

A photograph of the Michigan State Capitol building in Lansing, Michigan, featuring a prominent dome topped with a statue of Justice. The building is constructed of red brick with white stone accents and a portico with columns. The sky is a clear, deep blue.

Rural Living

MICHIGAN FARM NEWS

FEBRUARY 1988

**Inside: Community Group Incentives
Membership Challenge**

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Rural Living

MICHIGAN FARM NEWS

A Publication of the Michigan Farm Bureau



About the Cover

The stately old Eaton County Courthouse stands as a tribute to the scores of local issues which have been debated in counties all across Michigan.

In This Issue

8 Gearing Up for Growth The Community Action Group program is targeted for an infusion of people power from every county FB in Michigan. With a goal of two new CAGs per county, the program will be the focus of volunteer and staff effort during 1988.

9 New Outlook! New Orleans Ingham County Young Farmer Gene Graham captured finalist honors in the AFBF Discussion Meet in New Orleans, Jan. 10. Other national convention activities for the Michigan delegation included commodity and leadership conferences, product show, and AFBF policy debate.

10 Is Car Leasing the Answer? A pilot program, offering car and truck leasing options, is attracting the interest of FB members. Leasing and insurance representatives describe the benefits and how-tos of leasing.

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Getting Back to Farm Bureau Basics

If you need to answer a question . . . air a concern . . . or come to grips with an important issue . . . the best strategy is to sit down with your friends and neighbors and talk about the situation.

This is always true, regardless of your occupation, where you live, or what the issue might be. Discussion and sharing of ideas will always harvest the best solution to a problem.

We in Farm Bureau are fortunate that the leaders who came before us had the foresight to build an organizational structure . . . the Community Action Group program . . . that is tailor-made for this kind of interaction.

During 1988, Michigan Farm Bureau and the county Farm Bureaus are emphasizing a dynamic campaign to revitalize and invigorate our Community Action Group program. Each county has been challenged to develop two new Community Action Groups in 1988. Special incentive and award programs are being developed to help accomplish this objective.

Community Action Groups represent the grassroots of Farm Bureau. They are the basic opportunity members have for getting involved, and sharing ideas and discussion.

As we look ahead into this year, it's clear that agriculture is using new technology, exploring new markets, integrating more into the total economy . . . and becoming closer to our non-farm neighbors. There are many crucial issues that farmers will be confronting, such as ground-water quality (the February Discussion Topic) . . . school finance reform . . . development of export markets . . . and funding of agricultural research.

These are the topics that all of us need to discuss and debate with our friends and neighbors . . . the people who, with us, have a stake in the success of our industry.

And what better way to carry out that discussion than through a Farm Bureau Community Action Group? The group structure allows farmers to grapple with an issue, share ideas with other Farm Bureau members across the state, and turn suggestions into policy recommendations for their organization.

Those recommendations can become policies, which in turn can affect the laws and regulations that have an impact on our industry.

This is my challenge to you: if you are a member of a Community Action Group, actively use that group to talk about the issues and suggest solutions. If you don't belong to a group, contact your county Farm Bureau and tell them you want to be involved in the fundamental grassroots structure of the organization.

Have a voice in the future of agriculture: participate in a Community Action Group today!

Jack Laurie

*Jack Laurie, President
Michigan Farm Bureau*

Seeds

- As a member of the National Dairy Commission which is charged with making recommendations about future dairy policy, President Laurie joined other commission members in Washington, D.C., Jan. 4 and 5, to begin review of the testimony and information gathered over the past year.
- President Laurie joined other members of the Michigan Agriculture and Food Industry Committee at a meeting in Lansing, Jan. 7. Laurie represents the Michigan Farm Bureau on the committee.
- President Laurie led the delegation of over 140 MFB members and voting delegates to the American Farm Bureau annual meeting in New Orleans, La., Jan. 10-14.
- On Jan. 19, President Laurie attended planning meeting for the 1988 Governor's Conference on Feb. 2, 3. President Laurie serves as co-chairperson of the event.
- Members of the MFB State Study Committee were joined President Laurie for their first meeting on Jan. 20.
- Laurie was welcomed by FB members in Kalamazoo County who hosted an open house at their county office on Jan. 25.

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Washington

Oil Overcharge Refund —

The nation's farmers have an additional five months to apply for an oil overcharge refund. The Department of Energy has extended the deadline until June 30, 1988.

Refunds will be made at a rate of at least \$80 per 100,000 gallons of fuel used or equivalent amount of oil based product purchased between Aug. 19, 1973 and Jan. 27, 1981. If actual fuel purchase records are not available, DOE will allow estimates of use by figuring gallons used per acre.

Refund forms are available through county FB offices.

Farm Credit Package — A

package approved by the House and Senate conferees to revitalize the ailing Farm Credit System received praise from FB. The package was supported by FB as a plan to help the system continue to be borrower-controlled, regain financial viability and offer farmers a dependable source of credit. The bill provides up to \$4 billion in assistance through the sale of government-guaranteed bonds. It requires the Farm Credit Administration to charter a Financial Assistance Corporation that would create and oversee a revolving fund for assisting ailing system institutions. The package also established the Federal Agricultural Mortgage Corporation patterned after housing secondary markets. □

Lansing

The second year of the 84th legislative session began with the return of the legislators from the holiday recess on Jan. 13. However, there has been activity with some committees meeting and prepara-

tions for the 1988 session. This is the midpoint of the two-year legislative session and all House bills, Senate bills, concurrent resolutions, regular resolutions, etc. that were not considered or action not completed during the 1987 session will carry over.

Legislation is a continuous process. New legislation is often amendments to old laws even as far back as the 1800s. Some of the expected 1988 issues follow:

■ **Income Tax** — People were shocked during the holidays to read that the Legislature's change in the Michigan tax law in December included a requirement that any child must file state income tax forms if they earn an annual income of more than \$1. This resulted from changing state law to conform with the new federal tax changes. However, Michigan could receive \$40 million from taxing children. Sen. Kelly (Detroit) has introduced legislation to correct this absurdity. FB obviously supports this action which would rescind the new tax requirement.

Under the 1987 federal tax rules, a child does not need to file a federal tax form if the annual income is less than \$2,540. However, children who receive \$1 or more in interest income from a savings account, etc., must file a federal return if their total annual income exceeds \$500.

■ **Air Pollution Act (HB 5143)** — H.B. 5143, which amends this act, is now P.A. 218 of 1987 and was sponsored by Rep. Hickner.

As amended, the Air Pollution Act now states that air pollution is not construed to mean those usual and ordinary odors associated with farm operations, if the farm is within a zoned agricultural area and the farmer is following generally accepted agricultural and management practices as defined in the Right-to-Farm law.

The Right-to-Farm law was amended by S.B. 534 and is now P.A. 240 of 1987. The amendment was sponsored by Sen. Nick Smith. The major change in the amended Right-to-Farm Act is the definition and development of generally accepted agriculture and management practices. Under the amended Right-to-Farm Act, a farmer has protection when following generally accepted agriculture and management practices.

The law requires those practices be defined by the Commission of Agriculture with input from MSU, ASCS, SCS, and DNR.

Farmers will be well represented as the management practices are being developed through the Committee for Animal Agriculture. This committee includes the presidents of several livestock and poultry organizations in Michigan. It resulted from a meeting called by FB in October. FB President Laurie was elected chairperson.

The changes in both the Air Pollution Act and the Right-to-Farm Act are a major victory in the effort to solve this environmental problem. Sen. Nick Smith and Rep. Hickner are to be commended for their leadership, as is Gov. Blanchard and many members of the Legislature for their support.

The Extension Service is holding a series of 12 regional meetings to provide information on animal agriculture, including manure management and other environmental problems. They are being held through the months of January, February, and March. (See Country Almanac, page 12)

The daytime meetings will be on manure management practices and, in some areas, there will be an evening program on rural/urban livestock issues. Each meeting will include a discussion on the guidelines being developed by MSU.

