michigan Family Reunion, P.O. Box 33159, Detroit, Mich. 48232.

"A rolling, two-week birthday party" is how the Michigan Department

*(continued on next page)*



**RURAL RASCALS** — Matthew and Billy Jerome, grandsons of Saginaw County FB assistant secretary Lorraine LaBrake, harvest pumpkins from "Grandma's Pumpkin Patch." From the smiles, you can see it is a yearly chore enjoyed by both boys.

## Rural Exchange

(continued from previous page)

of Agriculture describes the Sesqui-Train of horse-drawn wagons and accompanying riders that will make a 10-city tour in June. The Sesqui-Train will leave Lansing on June 15 and travel south, with nightly encampments at Charlotte, Olivet, Marshall and Albion, pausing midway through its trek for a three-day stopover in Jackson, June 19-21.

A Michigan history pageant will be performed for the public every evening after the wagons are circled. □

## Soy Drink Now 'Made in Michigan'

■ In early September Michigan's First Lady Paula L. Blanchard welcomed American Soy Products to the state and added Edensoy, a soy drink until now produced in Japan, to the growing list of Michigan-made products. The \$10 million processing and packaging facility located in Saline created 50 new jobs in Washtenaw County and will use 85,000 bushels of soybeans and 8,000 bushels of barley each year.

"Michigan farmers are going to benefit since Edensoy will now be made with Michigan-grown soybeans and barley," Blanchard said. Previously, Edensoy was produced with

soybeans and barley grown in other states and shipped to Japan for processing before its distribution in the U.S. and Canada.

Edensoy is made from soybeans, water, barley, barley malt and kombu. The product is used as a food beverage, for cooking and as a baking ingredient. It has no cholesterol, is low in sodium, high in vegetable protein and is lactose free. □

## Are You Certified to Handle Restricted Use Chemicals?

■ Environmental Protection Agency rules that classify many popular corn rootworm insecticides and other chemicals as "restricted use" took effect this fall and farmers need to plan ahead to be able to purchase and apply them.

Some commonly used products that have become "restricted use" include pesticides Temik, Thimet, Counter, Mocap, Dasanit, Dyfonate 20G, DiSyston and Furadan, the herbicide Bladex and most stored grain fumigants and wood preservatives.

Michigan farmers who would like to become certified to purchase and apply "restricted use" products, or who need to renew their certification, must successfully complete a written exam administered by the MDA. Training manuals are available from county Extension agents. The manuals include an application form which the farmer mails to the MDA. The MDA then returns a card to the farmer which authorizes him or her to take the exam.

The exam is administered in conjunction with a two or three hour training and certification session conducted by the county Extension agent. Training is provided on equipment calibration, laws, regulations, label understanding, pest identification, safety, handling and container disposal.

Cost of certification is \$10 and is good for three years. For more information, contact your county Extension agent or the MDA in Lansing. The waiting period for a certification card is two to four weeks. □



"Agriculture in the Classroom" volunteers find the program a rewarding way to build good public relations for agriculture and introduce youngsters to the farm way of life.

## School's in for Ag in the Classroom Volunteers

■ Volunteers in the MFB Women's "Agriculture in the Classroom" project went back to school Oct. 1 in Lansing to brush up on presentation techniques, share new ideas, and learn about new resource materials available for the program.

General sessions conducted at the workshop included an overview of available resources from the Michigan Beef Industry Commission and the American Dairy Association, initiating contacts, presentation skills and matching the presentation and classroom activities to student age groups.

Other workshops focused on information about the broad range of career opportunities in agriculture and a closer look at resource materials such as the computer software program "Farm & Food Bytes." The diskette developed for classroom use by the Iowa Department of Agriculture and the Iowa Farm Bureau incorporates ag facts into instructional exercises and games.

Also introduced was the new MFB Women's "Fabulous Food Friends" coloring book. □

## FARMETTE

By Andrea Hofmeister  
Tuscola County



"Well, you got your wish, Mom.  
It stopped raining."

## PIK Assistance

(continued from page 13)

to build support within Congress for legislation that would accomplish what Lyng could not deliver.

On Oct. 2 the Senate approved an amendment to the continuing appropriation resolution which requires PIK assistance be made available to farmers for crop losses due to natural disasters. The amendment was jointly offered by Senators Riegle (D-Mich.) and Mack Mattingly (R-Ga.) with strong input from Senator Levin and Congressmen Schuette and Traxler. It passed by a 61 to 33 vote.

