

MICHIGAN FARM NEWS

THE ACTION PUBLICATION OF THE MICHIGAN FARM BUREAU

VOL. 52, NO. 2

MAKE IT HAPPEN

FEB 1973



Farm Bureau leaders met with Governor Milliken on January 3, 1973 to present him with the official Michigan Farm Bureau policy book on state affairs for 1973. Standing, left to right, Dean Pridgeon, vice president; Robert Smith, legislative counsel; Robert Barden, administrative director; Al Almy, legislative counsel and President Elton Smith. Several areas of concern were discussed with Governor Milliken. Tax reform and new methods of school finance were key subjects, as were land use and the need for assessment of farmland on its value for agricultural purposes rather than potential values. Numerous environmental problems were discussed, along with marketing issues. The Governor was urged to sign into law the marketing and bargaining bill, S. 1225 (see inside pages for signing of this legislation on January 9). Other areas of general discussion included various agricultural issues, export trade, farm labor, agricultural research and the energy crisis.

Governor Milliken's "State of the State Message" was presented to the combined Legislature on Wednesday, January 10. He welcomed the 27 new members to the Michigan Legislature and said that the coming session could be "...one of the most decisive periods in our history, for what we do in just one area alone -- education -- could help shape our state for generations to come".

He said that the state of the state is healthy; more people are employed in Michigan than ever before (about 80,000 new jobs), personal income is at an all-time high, and that an improving economy and good governmental management will result in a substantial state surplus.

The Governor outlined some of the accomplishments of the Legislature and of the government, including better "spending controls" and increasing bonding capacity for the state housing developments, which in turn will serve 125,000 people in low and moderate income families in homes built by private industry. He further mentioned the new transportation programs, progress in environmental controls and several other areas of progress.

He mentioned the recent Supreme Court decision, which said that "...our system of distributing property tax revenues for school finance is not only unfair, but unconstitutional." The court, in reality, gave the Legislature a chance to solve the educational finance problems, but reserved the power to review any program.

The Governor said, as a guideline to meet the educational need, that financial equity must be "phased in"; school districts have the responsibility to demonstrate that they are spending public money effectively, and financial equity must not be achieved by robbing the strong schools to aid the poor schools. Specific recommendations will be made in the budget and in a special message on education.

Governor Milliken spoke out very strongly stating, "Many people have lost all faith in government, almost all have lost some faith in government." He also said that "...citizens are absolutely fed up with ever-rising taxes ... and don't think their tax dollar is being well spent." He said that government must not promise more than it can deliver -- that any ineffective program must be improved or absolved.

The Governor then suggested a broad program of tax reduction! Such tax relief, if approved, would amount to \$370 million over the next two years. He told the legislators that this was possible due to a "...rapidly expanding economy, the federal revenue sharing, the new state lottery and close control of expenditures." His recommendations would increase personal income tax exemptions from \$1,200 to \$1,700. The "circuit-breaker" idea would provide that property tax could not exceed a certain percentage of

income. In the case of the elderly, blind, veterans, etc., any property tax in excess of 3-1/2% of their income would be totally reimbursed. In the case of other property owners and renters (a renter's property tax is assumed to be 17% of his rent), any property tax exceeding 4% of income would be relieved by 60%. It is expected that such tax relief would apply to farms as well as to homes; however, the details of the legislation have not been totally worked out. Further tax relief would be given through a 20% reduction of corporate franchise tax and intangible taxes on bank deposits and savings and loan shares.

The Governor said that he is "...totally committed to this tax reduction." He said that his forthcoming budget would meet the requirements of education, social services and other governmental expenses and still permit the reduction of taxes by \$370 million over the next two years. He stressed the fact that a responsible government should "...cut taxes when possible" as well as "...raise taxes when necessary." He pointed out the effect that federal revenue sharing is having on Michigan -- that more than \$200 million are being received by local governments and \$75 million by state governments. He said that such resources should "...produce better governments, not simply bigger governments." He pointed out in his message that he would present a plan for governmental reorganization (see related article on Capitol Report page).

The Governor suggested a system of judicial reform and suggested that appellate judges should be appointed, with the safe-guard that voters would have an opportunity at the polls to determine whether the judges remain in office. This will require a constitutional amendment.

He mentioned consumer protection and that there will be a governors' conference on consumer protection. He also called for accelerated efforts to prevent crime and at the same time make further improvements in the correctional system. He said that much can be accomplished through the improvement of probation and parole, and that imprisonment should be a last resort.

The Governor's remarks on agriculture centered around the need to continue to expand market areas for agricultural products. He pointed to the newly established foreign trade offices as effective tools in the endeavor, stating that we have just begun to tap this market. He also mentioned a \$750,000 increase in livestock, meat products and fruit and vegetable sales, and that the total market promotion budget has been increased by \$150,000 over the past two years, which has helped to gain increased sales of about \$20 million.

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EDITORIAL . . .



Criticism

There is a continuing tide of criticism of food prices today. Everyone is looking for a culprit. Fingers are being pointed at all sections of the food industry, from the producer to the retailer.

From time to time, people ask "Who is really to blame for food prices and what are the facts?"

The answer one gets depends on whose facts and figures one uses. The information put out by the Bureau of Labor Statistics may differ from those published by the United States Department of Agriculture.

Let's examine some of the facts. According to the USDA, today's farmers are receiving about 40 cents of the nation's food dollar. That figure has gone up modestly, around a penny from last year, but well in line with the average over a long period of time, and is ten cents less than farmers received 20 years ago.

This is a clear indication that farmers are producing more food for more people more efficiently. In recent years, farmers' rate of output has increased two and a half times faster than productivity in manufacturing industries. Two decades ago, in 1950, one farmer produced enough, on the average, to meet the need of 16 consumers. Today, a farmer produces food for 57 consumers. In 1950, farm production costs totaled \$19.4 billion. That cost skyrocketed to \$44 billion in 1971, the last year for which USDA figures are available. If farmers had passed that production cost increase along, and had been less efficient, consumers would have had to pay \$1.37 for a dozen of grade A eggs, instead of 53 cents, which was the average price in 1971. The same year, a pound of chicken would have cost \$1.35 instead of 41 cents; and a quart of milk 44 cents instead of 30 cents.

Farm investments in land, buildings, equipment, etc. have more than doubled in the last 20 years to \$355 billion on January 1, 1972. Farm debts were nearly five times larger during the same period. One of the most startling increases was the 7.6 percent increase in farm taxes, which added to farmers' cost of operation.

Overall farm costs increased 7.5 percent during the last year according to USDA figures, while farmers received an 11.4 percent increase in the 20-year period, 1952-1972, for food products sold.

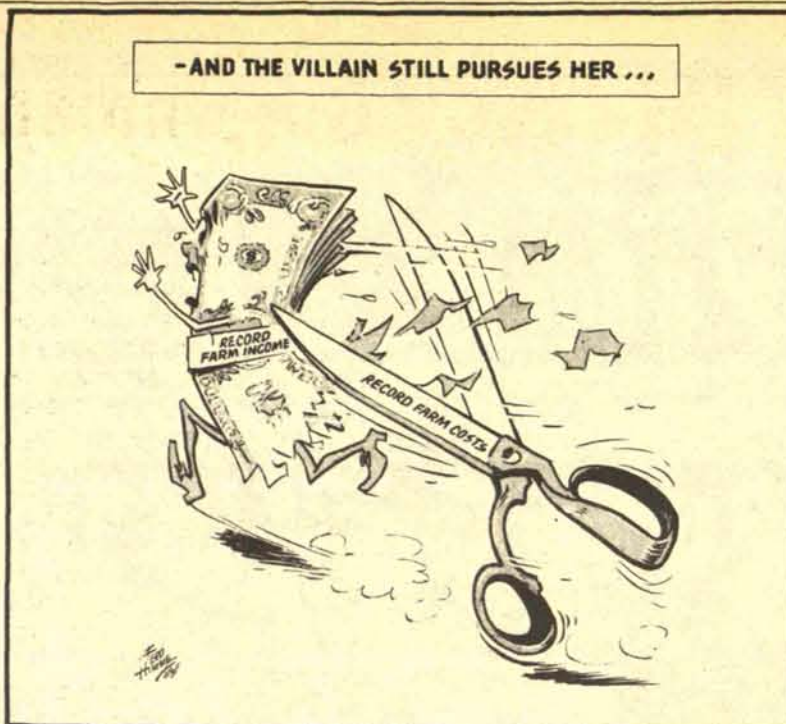
One thing that must be pointed out is that farmers are less able to pass along their increased operating costs than any other major economic group. Farmers are unprotected by franchises, patents, territories or contracts. They do not yet enjoy industry-wide contracts, non-escalator clauses, nor the economic ability to force higher prices. They are forced to take what is offered in the market place.

The USDA has compiled some interesting figures in the last year, 1971 to 1972 (1972 figures are estimates or forecasts). According to their computations, wholesale food prices increased 5.6 percent while retail food prices only went up 4.3 percent. During the same time, hourly wages of industrial workers increased 6.2 percent and food marketing employees received a 5.6 percent increase.

It's always interesting to look at other cost of living items for the same period. According to USDA, there was an increase of 3.1 percent for housing, 1.3 percent for apparel and upkeep, 2.5 percent increase in health and recreation costs and .3 percent increase in transportation costs.