(continued on page 19)

Taking the Pulse of Agriculture

Anationwide "Farm Costs and Returns" survey will be conducted in February and March by the U.S. Department of Agriculture. The federal/state Michigan Agricultural Statistics Service in Lansing will be conducting the survey in Michigan and will interview about 540 farm operators out of a nationwide sample of 24,000.

Interviewers will be collecting data on farm expenses, finances, capital purchases and costs of production for 1987. USDA's Economic Research Service will publish the results of the survey in various reports scheduled for release beginning this summer.

National survey to collect data on farm costs and returns

"Those selected to participate in this year's survey will represent Michigan farmers in the national sample," said Don Fedewa, state statistician. "We are asking for their time and cooperation so that the survey can present an accurate picture of the health of Michigan's agricultural economy."

The conventional measurement for determining the relative health of agriculture is the debt/asset ratio. Last year's survey showed that 36% of the state's farms had no debt, 41% had moderate debt, and 23% had high to excessive debt. The survey also showed an 11% decline in total farm income. Operating expenses during the same period declined 19%.

"It is important that we receive cooperation from all farm operators in the sample," Fedewa continued. "A probability survey of this type requires that each sampling unit be accounted for with no allowance for substitution. The farm economy is still recovering and it's important that we continue to monitor its progress."

Seminar Dates Set

Old man winter may still have an icy grip on Michigan, but Michigan Farm Bureau's annual series of Lansing Legislative Seminars will certainly warm the relationship between members of the Legislature and the people who comprise the state's largest farm organization.

February will kick-off the annual series of seminars, the first phase of FB's major policy implementation process. The regional seminars offer members the opportunity to learn what issues will be on the front burner in the Legislature's new session. Members will then explain how those issues will impact agriculture at a luncheon meeting with their state representatives and senators.

Probable issues that will be discussed at the seminars include the pesticide bill, groundwater quality, budgets for MSU and MDA, farm labor issues and grain insurance.

"We will be talking about current issues and those that are pertinent to particular regions," said Ron Nelson, MFB legislative counsel. "Additional issues will be discussed depending on the area of the state, such as wildlife crop damage in the Upper Peninsula and farm labor issues for the west side of the state. All of the issues discussed will be tied to Farm Bureau policy."

"Each seminar will begin in the morning with a briefing on current issues," he said. "We are not there to talk about history, what bills have been passed and signed by the governor. We are there to talk about what needs to be done. These are problem-solving meetings."

Following the morning briefing session, members will have the opportunity to visit with their legislators at a luncheon, which has a very specific objective according to Nelson.

"Members have an obligation to convey Farm Bureau policy to their legislators at lunch. That's the whole purpose of being there."

The schedule of 1988 seminars is Feb. 9—Central and South Regions; Feb. 10—North, Northeast, Northwest and Upper Peninsula; Feb. 16—Thumb; Feb. 17—Saginaw Valley; Feb. 25—Southwest; and Mar. 9—West and West Central. Members wishing to attend their regional seminar should contact their county FB secretary for reservations. All seminars will be held at the YWCA in Lansing.

Included in this issue of Rural Living is the second installment of state policies that were adopted by voting delegates at the MFB annual meeting last December. Copies of the official policy book, which contains all of the policy resolutions pertaining to MFB and state issues, can be obtained by completing the coupon below and mailing it to the MFB Public Affairs Division.

Michigan Farm Bureau's complete 1988 policies are available in booklet form. Copies of the AFBF policy book will be available in a few weeks. Use the form below to request copies.

Please send me the following:

1988 MFB Policy Book 1988 AFBF Policy Book

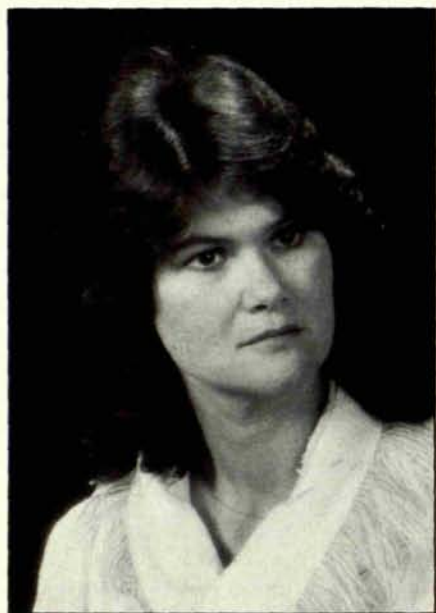
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Mail to: Public Affairs Division, Michigan Farm Bureau
P.O. Box 30960, Lansing, Mich. 48909

Gearing Up for Growth



Manager for MFB's new Community Activities Department Rebecca Jeppesen describes the goals and incentives for expanding FB's community activities.

The year 1987 marked the golden anniversary of MFB's most basic Farm Bureau unit — the Community Action Group. Celebrations ranged from special recognition for CAGs established in 1937, to the July Summerfest celebration at FB Center in Lansing, to CAG recognition events at the MFB annual meeting in December.

Looking back on what was best about the Community Action Group program, the golden anniversary year prompted a renewed emphasis on the grassroots principles that established the original FB community groups. At the cornerstone of the 1988 promotion is the concept of "neighborhood Farm Bureaus" meeting regularly in one another's homes to identify and solve local problems.

"CAG members, Farm Bureau staff and county Farm Bureau leaders throughout the state will be a part of this 'back to basics' effort," said Rebecca Jeppesen, manager of the new Community Activities Department that will provide support and coordination for local activities involving CAGs. "We're giving the entire program a kick-off by designating February as Community Action Group month. There will be special county incentives which we hope will build enthusiasm for our overall goal of establishing two new CAGs in every county FB."

The specific direction to establish this new Community Activities program was approved by delegates to the 1986 MFB annual meeting. The delegates, many of them active in CAGs, recommended that the county Farm Bureaus support structure for the CAGs to be strengthened by re-

placing the CAG Committee and the Local Affairs Committee with a county Community Activities Committee. The new committee is to have expanded responsibility to assist county FB boards of directors in identifying local issues and utilizing Community Action Groups for carrying out the action on these issues. The committee will also develop an annual county plan for establishing new Community Action Groups.

Focusing on the Priority

"FB members will note that Community Action Group/Community Activities programs are getting lots of attention as we focus our organization's resources on this priority," said Becky. The first event takes place during the late January Presidents' Conference at Mt. Pleasant. "The president of every county FB that has achieved the goal of establishing a county Community Activities Committee and setting up two new Community Action Groups will be presented with a specially designed jacket. The Community Activities Committee chairperson will also receive a jacket."

In addition, the President's Conference marks the first of 25 weekly drawings that will identify finalists in the 1988 Summer Event grand prize drawing on July 20. Who's eligible? Any member of a Community Action Group established since Sept. 1, 1987 through July 10, 1988; in addition to the county president and Community Activities Committee chairperson in any county which starts two new Community Action Groups (Sept. 1, 1987-July 10, 1988).

All finalists will receive a prize at the Summer Event, but the grand prize winner will receive a travel package for two valued at \$1,500. □

New Outlook! New Orleans!

The Michigan-Ohio membership challenge is going strong in 1988 as the two FB presidents, Jack Laurie of Michigan and James Patterson of Ohio, will testify. The men exchanged boasts and challenges on behalf of their members at the annual Michigan-Ohio Breakfast, Jan. 11 in New Orleans.

The Buckeyes, who bested MFB in the 1987 membership campaign, demanded unconditional surrender from those who attended the breakfast. The response from Spartan Country was yet another challenge by proclamation, but with a tasty reward!

MEMBERSHIP PROCLAMATION

WHEREAS a competitive environment exists between the Great State of Michigan and the State of Ohio;
WHEREAS this competition extends from the football gridiron to the halls of Farm Bureau;
WHEREAS 1987 brought a Big Ten Championship and a Rose Bowl victory to the campus of Michigan State University, while the closest Ohio State came to the Rose Bowl was hiring a coach who went to the Rose Bowl last year;
WHEREAS Ohio Farm Bureau recorded a slight edge over the Michigan Farm Bureau in upholding their challenge in the 1987 membership proclamation to record the largest numerical gain;
WHEREAS 1988 rings in a new beginning for Michigan Farm Bureau and the Ohio State football team;
THEREFORE, be it resolved that the Michigan Farm Bureau and the Ohio Farm Bureau Federation challenge each other to have the largest percentage of quota by the end of the 1988 membership year; the loser to provide a tailgate feast at the clash of MSU Spartans and the OSU Buckeyes. In addition, the attending members of the losing team promise to don the colors of the winning team during the day's festivities.