The resolution was then sent to a joint House-Senate Conference Committee of which Congressman Traxler was a member. This action signaled that it was time for a second Washington "fly-in." During this trip, the Michigan ag leaders focused their lobbying efforts on the conferees.

They had hoped to return home with the PIK certificates "in their pockets," but that was not to be. The continuing resolution which had the PIK assistance amendment in it was put on hold because of President Reagan's trip to Iceland for the U.S.-USSR summit. They did come home, however, with optimism that the PIK assistance measure was still very much alive and had an excellent chance of being incorporated into the final continuing resolution.

In the closing days of the fall session, Congress passed and the president signed the continuing resolution making \$400 million available in PIK certificates for farmers who suffered severe flood or drought damage. Regulations governing the disaster assistance program are scheduled to be issued by Nov. 17, 1986. Farmers in Michigan's designated disaster counties should make application at the earliest possible opportunity. □

## Positive People

(continued from page 15)

that the program is needed, Roslund says. "The kids are scared because they don't know the facts, they don't know where they stand, and they don't know if there are options available to the family. And they're

really scared about their dads and reactions in the family."

Positive Teens has already held sessions on family and peer group communications, listening skills, support group identification and goal setting. Their most recent meeting on Oct. 7 drew over 50 teenagers for a stress management workshop.

"These teens were aware that one or both of their parents were isolating themselves, not communicating with in the community or in the family. They wanted to know how they could help the people they care about — and themselves," Roslund says. "Basically, these kids are willing to be the risk takers in order to open up the lines of communication in their families — and that's not an easy job."

As a part of the workshop activity, the teens were given the chance to take immediate action. Extension telephone lines were opened so that the teens could telephone the White House and Michigan congressmen to urge the release of PIK certificates to farmers in disaster counties.

From high school freshmen to retired farm couples, Positive People for Gratiot is dispensing sometimes lifesaving doses of support and understanding. The drug is optimism. Caring, involved people are the key ingredients in the prescription — and it's available wherever you live. The rest of the formula? A hug, a handshake, a listening ear. . . pass it on! □

## Assistance Guide

(continued from page 26)

The filing deadline for personal loans is Nov. 17, 1986. For business loans, the filing deadline is June 18, 1987.

**Social Security/Veteran's Benefits** — Veterans, retired or disabled persons may be eligible for special benefits. These agencies should also be contacted regarding lost checks, change of address, etc.

**Tax Assistance** — The IRS will assist disaster affected taxpayers in computing casualty loss deductions

and amending tax returns. This could result in a prompt refund. IRS will also help obtain copies of past tax returns that were lost in the disaster.

**Temporary Housing Program** — This program is designed to make homes in disaster areas safe, sanitary and secure. Grants are available to pay for temporary housing and minimal repairs on a primary residence, including furnace repairs, purchase of pumps, etc.

Even if the work is already completed or your family is no longer living in temporary housing, you can apply for a grant. You'll need receipts and your claim must be verified.

**Unemployment Benefits** — Farmers and other self-employed persons may be eligible to receive unemployment benefits through a federal disaster program administered by the Michigan Employment Security Commission. Payments range from \$54 to \$197 a week.

Only persons in federally declared disaster counties are eligible to obtain benefits, however, those in contiguous counties may file. Such filings will be referred to the Detroit office for a written decision. In the event a county is declared a federal disaster area at a later date, farmers who have already filed would become eligible for benefits immediately.

MESC officials requested that farmers file no later than Oct. 24, 1986, however, if extenuating circumstances occur, such as illness, death in the family, or being unaware of eligibility, then a late filing is permitted, with a written decision made by the Detroit office.

Persons filing late may be eligible for retroactive benefits from the date which they certify they were unable to perform any of their normal services as self-employed individuals. The earliest date for such eligibility will be Sept. 14, 1986.

If additional counties are declared disaster areas, the date of applicant eligibility may be established on a county-by-county basis or MESC may continue to use Sept. 14. In all cases, the individual must certify the date when he or she was unable to perform normal services as a result of the disaster. □

## Stay in Touch With Farm Bureau Issues and Events Across the State

The Michigan Farm Bureau and the Michigan Farm Radio Network are working together to bring your farming community weekly Farm Bureau news and information. "The Farm Bureau Review" is aired Saturday mornings in most areas. It highlights people and events of interest to FB members. Listen for it on these Michigan radio stations.