Food is basic to life and we can be certain farmers will continue to produce enough to feed the nation and others. But the next time someone complains about food prices or points an accusing finger at food producers, cite the facts to them -- stand up and be counted.

Carl P. Kentner



Dedicated Dozen Club

- | | |
|----------------|------------------|
| 1-300 | 801-1300 |
| 1. Mac-Luce | 1. N.W. Michigan |
| 2. Montmorency | 2. Ottawa |
| 3. Chippewa | 3. Montcalm |
| 301-800 | 1301 - Over |
| 1. Alpena | 1. Clinton |
| 2. Cheboygan | 2. Saginaw |
| 3. Arenac | 3. |

Membership Standings

As Of Jan. 19, 1973

COUNTY	NEW	% GOAL	COUNTY	NEW	% GOAL
1. Chippewa	20	102.53	35. Iosco	12	95.91
2. Cheboygan	26	102.51	36. Monroe	33	95.61
3. Montmorency	31	102.46	37. Alcona	12	95.55
4. Alpena	29	102.37	38. Lenawee	54	95.52
5. Mac-Luce	7	101.81	39. Missaukee	13	95.45
6. N.W. Michigan	50	100.68	40. Shiawassee	32	95.23
7. Ottawa	56	100.31	41. Huron	63	95.15
8. Saginaw	178	100.18	42. Van Buren	65	95.139
9. Arenac	31	100.00	43. Newaygo	14	95.131
10. Clare	21	100.00	44. Emmet	11	95.01
11. Clinton	81	100.00	45. Barry	24	94.95
12. Copper Ctry	9	100.00	46. Ionia	34	94.88
13. Kalkaska	10	100.00	47. Lapeer	42	94.83
14. Menominee	8	100.00	48. Allegan	33	94.78
15. Montcalm	78	100.00	49. Antrim	11	94.65
16. Oceana	42	100.00	50. Eaton	42	94.63
17. Osceola	30	100.00	51. Hillsdale	45	94.52
18. Otsego	9	100.00	52. Muskegon	28	94.25
19. Macomb	63	98.75	53. Presque Isle	11	94.19
20. Washtenaw	93	98.47	54. Ingham	70	94.15
21. Livingston	59	98.39	55. Wayne	24	94.03
22. Gratiot	64	98.38	56. Manistee	10	93.80
23. Benzie	13	98.18	57. Isabella	49	93.79
24. Tuscola	69	98.10	58. Calhoun	43	93.12
25. Bay	55	97.68	59. Mecosta	14	92.18
26. Wexford	12	97.52	60. Midland	14	91.95
27. Oakland	49	97.30	61. Genesee	96	91.73
28. Sanilac	65	97.11	62. St. Joseph	26	91.66
29. Charlevoix	16	96.61	63. Branch	22	90.69
30. St. Clair	73	96.47	64. Jackson	26	90.67
31. Kent	71	96.23	65. Cass	11	90.53
32. Gladwin	20	96.14	66. Mason	13	90.47
33. Ogemaw	13	96.11	67. Kalamazoo	26	87.83
34. Berrien	62	95.98	68. Hiawathaland	18	84.35
			69. Iron Range	3	77.14

MICHIGAN FARM NEWS

THE ACTION PUBLICATION OF THE MICHIGAN FARM BUREAU

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PRESIDENT'S COLUMN . . .



What Direction?

As an approaching summer storm is often heralded by the distant rumble of thunder and flashes of lightening, so one can observe the storm brewing in the halls of Congress over the Agriculture Act of 1970. This Act expires at the end of this year.

Present prices for wheat and feed grains should be reviewed with consideration to events and circumstances which prompted them.

A year ago, wheat surpluses had built up to the highest level since 1968 and prices were in the \$1.30 range. Crop estimates and our ability to sell the new grain were forecast as normal. Then circumstances, over which we had no control, entered the picture. Russia suffered a crop disaster, Australia had a near crop disaster and Canada was unable to move grain due to a transportation tie up. These things forced the world price of wheat up for the first time in a decade.

Well into the month of October, 1972, we were looking forward to a record feed grain crop in the United States. Prices were predicted to be in the range of \$1.00 to \$1.10 for corn at the farm, despite the large wheat export to Russia. But then farmers experienced the worst harvest conditions in this century and undetermined amounts of feed grains were lost. Prices skyrocketed, but it remains to be seen how long they will remain high now that good progress is being made with winter harvest.

Soybean prices have been good. The world supply of protein supplies are very short and soybeans can fulfill that need. We can increase our production of soybeans and still obtain a good price.

But, should soybeans be produced on diverted acres returned to production? The demand for all crops are interdependent. Production of any crop on diverted acres, regardless of what crop it may be, affects the overall supply of products available.

In 1972, sixty-one million acres of cropland were diverted from production. The question now arises as to how many of these sixty-one million acres can be returned to production without over adjusting this nation's production. It is possible, without proper foresight, to overadjust and make former surpluses look like a molehill in comparison.

Congress will be under extreme pressure and has, as I see it, four alternatives. They can extend the present Agriculture Act, amend it, pass an entirely different act or do nothing and let the present act expire. Under the present act, it is recognized that we in agriculture can make better production decisions and respond to changing market demands quicker than vote-minded politicians and bureaucrats working with out-dated crop history quotas.

Farm Bureau delegates in Los Angeles said, "Our objective is to create a climate which will enable agriculture to return to the market price system. Continuing use of direct commodity payments will not permit agriculture to reach this objective. Therefore, new programs should be designed and administered so that market opportunities will be enhanced, to the end that farmers ultimately will not be dependent on government payments, but will earn their income in the marketplace."

Quite obviously, we can and should take steps to return to our ultimate objective -- a free market. But to over adjust, simply because of temporary situations which can change overnight, does not appear to be the path to follow.

Elton R. Smith



CAPITOL REPORT

Robert E. Smith



GOVERNOR MILLIKEN SIGNS S.1225 JANUARY 9. Present at the signing were, from left to right, Rep. Stanley Powell, Sen. Charles Zollar, Sen. William Ballenger, Rep. Dennis Cawthorne, Sen. Harvey Lodge, Rep. James Bradley and Robert Smith, Farm Bureau legislative counsel, Mrs. Rebecca Tompkins, chairman of the Commission of Agriculture; Noel Stuckman, MACMA general manager, Kenneth Bull, vice president, MACMA and Al Almy, Farm Bureau legislative counsel. Senate Bill 1225 is now Public Act 344, and becomes effective March 30. Implementation of the Act must now be accomplished by appointment of the board and administration within the Department of Agriculture. The legislation received strong support from many associations and individual producers. It is considered "landmark" legislation as it is the first of its kind in the U.S. and is generating a tremendous amount of interest in other states. Farm Bureau President Elton Smith recently was invited to speak on the legislation before the National Bargaining Conference.



MFB and MACMA staff met with members of the Michigan Agricultural Commission and presented the 1973 Farm Bureau policies. Seated, left to right, are Commission members H. Thomas DeWhirst, Joa Penzien, Charles Donaldson, David D. Diehl and Rebecca Tompkins. Standing, left to right, Robert E. Smith, MDA Director B. Dale Ball, Albert Almy and Noel Stuckman.



GOVERNOR MILLIKEN SIGNS ENVIRONMENTAL BILL H.4948. Those present (left to right) included, Robert Smith, Farm Bureau legislative counsel; Walt Pomeroy, Sierra Club; Eric Vaughan, Michigan Student Environmental Confederation; Mrs. Sheila Faunce, League of Women Voters; Ralph Purdy, executive secretary, Michigan Water Resources Commission; Al Almy, Farm Bureau legislative counsel and Marc Mason of the Executive Office. This was highly controversial legislation and as originally introduced would have been burdensome to farmers. Many of those shown in the picture were on opposite sides of the issue. Farm Bureau was directly involved in changing the legislation to exempt from its provisions on-farm drainage, inter-county drains, pollution control structures, farm ponds and small watershed projects (PL 566) as presently carried out by the Soil Conservation Districts.

State Government Reorganization

Governor Milliken, on the day following his "state of the State Message", sent to the Legislature a special message on the reorganization of state government. This message outlined steps designed to consolidate and coordinate governmental activities. The proposal was broad in scope and would be accomplished by Executive Order unless the Legislature rejects the proposal by a two-thirds vote within 60 days.

The reorganization proposal included cutting the size of the Executive Office, which presently includes approximately 300 people, by one-third. The cut will be accomplished by reassigning responsibilities to various departments. Transfers from the Executive Office will be to the Departments of Administration, Corrections, Natural Resources, Social Services and State Police. The present Bureau of Programs and Budget will be redesignated as the Bureau of Management and Budget.

Environmental reorganization will be of most interest to farmers, in that the Governor's proposal would rename the present Department of Natural Resources as the Department of Environment and Natural Resources. This department would be responsible for most environmental matters. This will be accomplished by transfers of responsibility from various other state departments.

Those agencies to be transferred from the Department of Agriculture would include inter-county drainage and watershed development. The Department of Agriculture will continue to have under its jurisdiction the Soil Conservation Service, pesticide controls, fertilizer regulations, plant and animal disease controls and regulations and all other areas presently within that department.