Michigan's Discussion Meet contestant Gene Graham of Ingham County (right) skillfully participated in four rounds of discussion topics during the gruelling national meet in New Orleans, Jan. 10. Winner of the national contest, John Ackerman of Illinois, is pictured on the left.

Michigan's delegation to the AFBF annual meeting numbered 155 with representatives from 33 county FBs. Although other states in the FB federation may have had larger representation, the number meant a lot to Young Farmer Discussion Meet contestant Gene Graham of Ingham County.

Gene entered the AFBF Discussion Meet preliminary round on Jan. 10 and by knowledgeably participating in the discussion of four different discussion topics earned finalist honors in the contest.

At each level of the national meet, Gene had great support from the Michigan delegation with every available MFB member present in the audience to give Gene a vote of confidence.

In the finals, contestant John Ackerman of Illinois was awarded the winning points to capture the title bid from Gene, Stephen Worley of Tennessee, and Kraig Rowe of Kansas.

Three young farmers and ranchers were winners of the AFBF Distinguished Young Farmer award: Douglas Nagel of Indiana, Dean Compart of Minnesota, and James
(continued on page 22)

Is Car Leasing the Answer?

By Kimberly Marshall

Depreciation. Capital investment. Trade-in time. Bank loan. Should I lease or buy my next car?

Tough question and serious considerations. Since more and more people are deciding to choose leasing, Michigan Farm Bureau Membership Services has announced that members will be able to lease a car from the Leasing Service company through county FB offices.

"We try to keep adding services and programs that meet the most current needs of our members," said Doug Fleming, manager MFB Member Services. "Last year we introduced the Farm Bureau VISA® credit card and Farm Bureau Travel. Both programs took right off and are doing very well. I expect the Leasing Service to also be a success."

Representatives Answer Questions

At the product show held during the recent MFB annual meeting, Farm Bureau Leasing Service representatives were on hand to answer member's questions about car leasing.

"One of the advantages of car leasing is that payments are going to be cheaper than buying and you don't have to come up with a down-payment. We require a deposit, which is refundable, but you don't have to come up with a large lump sum of money," said Mary Anne Curcuru, FB Leasing Service representative.

Depreciation of the car's value is another major consideration. With leasing, depreciation is not the leasee's problem.

"At the end of the lease you are not obligated. You can turn it (the car) back in, or if you're in love with the car, you can buy it from us," said Curcuru. "Most people take out

a loan for four or five years because that is the only way they can afford the monthly payments. After the loan is paid off, things start going wrong with the car. So you are stuck with a depreciating asset, that's getting you absolutely nowhere. If you lease, you pay out less money for the same time period and you can lease a brand new car at the end of your contract as opposed to trying to trade-in or sell your own car."

Members' Interest High

While at the product show, Curcuru was able to talk with many members and was pleased with the level of interest exhibited.

"I was surprised at the number of people who already knew about leasing. I didn't realize that many farmers lease their equipment. It's very refreshing to talk to somebody who already has some knowledge of how leasing works," said Curcuru.

"The people I talked to during the product show were interested in leasing because they have already had some experience in leasing farm equipment — so they aren't as leary. They are also interested in leasing because they can't afford to purchase a new car and make the monthly loan payments. I think many people feel that buying is not necessarily the best option.

"Leasing is the wave of the future. People are being smart about it and are taking the time to explore all of the possible options in personal transportation."

What About Insurance?

Leasing Services does not include insurance in their contract. But, according to a Farm Bureau Insurance Group spokesperson, insurance coverage for a leased car is no different than insuring a personally owned car.

"The rates are the same, the coverages are the same, and the procedure is the same," said Gary Pingel, CPCU, manager of Auto Underwriting for FBIG.

"Insuring a leased car is just as easy as insuring a car you own yourself. Any Farm Bureau Insurance agent can provide the insurance coverage you need for your leased car."

As a leased car driver, you can also take advantage of the money-saving auto insurance discounts that FB Mutual makes available to qualified drivers.

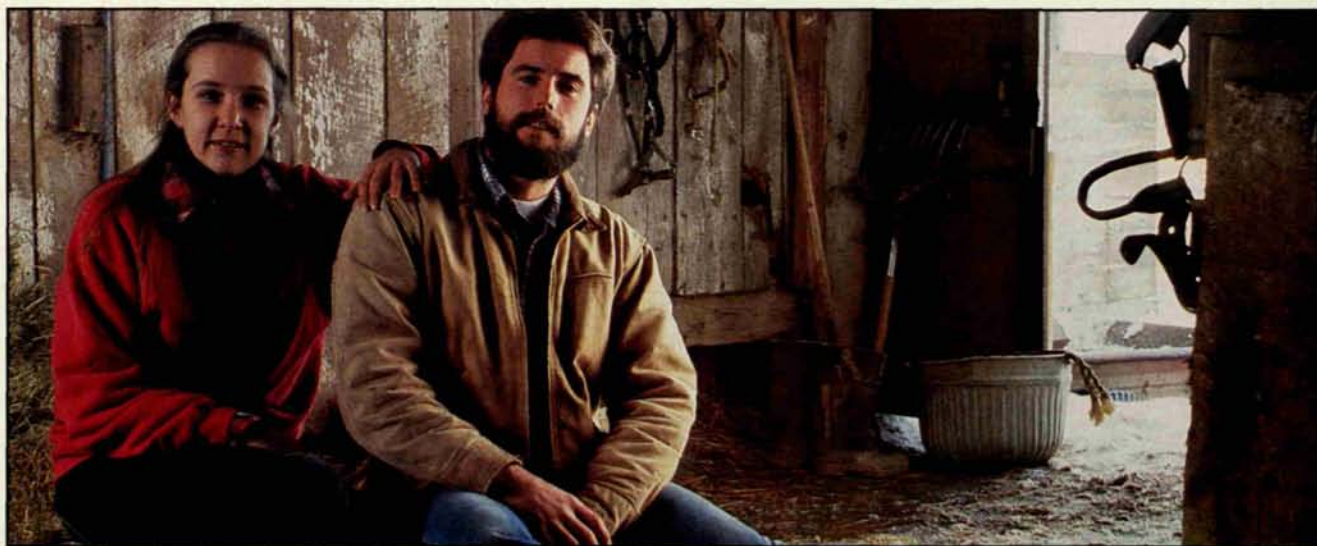


FB Leasing Service representatives noted that many FB members were familiar with leasing options because of previous experiences with farm equipment leasing.

"That means that leased car drivers, like any drivers we insure, could qualify for our safe driver discount or seat belt wearer's discount," Pingel said. "In fact, we recently reduced the minimum age to receive a safe driver credit from 25 to 20. At the same time, we also reduced rates for drivers in the 45-64 age category, a group that deserves to be rewarded for its overall better driving record."