Ann Arbor	WPAG (1050 AM) 6:20 a.m. Saturdays
Bay City	WBCM (1440 AM) 12:30 p.m. Mondays
Benton Harbor	WHFB (1060 AM) 6:20 a.m. Saturdays
Caro	WKYO (1360 AM) 6:20 a.m. Saturdays
Coldwater	WTVB (1590 AM) 1 p.m. Tuesdays
Dowagiac	WDOW (1440 AM) 6:20 a.m. Saturdays
Holland	WHTC (1450 AM) 12:16 p.m. Saturdays 5:53 p.m. Mondays
Marquette	WDMJ (1320 AM) 7:17 a.m. Saturdays
Mt. Pleasant	WCEN (1150 AM) 6:20 a.m. Saturdays (94.5 FM)
Rogers City	WMLQ (97.7 FM) 12:30 p.m. Mon.-Fri. (excerpts)
Saginaw	WSGW (790 AM) 12:30 p.m. Mon.-Fri. (excerpts)
St. Ignace	WMKC (102.9 FM) 6:20 a.m. Saturdays
St. Louis	WMLM (1520 AM) 6:30 a.m. Saturdays
Sandusky	WMIC (1560 AM) 6:20 a.m. Saturdays
Traverse City	WTCM (580 AM) 6:30 a.m. Saturdays

## International Trade

(continued from page 24)

subsidies by other countries. "There has been a hue and cry to broaden this program to include all commodities and make it available to any country," said Paul Drazek, AFBF international trade specialist. "That's not something that Farm Bureau would particularly favor. We'd like to see the program used as aggressively as possible but only to re-establish ourselves in markets where we're facing subsidized competition from other countries."

Other farm bill provisions that counter subsidized competition and develop new markets are listed below.

- The export credit guarantee program provides \$5 billion to guarantee repayment of short term loans made to eligible countries that purchase U.S. farm products.

- An intermediate credit guarantee program makes available \$500 million in 3 to 10 year loans to help developing nations make the transition from concessional financing to cash purchases.

- Some \$488 million of P.L. 480 commodities have been approved for donation to 65 countries.

- A new program — the local currency initiative — uses sales of U.S. farm commodities for local currency to generate economic growth in P.L. 480 recipient countries.

- Another new program — Food for Progress — will provide commodities to needy countries (mainly in Africa) to encourage agricultural reforms.

- All edible commodities held by the CCC are now eligible for donation to needy countries.

- The targeted export assistance program allows the USDA to use cash or commodities to reimburse organizations for part of their foreign promotional expenses.

- The farm bill also contains several initiatives tied to the dairy herd termination program. The USDA is directed to buy 200 million pounds of red meat for export; the dairy export incentive program mandates that the CCC provide cash or commodities on a bid-basis to organizations that sell U.S. dairy products for

export; and the mandated dairy sales program requires that the CCC export at least 150,000 tons of CCC-owned dairy products each year.

- Finally, the farm bill encourages the development of barter arrangements with other countries to, for example, trade ag products for petroleum products to store in the strategic petroleum reserve.

"These short term programs are important not only for promoting our farm exports but as weapons to force other countries to reduce or eliminate their export subsidy programs," Drazek said. "We now have leverage in the multi-lateral trade negotiations because we have something to give up if other countries give something up. This year the message is being sent that we are going to be more competitive."

But that message could be negated by political efforts to change the direction of the 1985 farm bill from market orientation to supply management, according to Dean Kleckner, AFBF president. "The farm bill is feared by foreign competitors since it clearly demonstrates our resolve to fight for our markets," he said. "The bill was a major factor in bringing the leading trading nations of the world together for preliminary GATT talks in Uruguay."

He added that many countries are planning to cut back on plantings next year, but talk of production and marketing controls in the U.S. will send foreign farmers scurrying to expand their acreage.

### Discussion Questions

- Do you feel that current export subsidies are adequate to fight unfair foreign competition?
- What additional market development or promotion programs should be initiated?
- What would be the impact of mandatory production controls on our farm export promotion efforts? (For background on this issue see the October discussion topic.)

Be sure to view the Community Action Group video for November. Copies are available from your county FB office.

# Farm Bureau Market Place

## CLASSIFIED AD POLICY

- Farm Bureau members pay 25 cents per word for all classified advertisements.
- All other advertisers pay 50 cents per word for one insertion and 45 cents per word for two or more consecutive insertions of the same ad.
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