Transfers to the new Department of Environment and Natural Resources from the Department of Public Health will include air monitoring regulations, solid waste control and sewage and septic tank regulations.

The Department of Treasury will contribute the State Boundary Commission.

The Air Pollution and Water Resources Commissions will lose much of their present independence by becoming what is known as "type II" transfers. These commissions will continue to exist, but will be more advisory in nature.

The responsibilities for development of land use programs will be given to the newly reorganized department. The Governor pointed out that his Interim Office Of Land Use conducted a series of hearings throughout the state on land use recommendations, the original

recommendations need to be "re-evaluated." Generally speaking, this is a very controversial issue; while most people agree that a land use program is needed, at the present there is very little agreement on how it can be carried out.

Under this proposal, the Department of Environment and Natural Resources would be organized to effectively carry out its new responsibilities. It is expected that the department will be reorganized into two divisions; one responsible for wildlife, fisheries, forests, game reserves, hunting, fishing and other outdoor recreation; the other division would be responsible for various environmental programs, including air and water pollution, land use, sewage and solid waste controls, etc.

The Governor is requesting that the Legislature increase the present five member Natural Resources Commission to seven members. The additional commissioners would reflect other interests in the state; it is expected that at least one of the new commissioners would represent agriculture.

The Governor said that he is requesting the Natural Resources Commission to invite the directors of the Departments of Agriculture and Public Health to attend all meetings and participate as fully as possible in their meetings and decisions. In this way a balance of environmental policies can be produced. He said that the reorganization was not to "...diminish the non-environmental activities of the Departments of Agriculture and Public Health."

Other portions of the reorganization program include designating the Department of State Highways as the agency responsible for all modes of transportation. This means that the Aeronautics Commission, Port Development Bureau and Bureau of Transportation in the Department of Commerce will be transferred to the Department of State Highways.

The proposal also changes the Department of Administration by creating within that department a Bureau of Facilities Management.

The Executive Order would further establish a "Governor's Council On Human Services," to consist of the director of the Bureau of Management and Budget and the directors of the Departments of Commerce, Corrections, Education, Labor, Mental Health, Public Health, Social Services and the director of the Michigan

Employment Security Commission. The purpose of the council is to coordinate all programs and activities carried on by the different departments that provide some type of human services.

The Governor closed his special message by stating that these steps are intended "...to make state government more responsible and more responsive to the people it serves."

Governor Milliken has again shown leadership and determination in seeking property tax relief in Michigan. One of the proposals in his "State of the State Message" was the idea of using a "circuit-breaker" to achieve such relief, which could lead to a more equitable system of taxation.

"Circuit-breakers" are not new, inasmuch as they are in limited use in at least thirteen states. "Circuit-breaker" really means, in this case, a limitation of property tax by preventing the tax from being in excess of a certain percent of the taxpayer's income.

The Governor's tax reduction proposal would limit property taxes of senior citizens, the blind and eligible veterans to no more than 3-1/2% of their income. Any property tax in excess of that amount would be reimbursed to the taxpayer. In the case of other taxpayers, the limit would be not more than 4% of income, with 60% of any amount of property tax above the 4% of income to be reimbursed to the taxpayer. In either case, the reimbursement could be as a credit on the income tax or, if the taxpayer was not liable for income tax, it would be a direct return payment. It is expected that this approach will apply to agriculture; however, the specific proposal must be worked out in bill form before introduction into the Legislature.

This program has been discussed in Michigan in previous years; in fact, Farm Bureau has, at one time or another, proposed such an approach.

Another proponent of this idea is Representative Roy Spencer (R-Attica). A study released by Representative Spencer this past August suggested limiting property tax in excess of 5% of income; however, the amount repaid by the state would be on a sliding scale basis. For instance, in his study proposal, if the annual income was less than \$5,000, 100% of the excess would be repaid. If income was \$9,000 to \$11,000, 70% would be repaid and so on until income reached \$23,000 or more, under which there would be reimbursement.

With computerization of income tax returns, the administration of the "circuit-breaker" approach is entirely feasible.

F.B. Women's Priority Projects

County Farm Bureau Women's Committees throughout the state are currently working on their top priority project for 1973 -- safety.

First aid or emergency training for at least one person in each farm family in Michigan is their goal, and they are working with local American Red Cross Chapters to organize courses to provide training for members of Farm Bureau families. The State Police is also cooperating by providing instructors for the courses.

As a result of this training, the women will launch another project -- first aid kits in every farm home and on every farm in Michigan. They plan to develop and offer to members a "Farm First Aid Kit" which will contain all necessary items to meet an emergency

situation. Several county committees will be making up their own "Farm First Aid Kits" to distribute, identified by their "Michigan Farm Bureau Women Make Safety Happen" emblem.

Another phase of the Women's safety program this year is the promotion of information regarding Occupational, Safety and Health Act (OSHA) requirements. Using the new slide-tape presentation, "HAZARDS ON THE Farm -- Understanding OSHA," they will sponsor informational meetings to identify hazards and relate them to the law to assist members in meeting OSHA standards.

For further information on these projects, contact your county Women's Committee chairman to indicate your interest.

MSU Young Farmers Day

Michigan State University is conducting a very special Young Farmers Day on Tuesday, February 27. This day will be set aside to recognize outstanding young people who have made a commitment to farm.

Scheduled for 10 a.m. to 3 p.m. in the Union Parlors, the program will include the opportunity for young people to learn about their future in farming, MSU's two and four year programs in production agriculture, to tour the campus, to learn about MSU's special agricultural legacy and to become familiar with current research and developments in agricultural production.

Each County Extension Director has been asked to submit names of up to three high school juniors and seniors from each rural district in this county by February 9. He is also in charge of finding transportation and a host farmer who will accompany the students during the day.

County Farm Bureaus are being asked to offer their assistance to the County Extension Director in locating host farmers. The farmers who accept this responsibility will play a key role in terms of personal interest in the future of the individuals they host. Meals will be provided by Michigan State University and other interested groups, however, cost of transportation must be borne by the students or their hosts.

For more information, contact your County Extension Director or Mr. James L. Gibson, Coordinator of the Agricultural Production Program, 120 Agriculture Hall, Michigan State University, East Lansing, Michigan 48823.

Legal Notices

NOTICE OF ANNUAL MEETING

COMMUNITY SERVICE ACCEPTANCE COMPANY

The annual meeting of the stockholders of Community Service Acceptance Company of Michigan, a corporation, will be held at its Home Office, 7373 West Saginaw, Lansing, Michigan, on Monday, February 26, 1973, beginning at 1:30 p.m., for the following purposes:

1. To receive reports from officers and management.
2. To elect directors.
3. To consider such other matters as may properly come before the meeting.

Attest:
W.S. WILKINSON
Secretary

February 1, 1973
KENNETH BULL
President

Policyholders may obtain a copy of the Annual Report from any County Farm Bureau Office or from the Home Office at Lansing.

NOTICE OF ANNUAL MEETING

COMMUNITY SERVICE INSURANCE COMPANY

The annual meeting of the stockholders of Community Service Insurance Company of Michigan, a corporation, will be held at its Home Office, 7373 West Saginaw, Lansing, Michigan, on Monday, February 26, 1973, beginning at 1:30 p.m., for the following purposes:

1. To receive reports from officers and management.
2. To elect directors.
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W.S. WILKINSON
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February 1, 1973
KENNETH BULL
President

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NOTICE OF ANNUAL MEETING

FARM BUREAU LIFE INSURANCE COMPANY OF MICHIGAN

The annual meeting of the stockholders of Farm Bureau Life Insurance Company of Michigan, a corporation, will be held at its Home Office, 7373 West Saginaw, Lansing, Michigan, on Tuesday, February 27, 1973, beginning at 1:30 p.m., for the following purposes:

1. To receive reports from officers and management.
2. To elect directors.
3. To consider such other matters as may properly come before the meeting.

Attest:
W.S. WILKINSON
Secretary

February 1, 1973
DAVID MORRIS
President

Policyholders may obtain a copy of the Annual Report from any County Farm Bureau Office or from the Home Office at Lansing.

NOTICE OF ANNUAL MEETING

FARM BUREAU MUTUAL INSURANCE COMPANY OF MICHIGAN

The annual meeting of the policyholders of Farm Bureau Mutual Insurance Company of Michigan, a corporation, will be held at its Home Office, 7373 West Saginaw, Lansing, Michigan, on Wednesday, February 28, 1973, beginning at 1:30 p.m., for the following purposes:

1. To receive reports from officers and management.
2. To elect directors.
3. To consider such other matters as may properly come before the meeting.

Attest:
W.S. WILKINSON
Secretary

February 1, 1973
KENNETH BULL
President

Policyholders may obtain a copy of the Annual Report from any County Farm Bureau Office or from the Home Office at Lansing.

Last Call for Wash. Legislative Seminar

February 8 is the deadline for nominations for Legislative Leaders and for reservations on the "American Heritage" tour, held in conjunction with the Legislative Seminar, sponsored by Farm Bureau Women.

On March 12, "Legislative Leaders" selected from those nominated by county Farm Bureau Boards to talk with congressmen about issues of concern to farmers, and participants on the "American Heritage" tour will board a plane -- destination; Washington, D.C. The group will spend three days in the nation's capitol visiting with legislators, attending hearings and touring many historical monuments and places of interest in Washington. A breakfast with Republican Congressmen and a luncheon with Democratic Congressmen are scheduled for the Legislative Leaders, as well as a workshop session and

a briefing by American Farm Bureau staff.