(continued on page 22)

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Country Almanac

February

- Feb. 1-29** Community Action Group Month.
- Feb. 2-3** Governor's Conference on the Future of Michigan Agriculture, Clarion Hotel & Convention Center, Lansing.
- Feb. 4** Market Master Series I, Farm Bureau Center, Lansing.
- Feb. 4-6** Michigan Pork Congress, Lansing Center, Lansing.
- Feb. 9** Lansing Legislative Seminar for Central and South Regions, YWCA, Lansing.
- Feb. 10** Lansing Legislative Seminar for North, Northeast, Northwest and Upper Peninsula Regions, YWCA, Lansing.
- Feb. 11** CES Animal Waste Management regional meeting — Manure Management Practices for Producers, 9:45-3 p.m., Kent Intermediate School District Office, 2650 E. Beltline, M-37, Grand Rapids.
CES Animal Waste Management regional meeting — Rural/Urban Livestock Issues, 7-9 p.m., Kent Intermediate School District Office, 2650 E. Beltline, M-37, Grand Rapids.
Market Master Series I, Farm Bureau Center, Lansing.
- Feb. 12** CES Animal Waste Management regional meeting — Manure Management Practices for Producers, 9:45-3 p.m., NBD Bank, Marion.
- Feb. 15** CES Animal Waste Management regional meeting — Manure Management Practices for Producers, 9:45-3 p.m., B.E. Henry Building, Marshall.
- Feb. 15** CES Animal Waste Management regional meeting — Rural/Urban Livestock Issues, 7-9 p.m., B.E. Henry Building, Marshall.
- Feb. 16** Cabinet Meeting for West and West Central Regions, Amway Grand Plaza, Grand Rapids.
Lansing Legislative Seminar for Thumb Region, YWCA, Lansing.
- Feb. 17** Lansing Legislative Seminar for Saginaw Valley Region, YWCA, Lansing.
Cabinet Meeting for Central and Southeast Regions, Holiday Inn, Howell.
- Feb. 18** Market Master Series I, Farm Bureau Center, Lansing.
- Feb. 25** Cabinet Meeting for Saginaw Valley and Thumb Regions, Bavarian Inn, Frankenmuth.
Lansing Legislative Seminar for Southwest Region, YWCA, Lansing.
CES Animal Waste Management regional meeting — Manure Management Practices for Producers, 9:45-3 p.m., Van Buren Skills Ctr., 250 South Street, Lawrence.
CES Animal Waste Management regional meeting — Rural/Urban Livestock Issues, 7-9 p.m., Holland Christian High School, Holland.



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CITY			STATE	ZIP CODE +4
NO. OF DEPENDENTS	AREA CODE/PHONE NO.			
LENGTH AT PRESENT ADDRESS (YRS.)	BUYING OR OWN RENT	<input type="checkbox"/> MO. PAYMENT	NAME AND ADDRESS OF LANDLORD OR MORTGAGE HOLDER	
(MOS.)	LIVE WITH RELATIVE	<input type="checkbox"/> \$		
PREVIOUS ADDRESS	CITY	STATE	ZIP CODE +4	YRS. MOS.
PRESENT EMPLOYER	STREET ADDRESS			CITY
CITY			STATE	ZIP CODE +4
POSITION	MO. GROSS INCOME	AREA CODE/PHONE NO.	OTHER MO. INCOME Except Alimony, Child Support or Maintenance (See * Below)	
	\$	()	AMT. \$	SOURCE
PREVIOUSLY EMPLOYED BY (OR UNIVERSITY IF RECENT GRADUATE)	CITY	STATE	POSITION (OR DEGREE)	HOW LONG (OR YR. GRAD.)
NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU			CITY	STATE
CITY			STATE	ZIP CODE +4
RELATIONSHIP				
APPLICANT'S CITIZENSHIP	NAME AND LOCATION OF YOUR BANK		CHECKING ACCT. NO.	SAVINGS ACCT. NO.
<input type="checkbox"/> USA <input type="checkbox"/> OTHER				

About Joint Applicant (if any)

FIRST NAME	INITIAL	LAST NAME	DATE OF BIRTH	SOC. SEC. NO.	RELATIONSHIP TO APP.
STREET ADDRESS			CITY	STATE	ZIP CODE +4
CITY			STATE	ZIP CODE +4	AREA CODE/PHONE NO.
CITY			STATE	ZIP CODE +4	YRS. MOS.
PRESENT EMPLOYER	STREET ADDRESS			CITY	STATE
CITY			STATE	ZIP CODE +4	YRS. MOS.
POSITION	MO. GROSS INCOME	AREA CODE/PHONE NO.	OTHER MO. INCOME Except Alimony, Child Support or Maintenance (See * Below)		
	\$	()	AMT. \$	SOURCE	
PREVIOUSLY EMPLOYED BY (OR UNIVERSITY IF RECENT GRADUATE)	CITY	STATE	POSITION (OR DEGREE)	HOW LONG (OR YR. GRAD.)	
JOINT APPLICANT'S CITIZENSHIP			NAME AND LOCATION OF YOUR BANK		CHECKING ACCT. NO.
<input type="checkbox"/> USA <input type="checkbox"/> OTHER					SAVINGS ACCT. NO.

Credit References

(OPEN & CLOSED) Please list all debts presently owing including alimony, child support or maintenance payments which you are obligated to make. Attach additional sheets if necessary, and indicate any of your accounts listed under another name. If none, please indicate

NAME OF CREDITOR OR INDIVIDUAL	CITY	STATE	ACCOUNT NO.	MO. PAYMENT	BALANCE

NUMBER OF OTHER CREDIT CARD APPLICATIONS CURRENTLY PENDING

* Additional Information

You are not required to disclose income from alimony, child support or maintenance payments. However, if you are relying on income from alimony, child support or maintenance as a basis for repayment of this obligation, please complete below.

MONTHLY ALIMONY	MONTHLY CHILD SUPPORT	MONTHLY MAINTENANCE
\$	\$	\$

(If joint account, read singular pronouns in the plural.)

When I receive my credit card, I agree and understand that I am contractually liable according to the applicable Money Key VISA customer agreement as it may be amended from time to time, and if this is a joint application we agree such liability is joint and several. I understand that upon approval of my application, and as a condition of membership in the Money Key VISA plan, I may be charged a non-refundable annual membership fee for each plan in which I am granted membership. I agree that the membership fee may be charged to my account, as provided for in the Money Key VISA customer agreement. You have the right to take any action(s) you feel necessary to determine the creditworthiness of any party signing below. By signing below, I confirm that the information given to you on this application is true. I understand that a personal identification number (PIN) will be mailed to me approximately seven (7) days after I receive my card.

APPLICANT'S SIGNATURE	NOTE: BOTH SIGNATURES REQUIRED FOR A JOINT ACCOUNT	DATE	DRIVER'S LICENSE NO. AND STATE OF ISSUE
JOINT APPLICANT'S SIGNATURE		DATE	DRIVER'S LICENSE NO. AND STATE OF ISSUE

SIGNATURE(S) OF OTHER PERSON(S) PERMITTED TO USE ACCOUNT

<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
PLEASE PRINT	SIGNATURE	RELATIONSHIP
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
PLEASE PRINT	SIGNATURE	RELATIONSHIP

BANK USE ONLY

APP. NO.	APP. TYPE V M B	S1	S2	# CDS	LIA
IA	RE IM AC AA	DL	PP	BK #	SRC
MP	VP VE CC EE HD	XX	NT	CR LMT	BK AFF
CB1	CB2	DATE	INIT	LO#	

EMPLOYEE NUMBER:

(LAST 6 DIGITS)

BANK NO.

VISA NO.

Member Developed Policy Guides

MFB Programs for 1988

The following is the second installment of the Michigan Farm Bureau state policies adopted by the 485 member delegate body at the organization's annual meeting in Grand Rapids, Dec. 1-4, 1987.

SCHOOL FINANCE Many proposals are being considered in the Legislature for reform of school finance. Many of these call for substantial reductions in school property taxes with these revenues replaced by an increase in sales tax or other alternative taxes. It is unclear at this time whether there is a viable alternative to the property tax for financing our school system. However, we will work toward a well balanced school finance program. We would like full funding of the transportation for our students.

In all of this debate the primary concern has to be local control of schools and improving the quality of education provided to our children. Any proposal to lower school property taxes should allow limited property taxes for enrichment to be voted by the local community.

All state aid formulas must be fully funded and paid in a timely manner. There also must be full funding for state mandated programs until termination of this program. Revenues to be used for school finance should be earmarked for the state School Aid Fund.

Reorganization of school districts should continue to be voluntary. A major effort should be undertaken to improve the quality of education provided by our public school system.