The American Heritage tour, which is open to all Farm Bureau members, provides an opportunity for spouses of Legislative Leaders to take part in this activity. The joint sightseeing tour will include visits to such places as the Washington Cathedral, Arlington Cemetery, Mt. Vernon, and the Bureau of Printing and Engraving.

Those wishing to participate in the American Heritage Tour should send their reservations and check for \$140 per person to: Women's Department, Michigan Farm Bureau, P.O. Box 960, Lansing, Michigan 48904, by February 8. (County Farm Bureaus will be billed for their elected Legislative Leaders). The \$140 cost covers air transportation to Washington, D.C. and return, hotel accommodations at the Quality Motel on Capitol Hill, the sightseeing tour and lunch that day, and lunch on the plane.

Booking Bonanza Day

coming soon



- *One day only
- *Lowest prices of the year
- *All products on sale
- *Order now, pay on delivery
- *Prizes and refreshments
- *Farmers Petroleum experts on-hand to answer questions
- *Plan ahead and save

Where Your Farm Comes First

Farm Bureau
FARMERS PETROLEUM



BLONDE, Blue-eyed, Mrs. Peggy Goldenberg recently assumed the duties as secretary of the Cass County Farm Bureau. A native of southwestern Michigan, Peggy and her husband reside in Decatur.

New Egg Marketing Venture

Michigan poultrymen are embarking on a new marketing venture which shows promise of developing broadened sales opportunities for state-produced eggs. The venture involves production of cooked, peeled eggs for commercial and institutional food handlers.

Developed by the Egg Marketing Division of Farm Bureau Services, the sale of hard-cooked eggs in quantity represents a precedent-making addition to the traditional method of marketing Michigan-grown eggs, only as fresh, in-the-shell products.

Production of the hard-cooked eggs is already underway at the Farm Bureau Services' egg processing plant at Jenison and market interest is growing. Principle customers of the hard-cooked eggs are institutional food preparers, such as universities, colleges and hospitals, as well as food catering firms, hotels, restaurant suppliers, vending machine operations, airline food preparers and even the school lunch program.

Clyde I. Springer, vice president of the Egg Marketing Division, reports market studies show significant promise to indicate the cooked egg program may become a major sales outlet for Michigan eggs. If projections are correct,

FBS Receives Awards

Farm Bureau Services' store sign won first prize in the nationwide business identification sign contest at the 1973 Cooperative Information Fair. The company's 1972-73 catalog won second place and its radio advertising placed fifth.

Over 680 entries were judges in the "Fair" competition held during the annual meeting of the National Council of Farmer Cooperatives.

the marketing of cooked eggs, in addition to the already substantial sale of fresh eggs, could become a real advantage to Michigan poultrymen.

"The Michigan poultry industry, following the U.S. pattern, has been seriously depressed by over-production in the last few years," Springer observed. "Development of a new market outlet for Michigan eggs may prove to be an important step in restoring profitability for our producers."

The newly installed Jenison plant equipment has a capacity of processing 1,200 dozen cooked eggs a day, but the first year market goal will be 600 dozen sales per day, Springer said. The eggs are hard-cooked, peeled and cartonized in automated equipment under the strictest sanitary controls.

Customers are using the eggs for sandwiches, salads, relish trays, and a host of food preparation uses. The pre-cooking saves time and extra preparation by commercial users who previously had to buy fresh eggs and cook them in their own facilities. For users who consume many dozen eggs daily, the pre-cooked eggs available from Farm Bureau Services represents a major convenience.

Under USDA regulations, the cooked eggs remain usable for 21 days after the date stamped on the packaging cartons. Actually, however, laboratory tests show the cooked eggs processed at the Jenison plant are perfectly usable well beyond the 21-day limit.

Thus far, Springer says Farm Bureau Services plans only to concentrate on sales of cooked eggs to big institutional users and commercial food supply firms, but someday the average housewife may be able to buy the pre-cooked, shelled eggs at her supermarket.

Supreme Court Ruling on Workmen's Compensation Act

(Editor's Note: Michigan's Supreme Court has eliminated agricultural exemptions under Workmen's Compensation law. This article prepared by MASA, Michigan Agricultural Services Association, provides an explanation of the farm employer's new, increased exposure.)

The Supreme Court ruled December 21, 1972 that Michigan's Workmen's Compensation Act is discriminatory in exempting certain agricultural employers. As such, the exemptions have been removed.

Employers insured under the Farm Bureau Insurance Workmen's Compensation program, however, remain fully protected. In case of an accident, Farm Bureau's Workmen's Compensation insurance will cover all costs for which policyholders become liable under the Act, including payment of full statutory benefits -- (Unlimited Medical, Wage Loss, Rehabilitation and Death benefits.)

Prior to this ruling, farm employers were subject to the Workmen's Compensation Act, and required to provide full statutory benefits, only if they employed three or more persons for at least 35 hours per week for 13 or more consecutive weeks.

Employees paid on a piecework basis were excluded from coverage.

If they employed one or more persons for 35 or more hours per week for at least five consecutive weeks, they were required to provide Unlimited Medical coverage only under Workmen's Compensation law.

Now, there is no distinction between agricultural and non-agricultural employers. All employers are now subject to the Act (and required to provide full statutory benefits) if they: (1) regularly employ

three or more employees at one time, or (2) regularly employ less than three employees, if at least one of them has been regularly employed by the same employer for 35 or more hours per week for 13 weeks (not necessarily consecutive), or longer during the preceding 52 weeks (not calendar year).

If you employ one full-time hired hand, for example, you now need a Workmen's Compensation insurance policy which provides full statutory benefits. (If he works 35 or more hours per week for 13 or more weeks during the preceding 52 weeks.)












Furthermore, employees paid on a piecework basis are no longer excluded from the Workmen's Compensation Act.

Previously, Farm Bureau Insurance had provided a special Workmen's Compensation program (Unlimited Medical Coverage only) to protect smaller farm employers at a reduced cost. Now, because all employers who are subject to the Act must provide full statutory Workmen's Compensation benefits, this special program can no longer be offered.

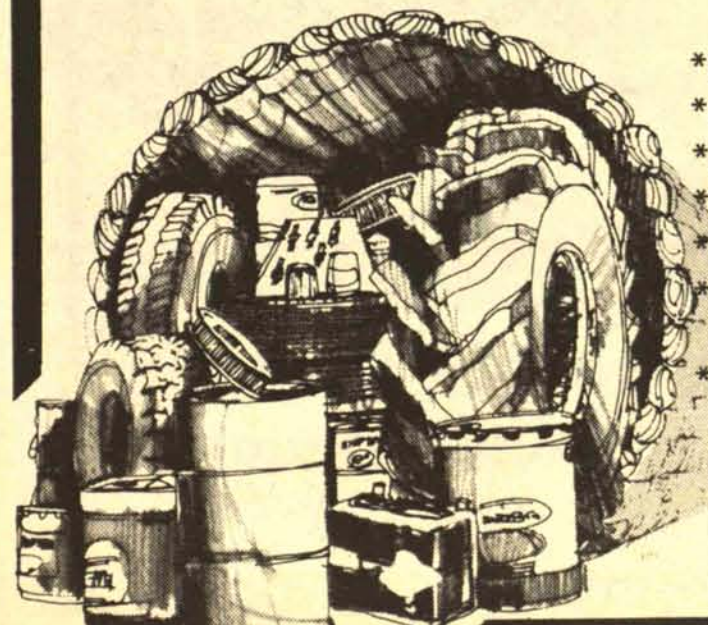
As a result, future renewal billings will reflect full Workmen's Compensation premium rates -- for those employers presently enrolled in this special program.

There are many unanswered questions regarding the law's new interpretation. It is probable, for example, that members of the employer's family who work on the farm now come under the Workmen's Compensation Act. And, it is important to note that if one employee becomes eligible to receive Workmen's Compensation benefits -- all other employees become eligible too, no matter how few hours they have worked.

Dist. Mbr. Percent

District IX 98.05	
Donald Nugent	
District VIII 97.97	
Larry DeVuyst	
District X 97.82	
Richard Wieland	
District III 97.16	
Andrew Jackson	
District VII 96.85	
Kenneth Bull	
District VI 96.73	
John Laurie	
District IV 96.35	
Elton R. Smith	
District V 95.07	
David Morris	
District XI 93.72	
F. Schwiderson	
District II 93.07	
Dean Pridgeon	
District I 92.85	
Arthur Bailey	

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If a discharged employee is replaced by a new employee without a work stoppage -- the Workmen's Compensation Commission will presume this is an attempt to evade provisions of the Act. The employer would then be held personally responsible for providing full statutory benefits -- and guilty of a misdemeanor.

Further information will be provided in subsequent issues of Michigan Farm News. In the meantime, please direct specific questions to your local Farm Bureau Insurance agent.

A slide-tape presentation designed to explain the Workmen's Compensation change will soon be available for presentation to farm groups throughout the state. It will be presented in conjunction with the OSHA information program developed by Michigan Agricultural Services Association. Contact your Michigan Farm Bureau Regional Representative or county office for further details or to schedule a program in your area.

National Legislative Notes

By Albert A. Almy

The 93rd Congress convened in Washington on Wednesday, January 3. The U.S. House of Representatives consists of 435 members, including 19 from Michigan. Of the 435 House members, 77 have no farmers in their districts and only 65 members represent districts with a farm population of at least ten percent. The U.S. Senate consists of 100 members. Each state is represented in our nation's Capitol by two U.S. Senators.

The 93rd Congress is expected to consider many bills of importance to agriculture. These include the federal farm program, marketing and bargaining, strategic reserve, minimum wages, consumer protection and government reorganization to mention a few. Many bills have already been introduced, but few Committee sessions have been held to consider the proposed legislation.

At this time, the national issues of most concern to agriculture have been generated by the Executive Branch and the Environmental Protection Agency.

Water Pollution Permit Program

Last October, the 92nd Congress passed the Federal Water Pollution Control Act over President Nixon's veto. The Act prohibits the discharge of pollutants into surface waters from a "point source" unless authorized by a permit. The permits will be issued by either the Federal Environmental Protection Agency (EPA) or the Michigan Water Resources Commission if it has an approved permit program.

On December 5, 1972, EPA published proposed rules to

implement the permit program. Agriculture is definitely covered by the rules. Included in the definition of a pollutant is "agricultural waste discharged into water." This could be soil particles carried by rain from farmland, runoff from feedlots, wastewater from milking facilities, etc.

The definition of a point source in the rules has an even greater impact upon agriculture. It includes a "pipe, ditch, channel and concentrated animal feeding operation from which pollutants are or may be discharged."

Under such broad definitions virtually every farmer would be required to submit a permit application. The definition of a point source does not establish how many animal units are necessary to constitute a concentrated animal feeding operation. Reference to a pipe, ditch and channel would include tile drains, open drainage ditches, irrigation systems and even established water courses under accepted conservation practices.

The proposed rules would require a farmer to file a permit application indicating his annual production, amount and kind of wastes discharged, number of discharge points, type and quantity of pesticides and fertilizers used, etc. Few farmers would be able to accurately submit such information. The deadline for filing permit applications would be APRIL 16, 1973.

Farm Bureau has reacted strongly to the proposed rules. A letter has been sent to EPA pointing out that if every farmer is required to file a permit application the administrative burden to

agencies who must process them would be unbearable. The letter also asked for the exemption of installed and natural drainage systems, exemption of animal feeding operations of less than 1,000 animal units equivalent, simplification of the permit application and an extension of time to comment on the proposed rules.

EPA granted Farm Bureau's request for a 30-day extension to file comments. County Farm Bureau National Affairs Committees and Natural Resources Committees have been informed of the proposed rules and asked to file comments.

At this time it appears EPA has recognized the proposed rules must be modified for agriculture and will publish revised rules around mid-February. It is likely agriculture will be subject to permit requirements, but the scope of the final requirements is yet to be decided.

Rural Environmental Assistance Program

As part of President Nixon's broad effort to reduce a government expenditure, an announcement was made December 26 that funding of cost sharing activities under the Rural Environmental Assistance Program (REAP) was being terminated.

The REAP concept was initiated in 1936 to provide cost-sharing to help farmers install soil and water conservation practices. Originally known as the Agricultural Conservation Program, it was renamed in 1971 to reflect greater emphasis on practices to improve environmental quality.

REAP provides cost-share assistance for both annual and long-term conservation practices. Long-term conservation practices under REAP include reforestation, farm ponds and animal waste handling facilities. These

practices provide pollution control and enhance the environment for both farmers and the general public.

Michigan has been a leader in the implementation of long-term soil and water conservation practices and pollution abatement structures with REAP assistance. Maximum cost-share assistance to any one farmer was \$2,500, but it did provide incentive for more farmers to install permanent pollution abatement structures. The need for additional structures will increase as proposed feedlot permit requirements issued by EPA become effective.

Total elimination of REAP will reduce the federal budget by about \$60 million for the remainder of this fiscal year which will end June 30. Although Congress had appropriated \$225.5 million for the entire 1973 REAP, the Administration had released only \$140 million. Whichever figure is used, it represents a small part of the goal to hold federal spending at \$250 billion.

Farm Bureau has asked Secretary of Agriculture Butz and all Michigan Congressmen for their support to reinstate funding for those REAP practices which encourage long-term soil and water conservation practices and pollution abatement structures.

Disaster Loans

For several years, the Farmers Home Administration (FHA) has administered disaster loans to farmers faced with natural disasters. Last summer, Congress passed a new disaster loan program after Hurricane Agnes and other disasters had occurred. FHA was given administrative responsibility.

To be eligible for the disaster loan program, a farmer had to reside in a county or other geographic

area declared a disaster area by the President or Secretary of Agriculture. Farmers and others who suffered losses from a disaster were eligible for loans at 1% interest and the first \$5,000 of the loan was excused from repayment.

Due to adverse weather conditions throughout the country which prevented the harvest of 1972 corn and soybean crops, freeze damage to fruit crops and provisions of the disaster loan program, a large number of applications were received in every area that was given disaster status.

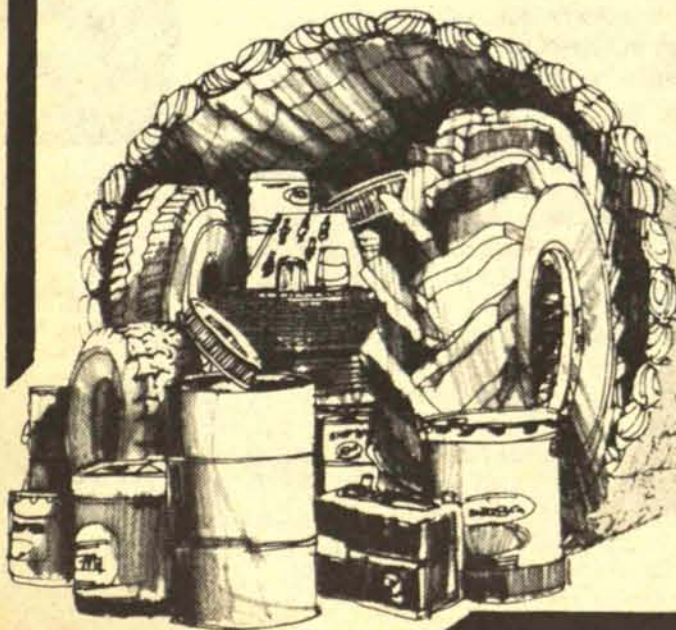
On December 27, an administrative order was issued to terminate the disaster loan program. The decision is serious to farmers faced with present and future disaster situations. Although these farmers may apply for loans through the regular FHA operating loan program, many will not qualify. Regular FHA operating loans are not available to partnerships or small closed corporations. In recent years, many father-son partnerships and family corporations have been formed in agriculture. These farm operations are not immune from disaster situations.

While the provisions of the disaster loan program that was terminated may not have been responsible from a fiscal standpoint, farmers should have access to a disaster loan program.

Farm Bureau has urged the President, Secretary of Agriculture Butz and Michigan Congressmen to make disaster loans available to farmers. The program should require full repayment of the loan and charge a reasonable interest rate. It should permit prompt processing of applications and payment of disaster loans to farmers who can prove the need for such loans. Farm Bureau believes these loans would provide needed assistance to farmers faced with disaster situations and not violate fiscal responsibility.

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MANAGERS and employees of cooperatives serving agriculture recently attended a two-day "Managing for Profit" workshop sponsored by the Michigan Association of Farmer Cooperatives.

MACMA & MASA
Annual Meetings
Feb. 23
Grand Rapids

Marketing and Supply Report

By Greg Sheffield,
Manager
Marketing Services Dept.

Feed Ingredients. Cash and future prices for the major feed ingredients continue to advance, but many traders feel prices have finally peaked and should stabilize during the month of February. However, many unstabilizing factors remain at this writing: late harvesting weather, foreign trade and a recent ruling to put a ceiling price on soybean meal.

The Commodity Credit Corporation announced loading orders amounting to 50 million bushels for all country and elevator corn. Country warehousemen had

only until January 31 to purchase the corn, then the CCC offered the unpurchased balance to "interested third parties" on a "to arrive basis."

Russia and Eastern Europe could use 75 million more tons of grain by 1980 according to an executive of a large Minneapolis grain company. He said this would represent about 40% of the total estimated U.S. feed grain production of 1972.

Secretary of Agriculture Butz noted that \$9 billion in U.S. farm products were sold overseas in 1972, the third straight record-breaking year for farm exports. By the end of the present fiscal year, next June 30, farm exports are expected to reach ten billion dollars.

Farm Income. Farm income from Michigan farms, according to the U.S.D.A. Economic Research Service, has been on the increase since 1965, mainly due to increasing receipts from farm marketings. Farm production expense has also been on the rise, with 1971 expenses 34% above the 1965 level and six percent above 1970. Realized net income has generally been decreasing since 1965, but with some year-to-year rises. Net income in 1971 was 14% below 1965, but four percent above 1970.