EDUCATIONAL REFORMS We believe that additional reforms should be made in our education system. We recommend: statewide testing and assessment of student progress and total evaluation of education should be continued. The additional \$29 per pupil state aid should encourage local high school systems to meet the requirements of six high school class periods, four years English, three years math, three years sciences, three years social studies, one year computer science, two years foreign language, vocational education or practical arts, one year health, one year fine or performing arts, and require students to meet minimum academic standards for graduation; because of the importance of food production, agricultural science courses should be brought from elective status to qualify as one of the sciences needed for high school graduation; reorganization of K-12 districts, in-

termediate districts, and community college districts should continue to be voluntary.

However, if reorganized, the policy making board should be representative of all local boards of education and/or all areas of districts; cooperative programs among K-12 districts to help provide a broader curriculum; continued local control of schools in order to meet the particular needs of the community; in-service training including CPR and first aid for teachers and students be encouraged; local school facilities be used to their fullest potential for education and civic purposes for both youths and adults; vocational-technical programs for both youths and adults be made available and existing educational facilities should be used whenever possible; school boards, administrators, teachers, students and parents must work together to set goals and objectives to improve student learning and performance; evaluation of teacher education programs in the colleges; an evaluation program on personal and professional development for the experienced teacher; full implementation of funding of special education programs for handicapped children; programs for gifted children should be encouraged and funded; funding for teacher training for teaching children with dyslexia; new and innovative instructional methods be researched and used after proven to be beneficial; educational programs be constantly re-evaluated to determine the priorities and needs of our economy and workforce. Education at all levels must meet the constantly changing needs of society; computers are becoming a part of our everyday life. We encourage all school districts to institute computer science programs and to encourage teachers to update their knowledge on this subject; agriculture education, with input from persons experienced in agriculture, should be incorporated in the school curriculum at all levels wherever appropriate, including consumer education courses; a required course for school teachers should include the basics of school finance. Students in grades 9-12 should be exposed to the basics of school and government finance; that more emphasis be placed on family net income rather than net worth on applications for tuition grants and scholarships; we com-

mend the Partnerships/Education Awards program, in their effort to encourage development of partnerships between the schools and their communities.

EXTENSION SERVICE Michigan State University, with its Cooperative Extension staff throughout the state, continues to provide a broad base of educational resources to the agricultural, economic and social system in Michigan.

We believe that every effort should be made to use successful Extension Service methods for education programs for all people in our society who desire them. However, this should not be at the expense of the Agricultural Extension Service and research programs. In light of these considerations, we recommend: continued Extension type programs for urban people where they are needed under the jurisdiction of the Extension Service with special appropriations for these programs; Extension continue its traditional education role in supplying unbiased factual information, but avoid taking positions pro and con on public issues; county Farm Bureaus develop and maintain a stronger and closer working relationship with their county Cooperative Extension Office; support for updating the five-year plan for staffing and program support developed by the MSU Agricultural Experiment Station and Cooperative Extension Service.

We strongly support necessary funding to restore the operational capability, expand the economic development programs, and commercial agricultural programs.

We commend the MSU Extension Service for the very successful EMAT program and the Displaced Farmer Program. We also appreciate the extra time and effort Extension personnel have put in to make these programs work. This has been most helpful to farmers during their period of economic stress. We urge continuance of the EMAT financial and job training program and support adequate funding for them. We are proud of the financial contributions for EMAT from county Farm Bureaus and Michigan Farm Bureau.

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MFB Policy

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AGRICULTURE EDUCATION TASK FORCE The Task Force on the Revitalization of Agriculture Through Research and Education was established by the governor's executive order. Thirty-six people representing agriculture and education were appointed to the task force. The task force study includes: an overall plan to revitalize agriculture through research and educational programs; methods to integrate agricultural concepts and principles with research and education in ongoing curricula (Vo Ag, FFA, K-12 curricula, etc.); development of scientific and professional expertise in agricultural research and education; attracting and financially assisting, if necessary, academically superior students in the agricultural and food sciences.

The purpose is to meet the impending crisis of a shortage of qualified students for agricultural and natural resource programs and to put America's largest industry, agriculture, back into the K-12 classroom and revitalize Vo Ag and FFA programs.

We strongly support the task force and look forward to its final recommendations. At that time the MFB Promotion and Education Committee should be prepared to take a leadership role in the implementation of these task force recommendations as set forth by our policy on education reforms.

WORKERS' COMPENSATION It is recognized that workers' compensation insurance is necessary in today's society.

Agricultural employers are concerned about the misuse and abuse in the administration and benefits schedule. We believe that the present premiums should not place Michigan employers in a non-competitive position with other states.

We strongly support legislation to change workers' compensation laws to clarify the unusual interpretations that result in the passing through of workers' compensation liability to a purchaser of goods and/or services from private firms or individuals who do not provide workers' compensation insurance coverage for their employees or themselves.

UNEMPLOYMENT INSURANCE We recommend that unemployment insurance not be paid to persons on strike, who are retired, who refuse to work when work is available, who knowingly and willingly work in seasonal employment or to school personnel during semester and vacation breaks.

The minimum payroll level that qualifies an employer to pay federal and state unemployment taxes should be increased to a minimum of \$30,000 per quarter.

Employers should not have to pay unemployment insurance premiums on employees that do not qualify for unemployment benefits (examples: seniors and family members).

A one week waiting period should be implemented before employees qualify to receive unemployment insurance benefits.

We believe that the state of Michigan and employees of liable employers should contribute to the Unemployment Compensation Trust Fund. Indexing provisions that automatically increase maximum benefit levels should be removed and such benefits be made comparable to surrounding states. **WAGES** Although many farm workers are paid above the minimum wage level, it does serve as a floor for raising all wage rates. Therefore, we believe there should not be any increases and/or indexing of the present federal and state minimum wage and piecework rates. We do recommend, however, the state and federal labor laws be amended to allow learner permits to be issued to people 18 years of age and older when such peoples are involved in job retraining efforts and that employers be allowed to pay less than the state and/or federal minimum wage rate to holders of such permits for a time sufficient enough for the employee to learn new job skills. We support changes in the state and/or federal law to allow payment of subminimum wages to minors and believe that Michigan's minimum wage requirements should not exceed the federal minimum wage requirements. Agriculture should remain exempt from overtime wage payments.

Agricultural piecework rates, as a method of payment, allow for the many variable situations found in agricultural employment. Piecework rates are essential to provide employment opportunities for family groups, students, retirees, handicapped individuals and other seasonal employees. We oppose any changes in current law which would restrict the use of piecework rates for agricultural employment.

Economic development initiatives are important to the future of Michigan agriculture. We oppose any attempts to mandate union wage scales in economic development projects involving agricultural projects.

INDEPENDENT CONTRACTING Independent contracting (share cropping) is used extensively by Michigan farmers. It is a special management tool that is particularly useful in crops, such as pickles, that require special care to grow and harvest.

The practice of independent contracting in the processing pickle industry has been challenged and upheld in two court decisions, including the U.S. Appeals Court. We oppose any effort to terminate or discourage the use of this management tool.

Because this practice has come under severe attack by the U.S. Department of Labor and Farm Labor Organizing Committee, farmers must conduct independent contracting as prescribed by the federal court rulings. To accomplish this, Farm Bureau should emphasize efforts to inform

members, especially pickle growers, about all aspects of independent contracting.

We encourage the Cooperative Extension Service to enhance the understanding of labor issues at the county level, and increase the availability of labor specialists for the state.

AGRICULTURAL LABOR RELATIONS Farm Bureau should devise and carry out a long-range program of information to better inform the public about agricultural employment and correct widespread misconceptions about farm labor conditions.

We uphold the right of farmworkers to join or not to join a union by their own convictions.

Michigan does not have a labor relations law for farm workers that establishes the parameters for conducting union representation elections and labor contract negotiations. Farmworkers have begun to use basic contract law as the basis for achieving successful labor agreements. The lack of an agricultural labor relations law that would establish rules for the game allows farmworker union organizers to do whatever they want (except illegal activities) to achieve results. This includes consumer and secondary boycotts of targeted farm products. We are not opposed to removing the agricultural labor exemption from the National Labor Relations Act (NLRA) and prefer this action over enactment of a state agricultural labor relations act.

We call for even-handed legislation to protect the rights of workers, farmers and consumers against the loss of food crops during labor disputes.