Swine. Michigan Crop Reporting Service reports hogs and pigs on Michigan farms as of December 1, 1972 were estimated at 751,000 head, two percent less than a year earlier. Hogs and pigs

kept for breeding are estimated at 90,000 head, a decrease of ten percent from last year. Market hogs and pigs number 661,000 head, down eight percent. The June-November pig crop in Michigan totaled 569,000 head, down seven percent from a year earlier. The 78,000 sows farrowed during this period is five percent fewer than a year earlier. Hog producers intend to farrow 78,000 during the coming December-May period, one percent fewer than a year earlier. The inventory value of all hogs and pigs totalled \$31.5 million, up 42% from December 1, 1971. The value per head averaged \$42, up \$13 per head.

Milk. November milk production increased two

percent from November 1971 to an estimated 391 million pounds. Production per cow rose by 40 lbs. from a year earlier, and was 70 lbs. above 1970. The number of cows on farms dropped three percent from a year ago to 460,000 head. The average milk price rose 35 cents from November, 1971 to November, 1972.

Wheat. The winter wheat acreage seeded in Michigan is 585,000 acres for 1973. This compares with 601,000 acres for 1972 and 513,000 acres seeded in 1971. Production of winter wheat is expected to be 20.5 thousand bushels in 1973, compared to 21.4 thousand in 1972 and 17.8 thousand bushels in 1971.

Harvest Progress. Corn and soybean harvest made little progress through the end of December and the first part of January. Probably only about 60% of the state's grain corn acreage was harvested, while central counties reported less than 50% harvested, and in the southeastern counties only 43% as of December 26. However, the east central counties reported 87% harvested. The high moisture content of corn has been well publicized with general high-cost for drying corn and a serious shortage of gas for drying. Mold and unharvested corn becomes more serious. Soybean acreage was also delayed in harvesting with about 60% being harvested through the first part of January. The east and central counties reported over 80% harvested by December 26.

Beans. Bean sales were heavy during the last part of December and the first part of January. There is some question as to whether current values can hold.

Eggs. Egg prices turned around after 30 months of low prices with sales at 44 cents per dozen for all eggs beginning in January. Feed prices were high, costing about six cents a dozen over a year ago.

Supplies. Equipment, fertilizer, feed booking, chemicals, hardware, etc. are still being readied for early spring and prespring activities. The FBS early fertilizer booking program was well received by dealers and farmer patrons and hit an all-time sales record. Far-sighted farmers booked fertilizer to avoid price increases and delivery problems. Feed ingredients, concentrates and supplements remain in tight supply. Farm Bureau's feed booking prices for the new year have been in effect and are working out well for farmers who signed up. Liquid protein supplement (LPS) sales volume has been excellent with considerable interest by dairy and beef men.



Elton Smith
President Mich.
Farm Bureau

Open Line meetings you are invited to come.

For your convenience, meetings will be held in three areas from 10:00 am-3:30 pm for Presidents, Boards and farm leaders of supply and membership co-ops. Dr. John Brake of MSU will discuss "A Sound Financing Ideal for Successful Farming" in the morning session. Farm Market

and Supply discussions and many other vital topics are also scheduled. Don't miss this opportunity to discuss Michigan's agricultural outlook and your market and supply situation for the 1973 growing season.

- February 19 • Cadillac at McGuire's Restaurant
- February 20 • Battle Creek at Holiday Inn
- February 21 • Frankenmuth at Zehnders



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**MACMA
MASA
Annual Meetings
Feb. 23
Grand Rapids**

MACMA-MASA Annual Meetings

The Michigan Agricultural Cooperative Marketing Association (MACMA) and the Michigan Agricultural Services Association (MASA) annual meetings will be held Friday, February 23 at the Pantlind Hotel in Grand Rapids.

Activities of MACMA's annual meeting will include the 1972 operational reports of the nine commodity divisions, a discussion on the possible use of Michigan's new Agricultural Marketing and Bargaining Act -- Public Act 344; and comments by Ralph J. Bunje, general manager, California Canning Peach Association.

A native of California, Bunje is a well-known agricultural leader associated with the grower-owned and operated cooperative association in California.

For the past 21 years he has been manager of the California Cling Peach Association, with headquarters at San Francisco. Prior to his association with the peach industry, Mr. Bunje worked as a lobbyist in Washington, D.C. for the Irrigating Cotton Growers of the West.

Mr. Bunje is president of the executive committee of California Agricultural Marketing Associations, a member of the executive committee of the National Council of Farmer Cooperatives and is a member of a number of California industry boards and committees.

Tickets for the noon luncheon may be obtained by MACMA and MASA members as well as others interested in attending by contacting the MACMA Lansing office prior to Monday, February 19.

"Dollar-Making"

Believing that to improve the image of agriculture, farmers themselves must first have an understanding of our basic economic system, Farm Bureau Women in Michigan are sponsoring a "Profit-Making in Agriculture" course. The six-lesson course, prepared by the Market Development Division of Michigan Farm Bureau, is designed to help members effectively discuss agriculture and the farming business with non-farmers, either on a one-to-one basis or through a speakers' bureau, which is also being sponsored by Farm Bureau Women.

All interested members, men or women, may participate in the course which started in late January in some areas of the state. Films, slide tapes, recorded tapes by specialists on the lesson subject, quizzes, field trips and recommended resource people will be suggested or provided with the series. To defray cost of the materials, a charge of \$3.00 per person or \$5.00 per couple will be requested from those participating in the course.

The first four lessons are required for a group to accomplish the purpose of the project, with two additional optional lessons:

(1) "Dollar-Making" -- A basic approach to profit-making in agriculture gives a review and basic background to our free, competitive enterprise system in the United States.

(2) "Wants and Gets" -- This lesson covers demand and supply, how price encourages or discourages the production of certain goods and the number of buyers and the concentration of buying power in a few hands, and how this affects the demand for goods.

(3) "What You Keep" -- This lesson covers investments and savings, insurance, estate planning, and other subjects.

(4) "Uncle Sam and U" -- This deals with taxes and government policies, including the use of taxes as a tool to control the money available for use by farmers. Government

Milestone for F.B. Life Insurance

Another milestone, one-half billion dollars of life insurance in force, was reached early in January by Farm Bureau Life Insurance Company of Michigan. That half-billion dollars of life insurance protects some 59,000 policyholders and their families.

The Lansing-based firm, licensed to operate in Michigan only, was founded in 1951 at the request of Farm Bureau membership. By 1960, Farm Bureau Life had \$100 million of life insurance in force. That life figure grew to \$250 million in 1967; and advanced 75 percent to \$437 million at the beginning of 1972.

Three prime factors have caused Farm Bureau Life's rapid growth according to company officials.

First, during the last five years, Farm Bureau Life's agency force has risen from just under 200 to some 440 agents. This is one of the larger agency forces for insurance firms operating in Michigan.

Secondly, Farm Bureau Life is one of four companies, along with Farm Bureau Mutual, Community Service Insurance, and Community Service Acceptance Company, that form Farm Bureau Insurance Group, a multiple line in-

surance firm. The concept is to provide most insurance needs through one agent.

Finally, Farm Bureau Insurance Group has developed extensive mass-marketing programs. Group auto insurance plans, which were pioneered by the firm in mid-1968, now cover 185 Michigan businesses, credit unions, associations, church and governmental units. Various retirement programs have also been developed for businesses and associations such as McDonald Cooperative Dairy Company, Michigan Hospital Association, Michigan Milk Producers Association, Michigan Livestock Exchange and Michigan Agricultural Cooperative Marketing Association. These mass markets open new channels for corporate exposure to the public.

Farm Bureau's rapid growth in Michigan compares favorably in the national family of Farm Bureau Life Insurance companies. The Michigan company is now the sixth largest overall and the third largest among single state operations.

On a national comparison with 1,800 life insurance companies, Farm Bureau Life ranks in the top 18 percent.

"Distressed Food"

Individual farmers do not ordinarily have much control over conditions leading to such emergencies as commodity boycotts. But, farmers, food wholesalers and food retailers have a close economic interdependence.

Each has a responsibility to the other to assist in solving problems in which they have mutual interest. This can be affirmation of faith in the private enterprise system and promote orderly operation of farm production and food distribution.

In furtherance of such an idea, Michigan Farm Bureau is participating in a nationwide program called the "Distressed Food Program." Details will be available soon through county Distressed Food Program Committees.

Changes in Medicare Program

The Social Security Administration has announced a number of changes in the Medicare program which became effective January 1, 1973.

Under Medicare Part A Hospital Insurance benefits, the hospital deductible amount, intended to approximate the current cost of a day of inpatient hospital care, has increased from \$68 to \$72. The amount the Medicare beneficiary must pay for each day of care beyond the initial 60 days of hospitalization has increased from \$17 to \$18.

If your illness is such that you require a post-hospital stay of more than 20 days in a skilled nursing facility, the co-insurance amount has increased from \$8.50 to \$9.00 per day (Medicare covers the

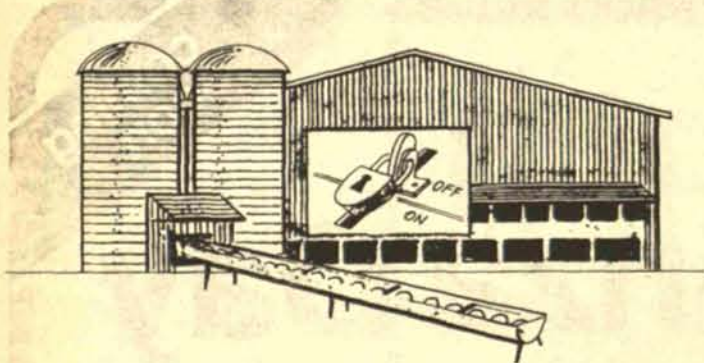
full cost of the first 20 days for such care).