While we are opposed to a separate agricultural labor relations board, we believe that a separate counsel and staff, cognizant and understanding of the problems of agriculture, should be designated if the agriculture exemption to the National Labor Relations Act is stricken.

Such legislation should: preserve the right of secret ballot elections for farmworkers; prohibit secondary boycotts; include workable provision on bargaining units; prohibit strikes by workers during critical periods of growing and harvesting; provide for immediate injunctive remedies for illegal acts; guarantee the right of agricultural employers to reduce labor needs through mechanization; and ensure that such legislation shall not include any requirement for a successor clause in a labor contract.

In lieu of such legislation, we will consider legislation to grant each state the option of being covered by the NLRA.

We oppose efforts by purchasers of farm commodities to force farmers to legally recognize and negotiate with specific labor organizations. We oppose purchasers of farm commodities enticing farm workers to join unions by paying the union dues for the workers.

We strongly oppose church and religious organizations in their attempts to force organized labor negotiations between

farmers and farm workers. We encourage all church members to become informed of and involved in how their state and national church organizations use their money, and learn what political positions are taken by their church. We further encourage all Farm Bureau members to be more forceful in expressing farm family viewpoints to church policymakers.

MICHIGAN MIGRANT LEGAL SERVICES We call for investigation and exposure of federally funded migrant action programs whose primary purpose is to collectivize and control the migrant farm labor force, and we call to account the federally funded legal services programs that serve this objective.

EMPLOYER PROVIDED HOUSING State law does not address the relationship existing between an employer and an employee living in housing facilities provided rent free by the employer. There are no guidelines defining rights, responsibilities or procedures to be observed when the occupant is no longer an employee.

At present, the provision of the general landlord-tenant law has been extended by court decree to encompass employee occupied housing. This law grants certain rights to rent paying occupants and outlines the legal eviction procedure that must be observed by landlords. This procedure is usually a 30-day process and can be even longer in some instances. The landlord-tenant law was not intended to apply to employee occupied housing.

We will support legislation or regulation that specifically addresses employee occupied housing. We recommend swift eviction procedures so that employer provided housing can become available for other employees.

We encourage agricultural employers to destroy abandoned farm labor housing.

We oppose interpretations of existing migrant labor housing standards that could require all housing occupied by migrant farmworkers to be inspected and licensed by the Department of Public Health, regardless of ownership, location and method of rental payment for such housing.

The state Construction Grant Program was created to assist farmers in rehabilitating farm labor housing. Participation by farmers in the program is overwhelming and the quality of labor housing is improving; However, the amount appropriated is far short of that needed to effectively stop the overall declining condition of farm labor housing. We urge the governor and the Legislature to continue appropriating funds to the state Construction Grant Program and thereby ensure that skilled farmworkers remain in Michigan agriculture.

MI-OSHA FIELD SANITATION The U.S. Department of Labor has issued federal OSHA field sanitation standards.

We oppose MI-OSHA's proposed field sanitation standards which are more restrictive than the present federal standards.

More stringent state regulations would put Michigan producers at a competitive disadvantage with other states.

PARENTAL LEAVE LEGISLATION

We oppose the concepts proposed in the parental leave legislation pending in both Congress and the Michigan Legislature. Elements included in legislation require that employers grant various weeks of paid and unpaid leave in every two-year period, a guarantee that workers may return to their previous positions with full benefits and seniority, and leaves would have to be granted to males as well as females. Farmers and small businesses cannot afford to hold jobs open for absent employees. This legislation may result in discrimination against women of child-bearing age. We oppose parental leave legislation.

HIGHWAYS Highway repair programs have escalated since the 1982 passage of the Transportation Survival Package. However, it will take years to catch up on total highway needs.

The Michigan Infrastructure Coalition Study Report issued in May 1986 estimates that in the next 10 years \$13.6 billion would be needed to preserve, renovate and repair the total system. This was broken down to critical needs of \$5.2 billion, essential needs \$4.9 billion and optional needs \$3.5 billion.

Another study, the Coopers and Lybrand Transportation Fiscal Report, estimated that Michigan will require over \$36 billion to finance its 1983-1994 transportation needs. Revenues for the 12-year period fall short by almost \$18 billion, with a \$8.5 million gap for maintenance and critical needs.

Agriculture, tourism, and industry are dependent on a good road system. The governor's studies on agricultural food processing and forest products point out that the "...inadequate weight-bearing capacities of rural roads and bridges are of critical importance."

MSU studies have shown the phenomenal growth of agricultural production throughout the entire state. Many northern areas are raising a greater variety of agricultural crops with production increasing two or four times during the last few years.

With the numerous railroad abandonments, agriculture has become more dependent on county and local roads for the delivery of food and fiber to market and for production inputs coming to the farm.

We support: user taxes when new revenue is needed for road and bridge purposes. Such taxes must be in line with maintenance costs. We must not revert to the property tax or special assessments as a means of building and maintaining state roads and bridges; increased fees (driver's license, registration, etc.) to at least meet the costs of administration; a Transportation Economical Development Fund for rural road improvement projects with recognition for the needs of agriculture and forestry; an all season network of county roads to permit the same truck weights allowed on state roads. This is especially important to the agricultural and forestry economy and rural development; legisla-

tion to protect governmental transportation agencies from escalating liability claims although some progress has been made on this issue; the use of private contractors for snow and ice control and repairs on a bid basis for county and local work; increased allocation of highway revenues to counties and local systems with consideration for increased snow removal funds; an awareness program concerning the present method of financing county and local roads including the authority to transfer up to 30% of funds between primary and secondary systems; a legislative change that would allow county Road Commissions to transfer over 30% of primary road funds to local road funds; requiring consideration of agricultural drainage needs, including proper placement and size of culverts, when planning, designing, and maintaining roads.

We oppose: legislation requiring two license plates instead of one; legislation requiring reflectorization of the entire license plate.

VEHICLE LICENSING AND LIABILITY With the proliferation of new kinds of vehicles that may not fall in established vehicular categories, we urge the Legislature to review the registration, licensing and marking regulations applicable to all vehicles and establish appropriate criteria for each category. Insurance and liability of vehicle owners should be an important part of any legislation developed. Specifically we urge the following be considered: all vehicles should be registered with the identification clearly displayed on the vehicle; the owner/operator be required to show proof of insurance prior to receiving the registration; when damage occurs on farmlands as a result of the operation of a vehicle, the identification number be proof of the vehicles involvement and the owner be held liable for those damages.

LEGISLATIVE REFORM Michigan is one of only six states with a full-time Legislature. The Legislature conducts a legislative session throughout the year. We support a limited legislative session not to exceed six months. We believe this will create a more responsive legislative process and ensure the legislators more time to be in their districts with their constituents.

The pay scale of elected officials should be commensurate with their duties and responsibilities of office.

Rural Living will publish the remaining state policies in subsequent issues.

Long Term Outlook for Michigan Agriculture

■ Since 1980, the leadership of our state has demonstrated that they recognize the importance of agriculture and the food industry to the state's economy. In addition to four Governor's Conferences on Agriculture, actions were taken by the state government to shore up economic development programs in this area. For many years, Michigan State University and Farm Bureau leaders, members and staff have been directly involved with these efforts.

When the first Governor's Conference on Agriculture was held in 1981, the motivation was obvious. The auto industry, which dominates Michigan's economy, was in a severe slump and agriculture had just experienced one of the most robust growth periods in its history.

Agriculture and food moved to center stage in Michigan's quest for diversification — for jobs, economic growth, and stability. In spite of the subsequent slumps in the farm sector, the state leadership remains committed to agriculture and food and has increased direct assistance to farmers. Programs are now in place to promote agriculture and the food industry and develop markets.

Following the 1981 Governor's Conference on Agriculture, a committee was given the responsibility to screen and identify ideas that emerged from the conference deserving support or further research. This committee was composed of staff members of the Michigan Departments of Agriculture and Commerce and faculty from the MSU College of Agriculture and Natural Resources.