Under Part B Medical Insurance benefits, which covers such services as physician fees, out-patient care, and home health visits, the deductible has increased from \$50 to \$60 per calendar year.

At the same time, however, coverage for home health services has been liberalized. Medicare now covers the total cost of home health services after the yearly deductible is met. The program formerly provided that the patient meet a 20% co-payment requirement for these services.

Additional changes in the Medicare program are scheduled to take effect this year. Watch future issues of this publication for details.

SAFETY CORNER

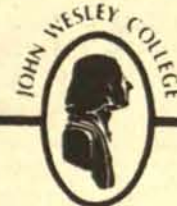


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Estate Planning Seminars Approved

In September, Farm Bureau Community Groups were asked, "Do you think seminars conducted in your locality dealing with estate planning would be worthwhile?"

A substantial number of groups replied in the affirmative. The need for estate planning information was indicated when 41% of the members who said they were in partnership said their partnership agreements were not in writing.

Most people spend a lifetime creating their estates and very little time planning what will happen to that lifetime of work after they're gone. To help Farm Bureau members get the hard facts about estate planning, MFB Regional Representatives will be scheduling seminars throughout Michigan for the latter part of February through mid-March.

Estate planning seminars were conducted throughout the Upper Peninsula during January.

Most seminars will feature several specialists in the field of estate planning... a lawyer, trust officer and an insurance estate planning specialist. Heading and coordinating the seminar experts will be Gordon Amendt, director of Life and Equity Marketing for

Farm Bureau Insurance Group.

Farm Bureau Insurance Group's unique farm estate planning service will be discussed during the seminars. The insurance company's ideas include: how to keep the farm profitable for sons remaining on the farm while making an equitable inheritance provision for other children; family agreements for Social Security qualification; partnership business continuation agreements, in event of a partner's death or disability; estate analysis for reducing federal estate tax, Michigan inheritance tax and probate and transfer costs; how to estimate the number of acres it will "cost" to die and how to pay these costs within nine months after death; development of proper wills and trust agreements; and tax shelters available under current tax laws.

If you're interested in the future of your farm, the newest tax-saving and money-saving techniques of preserving your farm for the future, contact your county Farm Bureau secretary or Farm Bureau Insurance agent for the time and place of the seminar in your area.

"Energy Crisis"

The United States is experiencing an "energy crisis." Early in January, refiners nationwide began allocating heating fuels to insure households would stay warm this winter. A combination of situations contributed to the "crisis."

This year, colder weather came early causing heavy early sales of heating oils. Further adding to the oil situation was the switching of many interruptible gas customers to heating oils when an adequate supply was still available. These customers are large volume users and increased oil consumption considerably.

Many cities, pressured by environmental agencies, have enacted regulations regarding sulfur content of fuels used by industry. In order to comply with these regulations, large quantities of home type heating fuels were mixed with industrial fuels. (Some of these cities are now asking for permission to waive their sulfur rule to help this situation.)

A wetter than normal fall has hampered the harvesting of farm crops and led to increased usage of grain dryers, further adding to the demand for heating fuels.

Refiners are not out of fuel, but the whole country is feeling the effects of this problem. Conservation and careful use of supplies are necessary to prevent dire hardships. Farmers Petroleum Cooperative recommends some ways individuals can conserve fuel:

Insulate exterior walls, ceilings and floors. Turn the heating thermostat down to 68 degrees at night, and when away from home for 24 hours or more. Turn off heat in unused rooms.

Additional recommendations include having heating equipment checked annually to make sure it is operating efficiently.

Change heating filters as soon as they get dirty. Install storm windows and doors, or put in weather stripping. Double-pane glass will keep heat inside your home. Seal all cracks. Weather stripping and caulking windows and doors will keep the cold out, and the heat in.

Also, let the sunshine in. Keeping shades up and draperies open during the day helps heat your home. At night, close them for added insulation. Draperies should fit snugly around window and across window sill or floor when closed to prevent cool air from entering. Keep chimney dampers closed or block off fireplaces when they're not in use. A lot of heat is wasted up the flue.

Further recommendations from Farmers Petroleum include opening vents in attics and crawl spaces to prevent condensation. Maintain humidity levels of 45 to 50 percent so the heat level can be comfortably lowered. This makes a humidifier a good investment during winter months.

America and Me Essay Contest Announced by F.B. Insurance Group

"What is my Bill of Rights for America?" is the theme for the sixth annual America and Me Essay Contest sponsored by Farm Bureau Insurance Group. The contest, open to all Michigan eighth grade level students, began on January 19 and ends February 19.

Purpose of the essay contest is to stimulate teacher-student-parent interest in America... its problems, its strengths, and, more important, it will give youngsters a chance to reflect upon their role in tomorrow's America.

Beginning as a Lansing community project in 1968, the contest was expanded to a statewide competition in 1969. In 1972, over 250 schools and 5,000 students participated in the contest conducted through 52 Farm Bureau Insurance Group offices around the state. In March, the young essayists wrote on the theme "How Can I Help America?" In April, first, second and third place awards were presented to top entries from each school. Finally, the top essayist in each school was placed in statewide competition.

Serving on the panel of finalist judges were: James H. Brickly, Lieutenant Governor of Michigan; Philip A. Hart, United States Senator; Charles E. Chamberlain, Congressman for Michigan's Sixth District; Bob Talbert, columnist for the Detroit Free Press and Martha Dixon, mid-Michigan TV personality.

Tim Kelleher of Holy Family in Grand Blanc, Bonnie Bernard of Escanaba Junior High and Marti Griffith of Forest Hills Junior High in Grand Rapids placed first, second and third, respectively, in the statewide competition.

Tim won a fully expense-paid, four-day, three-night trip to Washington, D.C., with his parents and teacher, Mr. Michael Kelly.

In addition to the trip, Tim received an engraved presidential desk flag. A large stand-up display flag was presented to Holy Family by LaVerne Spotts, manager of the Farm Bureau Insurance Group Agency in Flushing.

An all expense-paid weekend in Chicago was enjoyed by Bonnie, the second-place essayist. Also, she earned a presidential desk flag for herself and Escanaba Junior High. Both awards were presented by Gene Mercier, Farm Bureau Insurance Group's agent in Delta County.

As third-place winner, Marti earned a trip to Mackinac Island and an executive desk flag. Forest Hills Junior High, where Marti attends school, received an executive flag. Dale Johnson, representative of the Farm Bureau Insurance Group Agency in Comstock Park, presented the third-place awards.

The three top essays from last year's state competition were forwarded to Freedoms Foundation at Valley Forge for entry in national essay competition.

Freedoms Foundation at Valley Forge is a nonprofit, nonpolitical, nonsectarian, educational organization created to achieve a better understanding of the basic principles underlying the Republic and to encourage Americans to be more articulate about Freedoms in today's America.

The Freedoms Foundation George Washington Honor Medal Award was conferred on Farm Bureau Insurance Group for sponsorship of the 1971 "America and Me" eighth-grade essay contest. It was the fourth consecutive Freedoms Foundation award earned by the Lansing-based firm for its annual statewide essay competition.

"Open Line" Meetings

A series of informative "Open Line" forums for Michigan agri-business leaders will be held in February. Sponsors are Farm Bureau Services, Farmers Petroleum Cooperative and Michigan Farm Bureau.

Don R. Armstrong, executive vice president for the two state-wide farmer-owned cooperatives, has announced that meetings are scheduled for February 19 at McGuire's Restaurant, Cadillac; February 20, Holiday Inn, Battle Creek; and February 21 at Zehnder's in Frankenmuth.

The "Open Line" sessions will provide a special opportunity for interested farmers, local cooperative managers and leaders and Farm Bureau Services and Farmers Petroleum personnel to discuss Michigan's agricultural outlook prior to the 1973 growing season.

Elton R. Smith, president of Michigan Farm Bureau and Farm Bureau Services will serve as chairman of the morning program which will include a discussion on "Sound Financing Ideas for Successful Farming" by Dr. John Brake of Michigan State University.

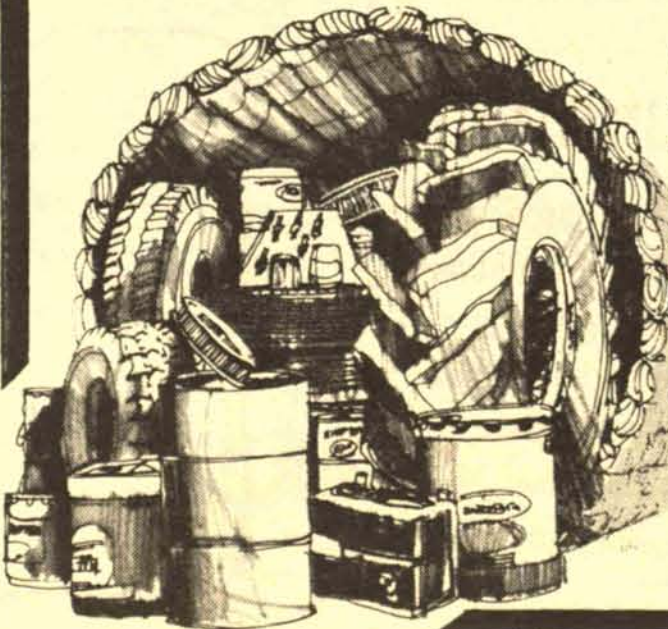
Carl Heisler, president of Farmers Petroleum, will chair the afternoon session, which will feature a panel discussion on "Who Will Speak for Agriculture?" The panel will involve young farmers and be moderated by Larry Ewing of the MFB staff.