One issue studied concerned Michigan's comparative advantages over other states. Most of Michigan's agriculture and food industry is near large metropolitan areas and non-farm employment opportunities. It has a big population very close at hand that permits extensive direct marketing through roadside stands

and farmers' markets. With industry close at hand, farm families have the flexibility of earning off-farm income. This alternative is not available to farmers in other parts of the United States. Not only are markets close at hand, but Michigan is favorably located in the North American market. Just under half of the total population of the U.S. and Canada is within 500 miles — a reasonable one day's drive.

Of course, the close interface of agriculture and the non-farm population in Michigan also presents some handicaps — some comparative disadvantages. The issue over animal waste is an example of a problem which is more sensitive in Michigan than in many other agricultural states.

On many products, Michigan agriculture is well under the self-sufficiency level. Michigan produces 25% of the beef, 40% of the turkeys, 50% of the pork, 70% of the eggs, and hardly any proportion of the broilers consumed in the state. If all Michigan vegetables were to be consumed within the state, it would meet only three-fourths of the population's requirements. In the net, Michigan is near self-sufficiency levels on milk, sugar, non-citrus fruit, and potatoes. Gross shipments of farm and food products into the state are much greater than indicated by these net self-sufficiency figures because quantities of these same items produced in Michigan are being shipped out of the state.

Practically all of the dry beans and soybeans produced in Michigan are processed outside of the state. Nearly all the meal required by the livestock and poultry industries must be brought into the state. While being deficit in livestock production, 60% of our feed grain is shipped out of the state — to be fed in other states or exported.

Economies of scale in processing may outweigh transportation costs to

the extent that raw material can be shipped distances that transcend state boundaries. This has been true in the past and will be true in the future. Yet, technologies do change in processing — changes that could favor Michigan. For example, if a smaller scale soybean processing plant than is now the rule would be developed, such a plant would be viable in Michigan. It is believed that technology is here.

For some commodities, increased processing facilities are not a handicap. This has been the case with hogs, turkeys, sheep, and lambs. The challenge here is more with Extension and research to focus on production technology and its applications.

Soybeans, feed grains, turkeys, hogs and eggs have been identified as commodities growing in importance in Michigan relative to the rest of the nation. The relative strength of field crops probably reflects the important role of part-time farming in the state.

Somewhat separate from the evaluation of Michigan's comparative advantage, but crucial to the outlook for Michigan agriculture and the food industry, is the demand outlook to the year 2000. Between 1985 and the year 2000, the most rapid growth in U.S. demands is projected for turkeys, broilers, fish, and ornamentals.

Moderate growth is projected for U.S. production of wheat and soybeans, both in surplus at the present time. This may be a bit surprising, but with growing world populations and even a modest increase in buying power of the less developed nations, export markets are projected to expand in the 1990s having contracted through much of the 1980s.

Fruit and vegetables have come into their own in American diets in recent years in both home and away-from-home eating. Health factors and trends in living styles have

contributed to this increase. Continued expansion in per capita consumption of both fruit and vegetables is expected.

The projected growth in feed grain production is slow because Michigan is starting from a base of fairly large surpluses. The current carryover is about two-thirds of annual needs. Prospects appear good that surplus stocks will be gone by the mid 1990s, although our capacity to produce surpluses will remain. Even so, expanding export markets will call for a modest increase in production.

Cheese remains as a bright spot in the dairy demand outlook, but milk, along with beef cows and pork, will likely experience slow growth in the 1990s. Little or no growth is projected for eggs and feeder cattle. Egg consumption has been declining for many years, but for beef this is a recent phenomenon.

Michigan has a lot going for it. After many years of trying to get leadership attention on agriculture and food, Michigan has it. Other states wonder how Michigan did it and are following its example. Michigan has a broad base of firms, institutions, farm leaders and state government agencies involved in economic development of Michigan agriculture and the food industry.

Michigan enterprises that have the greatest chances for accelerated growth have been identified. State leaders know that the competition from other states and indeed other nations can be very tough. Michigan has barriers that need to be removed and some industries are not likely to succeed. But, if the best expertise can be assembled to analyze demand prospects and Michigan's comparative advantage, to provide needed assistance in technology, to provide needed educational programs, and to facilitate entrepreneurship, Michigan can strengthen agriculture and the food industry. □

Agronomic Update is prepared monthly by the MFB Commodity Activities and Research Department. This month's topic was based on the report "Long Term Outlook for Michigan's Agriculture and the Food Industry," by Dr. John N. Ferris, professor, Department of Agricultural Economics, Michigan State University.

IMPROVE MARKETING SKILLS; ATTEND THE MARKET MASTER PROGRAM

■ Two Michigan Farm Bureau Market Master Program series dates are set for February and March and farmers are encouraged to take advantage of this opportunity to improve marketing skills.

The program is designed to improve the profitability of grain and livestock farm operations by helping farm families make sound, informed marketing decisions, teach new marketing skills, motivate farm families to use their new skills to implement their own marketing plans, and help farm families develop the financial information their lenders require.

Program dates are: Series I, Feb. 4, 11, 18 at the Lansing FB Center; Series II, Mar. 3, 10, 17 tentatively scheduled for the Saginaw-Bay City area. You must be able to attend all three dates in the series. Each series is limited to 20-25 people—so sign up early to ensure your spot. The cost is \$50 per person, which includes lunch for the three sessions and all materials.

The program is being conducted by the MFB Commodity Activities and Research Division (CARD). For more information, or to register, contact MFB Commodity Specialist Kevin Kirk at 1-517-323-7000 extension 2024.

Legislative Review

(continued from page 6)

■ **Budgets** — Michigan is again facing budget deficits. Cut-backs have been taken such as a state employment hiring freeze. A three quarters of a percent across the board cut is also in effect.

MDA is especially hard hit with more than 20 positions being cut; total cuts are over \$7 million. Over \$1.5 million of that amount results from shifting revenue from horse racing to the state's general fund. All MDA programs are affected including food inspections and protection, livestock health, plant disease control, marketing, etc. For example, funding for gypsy moth control was cut, then reinstated at \$181,000 of the original \$250,000 in order to qualify for federal matching funds. This funding is totally inadequate to address Michigan's severe gypsy moth problem. Due to a federal quarantine in several counties, Michigan timber products (logs, firewood, timber, etc.) cannot be shipped out of the state or into Canada unless certified free of the gypsy moth. The 34-member Gypsy Moth Technical Committee reported that funds are needed for an education and suppression program since it is too late to eliminate the gypsy moth in Michigan.

■ **Farmland Assessment** — MSU released a 1987 study on agricultural land values and assessments in selected Michigan counties. The study showed an average 45% overassessment of farmland in the central and eastern regions of the state. One county was underassessed. The study points out local revenue losses resulting from the cuts that have occurred in farmland assessments. Out of formula school districts also experienced serious problems.

Some of the study recommendations include adequate funding of county equalization departments to ensure accurate information; additional training for local assessors regarding farmland values; continuing to require one year sales averages where declining land values occur; obtaining accurate land contract sales information; and using computer technology in townships. The study further states that reducing property tax revenue may force local governments to find other revenue sources and/or consider intergovernmental contracting to cut costs of service. The study notes that declines in farmland value results in increased state liability for financing "in formula" K-12 schools and also impacts "out of formula" districts. □

Grassroots Perspective

February is Community Action Group Month

“Getting Together”

County FBs around the state are getting charged up to achieve the 1987-88 goal of organizing two new Community Action Groups in each FB county. The following counties have reported newly organized CAGs:

Alpena — Holcomb Creek,
Kountry Kritters
Antrim — No Man's Land
Gladwin — Willing Workers

Renewed Emphasis on Grassroots Involvement

The Michigan Farm Bureau and the county Farm Bureaus have been built on the grassroots involvement of members. The two FB programs where this has been most evident are the Community Action Group and the Local Affairs program.

Through delegate action the two programs have been combined to form Community Activities Committees. The two-fold purpose of these committees is to surface local issues through Community Action Groups, and to create two new Community Action Groups per county.

The Community Action Group program has long been the strength of our FB organization. Through renewed effort to attract more members to involvement at the grassroots level, we can add excitement and more effectiveness to the total Farm Bureau family.

Discussion Topic

Is My Water Safe to Drink?

The question, “How safe is my drinking water?” is being asked in nearly every rural household. Because most rural Americans obtain almost all of their water from groundwater, the question should more accurately be stated, “How safe is the groundwater from which my well draws its water supply?” Unfortunately, groundwater is already contaminated in many regions of Michigan and the nation.

Water Movement (The Hydrologic Cycle)

Water moves in a cycle starting with rain falling onto the land surface. Some of this water runs off directly into streams, some infiltrates the soil for use by plants, and a considerable amount of water moves through the soil to ultimately reach the aquifer. This water can carry dissolved nutrients, minerals and organic compounds downward.

An aquifer is basically a porous material (from a few feet to a few hundred feet below the surface) where water fills the spaces between the solid particles. It is possible, through the installation of a well, to pump water from the spaces between

particles. Also, water moves horizontally (relatively slowly) through the aquifer toward rivers, streams or lakes and provides a continual flow to those systems. Evaporation occurs from open water and vegetation into the atmosphere, thus completing the cycle.

Land Use Practices

Many human activities that involve potentially harmful materials (waste disposal, underground fuel storage tanks and agriculture) can ultimately lead to groundwater contamination. In some Michigan counties over 20% of the rural wells tested show levels of nitrates (probably from applied fertilizer) above the federal drinking water standard of 10 parts per million (ppm).

Nitrates in groundwater often indicate very porous soil and subsoil conditions, i.e., the aquifer is vulnerable to contamination from chemicals deposited on the soil surface or in the soil. Often where high nitrate levels are found, trace quantities of pesticides are also present. In Iowa, where the groundwater has high nitrate levels, trace quantities of pesticides have also been found in

In March

Ethanol Production

The phasing out of lead in gasoline has increased interest in ethanol as an octane enhancer in motor fuels. This topic will cover the status of the ethanol industry as well as future prospects for growth.

nearly one-third of the wells tested throughout that state. In Michigan, very few rural wells have been tested for the presence of pesticides. In fact, Michigan is far behind other states such as Wisconsin, Minnesota and Iowa, since no comprehensive rural groundwater testing program for nitrates or pesticides exists.

Political Realities

Because groundwater moves slowly in a horizontal direction, contaminated materials can and do move with the general aquifer flow. As these materials are being detected in public drinking water supplies and farm or rural residence wells, citizens are pressuring local leaders, educators and legislators to solve the problem. Growing public anxiety has led to legislation both at the state and national levels. State level legislation is of particular interest in Michigan. In Nebraska, restrictions have been put on farmers' freedom to decide farm practices where areas of high nitrates exist. For example, in areas of high nitrates, no fall fertilizer application is allowed. Soil and groundwater testing for nitrates is required. Restricted use of fertilizers is imposed and increasing constraints come into play if groundwater nitrate levels continue to increase. In Iowa, legislation was passed last spring that taxed fertilizers and pesticides to raise funds for education, research and increased monitoring. It is expected that this fund will raise \$50-60 million over the next five years. These are just a few cases where legislation is restricting freedom of choice or causing additional costs at the farm level.

What Can An Individual Farmer Do?

No one wants to contaminate their own drinking water supply or that of their neighbors. Particularly in areas with vulnerable aquifers, actions have to be taken now to ensure safe water for the farm and rural neighbors, to protect against liability suits and to preserve the general environment. Nitrogen fertilizers need to be applied during the growing season only as needed by the crops to produce optimum economic yield. Practices to minimize pesticide usage through integrated pest management, sprayer calibration and selection of pesticides that are both effective, and environmentally sound, all need to be implemented. Since information can be

obtained on the leaching characteristics of pesticides, the most appropriate pesticide with the minimum of potential impact on the groundwater can be selected.

It is also particularly important to be aware of potential contamination in and around the home, farm buildings and wells. Accidents can occur. If pesticides are not properly handled they can easily move into the groundwater or well system. Thus, detailed protective procedures need to be worked out, implemented, and enforced.

The Payoff

Actions taken now to protect rural drinking water supplies will have both immediate and long term beneficial effects. For us to move from the present practices of gradual deterioration of groundwater quality to proactive protection of groundwater will require increased understanding and changes in farm practices, operations and attitudes. If successful, safe drinking water will be assured, dollars can be saved, legislation

restricting on-farm operations can potentially be forestalled and the good neighbor spirit can prevail. □

Discussion Questions

- How many members of your discussion group have had their well water tested?
- Are members of your group familiar with the procedures for obtaining a well water test?
- How many of the group obtain soil tests regularly and follow the recommendations for nitrogen use?
- Do you believe that more information should be made available to farmers and rural residents regarding groundwater quality, e.g., a monthly column in *Rural Living* magazine?

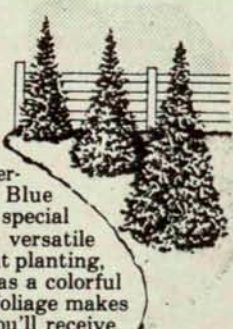
This month's Discussion Topic was prepared by Jon Bartholic, chairperson of the Resource Development Department, College of Agriculture and Natural Resources, Michigan State University.

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Company Issues Buy Back Notice

■ The Gates Rubber Company has announced that, in the interest of user safety, it will buy back all Gates 73B-HB anhydrous ammonia hose, whether the hose is used or still on the shelf.

Gates discontinued manufacturing its 73B-HB hose in 1983. Prior to that time, hose labeling and instructions warned that the product should not be in use beyond 30 months.

The Gates "buy back" program states that "through June 30, 1988, anyone who still has this Gates hose will be reimbursed at a price in excess of the current cost of replacement hose and couplings." They ask those possessing this hose to ship it, along with any attached couplings, to the Gates Rubber Company, 999 Michigan Ave., Iola, Kansas 66749. Reimbursement will include any shipping charges incurred. □

Car Leasing

(continued from page 10)

"In addition, we have been providing a discount for drivers 65 and over for several years," Pingel said. "Safe drivers, sensible drivers, and drivers over 45 can all count on being rewarded by Farm Bureau Mutual, whether they drive leased cars or cars they own themselves."

Training Program Underway

"Representatives from Leasing Services are providing training for county offices," said Fleming. "Every county office will have material listing all the different car models and the options available for each vehicle. Members can order the vehicle they want with the options on it they want. The county office personnel will be able to price out their selection and tell the member what the monthly payment will be."

"Farm Bureau Leasing Service is now in the pilot program stage in the west region of the state. We plan to move the program across the state over the next few months," said Fleming. "Members will be notified by mail when the Farm Bureau Leasing Service becomes available in their area."

"The whole idea behind Farm Bureau Leasing Service is that there is no hassle. Most people hate to go into a car dealership and be hassled. The leasing prices are set prices and you can choose your own options. The county personnel can tell you what it will cost and if you want it great — if you don't, there's no haggling." □

New Orleans

(continued from page 9)

"Boyd" Barker of Tennessee. All three are hog producers.

Through the continued cooperation of Deutz-Allis, the winners of all the Young Farmer contests will receive their choice of a year's free use of any Deutz-Allis tractor under 200 hp or, a new option added this year, harvest season use of a new R50 rotary Gleaner combine.

Looking Ahead to the 1990 Farm Bill

Although government expenditures for agriculture are falling, America's farmers must prepare now for a more "cost-conscious" 1990 farm bill, said AFBF President Dean Kleckner. Speaking at a pre-convention news conference in New Orleans, the AFBF president said agriculture would have to work hard to safeguard the progress resulting from the 1985 farm act.

The farm leader pointed to rising farm exports, an increase he attributed partially to current farm law and the various export assistance programs. Despite the improved export picture, he said 1987 was a year of "modest personal economic progress mixed with frustration over the cynical antics of a Congress that... did much itself to injure farmers and add to agricultural uncertainty" by raising taxes, supporting protectionist trade laws and other matters that hindered agriculture's economic rebound. □

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- The publisher has the right to reject any advertising copy submitted.
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