A "feed back" session will follow a discussion of "What Farmers Have Going for Them" by Don Armstrong, which will involve a review of progress and new developments in FBS and FPC.

The day-long session will start at 10:00 with registration and coffee followed by the general meeting at 10:30.

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"Food Additives"

Discussion Topic

by KEN WILES

DIRECTOR OF COMMUNICATIONS

Monosodium glutamate, lecithin, ascorbic acid, sodium benzoate, potassium citrate -- these ingredients, and many more, are found in food products. Even though these substances are consumed everyday, their names have little meaning to many people.

These are food additives, some from natural sources, and some manufactured. They are beneficial, according to some sources, and considered deadly by others. Scientific findings and speculations are so interwoven in articles and books that many consumers find it difficult to untangle fact from fiction.

To understand just how tangled the issue is, one needs only to ask the simple question; What is a food additive?

The definition is complex and involves hormones in animal feed, stabilizers, thickeners and others included in the GRAS list which will be discussed later. The controversy appears to center around the array of modern laboratory-made chemical additives which have sprung into wide use in the last few decades as additions to all sorts of basic foods.

This trend of thought leads to the question; Where does basic foods end and additives start? For example, is salt an additive? It can be made in the laboratory and salt can kill if too much is consumed.

To look honestly at food additives, one must recognize the sharply different views from which conclusions are drawn by opposing sides to the question.

Those supporting the use of food additives point out that food is nothing more than a collection of chemicals. If other chemicals can be added to make food taste better, keep longer, and provide more nutrients, then for the benefit of mankind, they should be added.

Those opposed to food additives have serious thought about the way of life the scientific world has brought forth. Food may be made of chemicals, these critics say, but it has been tested for centuries as a part of human evolution.

What one side sees as proof of its case seems to the other side to miss the entire point. But, regardless of which side of the question you are on, there has been a tremendous increase in the amount of chemical additives consumed in recent years.

The predominate additives are flavor enhancers. If the flavor enhancers and the acidulants (additives used to give food a tart taste) are combined, more than 40 percent of food additives go to make food taste better.

Another big category of additives is stabilizers and thickeners, used to improve or maintain food texture. Stabilizers keep ice cream smooth by preventing the milk from freezing into large crystals. Thickeners add body to everything from salad dressings to soft drinks. Gelatins are used both as thickening and as stabilizing agents.

Surfactants, or emulsifiers, are also important additives. They are used chiefly to disperse oils in water and appear in ice cream, margarine, dessert toppings, and many other foods. They affect the volume and help to give a product the right consistency -- smooth and uniform texture -- and to keep it that way. Lecithin, diglycerides, and vegetable gums are names commonly used as emulsifiers. Starches are used in whipped products, chilled desserts, cream pie fillings and soup mixes.

Nutrient supplements represent a very small portion of the total additives used. Government regulations limit the kind and amount of these supplements which can be added, and the food in which they can be used.

Preservatives loom large in debates about additives. Either as justification on the basis that modern shopping and marketing practices make a longer shelf life necessary, or as a complaint that they are only a lazy manufacturer's substitute for prompt delivery and proper handling.

Preservatives do not constitute a large portion of the total amount of food additives used. They include the antioxidants like butylated hydroxytolerene and butylated hydroxyanisole (usually shown as BHT and BHA) which combine readily with oxygen and so, delay the oxidative breakdown of fats and oils, thus preventing or delays them becoming rancid. Preservatives also include other substances such as calcium and sodium propionate, which inhibit mold in baked goods.

Propionic acid, the basis of the propionate preservers, while not a common household word, occurs naturally in swiss cheese, and is chemically a first cousin to acetic acid, the chief acid in vinegar. When bread was baked at home, many housewives knew that wiping a loaf of fresh bread with a vinegar-soaked cloth would keep it from becoming moldy.

A number of additives are natural substances. In making mayonnaise, for example, the emulsifier lecithin from egg yolks is supplemented by extra lecithin extracted from soybeans.

Basic to current food safety practices in Michigan is the 1968 Food Law administered by the Michigan Department of Agriculture. Among other things, this law defines food additives as "any substance, the intended use of which results or may be reasonably expected to result, directly or indirectly in its becoming a component or otherwise affecting the characteristics of any food including any substance intended for use in transporting or holding food; and including any source of radiation intended for any such use, if such substance is not generally recognized among experts qualified by scientific training and experience to evaluate its safety, as having been adequately shown through scientific procedures, or in case of a substance used in a food before 1958 through scientific procedures or experience based on common use in food, to be safe under the conditions of its intended use."

A significant exception is the list of food additives "generally recognized as safe" (the GRAS list) compiled by the Federal Drug Administration (FDA). This list contains hundreds of very common additives -- from salt to baking powder -- which could have been banned for years until tests could be run on them.

Under the provisions of the 1958 federal law, a firm wishing to market a new food additive must do sufficient testing to convince the FDA that the additive is safe at the level at which it will be used. Normally, this means two-year feeding tests on four different animal species, only two of which may be rodents, plus a three-generation rat production study and a rat teratology study (a test for deformed off-spring).

In the tests, the animals are fed additives at different dose levels. The purpose being to find a level which produces toxic effects and then to find a lower or "safe dose" level where the effects disappear. If satisfied with the test results presented, the FDA set a tolerance level at least 100 times lower than the animal tests showed to be safe.

Since these tolerances depend on the amount a person would be likely to consume, the accepted level of a given additive is often different for different foods. For one sequestrant, calcium disodium EDTA, the tolerance level is 25 parts per million in one beverage and 275 parts per million in a cooked canned seafood, based on the theory that a person consuming the beverage could be expected to consume a good deal more of the beverage than even an ardent lover of the seafood would be likely to eat.

The exceptions to the "safe dose" rule are the carcinogens (cancer-causing substances). The Delaney Amendment bars any additive which is found to cause cancer, no matter how huge a dose it takes to do so. The rationale, disputed by some scientists, is mainly that very little is known about the causes of cancer. Too little, they say, to warrant assuming that doses safe for animals can be a reliable guide for human consumption.

In any case, no such rigorous tests were made for most of the more than 600 substances on the original GRAS list. What FDA did, after the 1958 law was passed, was to compile a list of additives in common use at that time. FDA reviewed these and then the list was sent to food and nutrition experts for their comments, but not for testing. Those which passed, in the FDA's judgement, became the GRAS list.

Modern techniques permit far more sensitive tests to be made, resulting in new information about substances which may alter the genetic blueprints of living matter. The FDA is currently running tests to determine the safety of all the GRAS additives and plan to replace the list with a new one when its investigations are complete.

While consumers are concerned about the wholesomeness and nutritive value of their food supply, they may derive some comfort from the knowledge that many persons are working daily to insure that it is safe and healthy. Before condemning the use of all food additives, perhaps one should consider the disadvantages of doing away with them and returning to the "ole days" without any preservatives, flavorings, thickeners, etc. This most certainly would do away with all convenience foods and prohibit the returning of nutrients removed by refining processes as in the case of products made from refined grain.



Discussion Topic Report Sheet

The Discussion Topic and Report Sheet for the discussion topic on the opposite page is furnished for use of community group members who may wish to review it prior to their group meetings. If used by a Community Group, in lieu of report sheet furnished the Discussion Leader, please forward answers with minutes to Program Development Division, Michigan Farm Bureau. If used by individuals, please forward answers to Information Division, Michigan Farm Bureau, P.O. Box 960, Lansing, Michigan 48904 on or before March 1, 1973.

COMMUNITY FARM BUREAU Discussion Exercise and Report Sheet February, 1973

Community Farm Bureau _____ County _____
Please indicate the number of people taking part in this discussion

TOPIC: FOOD ADDITIVES

- Does your group feel food additives, generally speaking, are necessary and desirable? Yes _____ No _____
- List some of the results you feel additives should be used to obtain: _____
- Does your group feel FDA and the Michigan Department of Agriculture are doing a good job of keeping our food supply safe? Yes _____ No _____
- In your group's opinion, should processors and canners be required to list all additives on labels? Yes _____ No _____
- Does your group feel that labels on all processed food should contain a warning concerning additives which might be healthy for most people, but harmful to those with certain diseases and/or disorders? Yes _____ No _____
- Comments: _____



OFFICE CALLS



QUESTION: What is the difference between the Blue Cross Comprehensive contract and the \$50 Deductible contract?

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Under the \$50 Deductible contract, the deductible amount does not have to be paid for the hospitalization of children under 19, or for hospital out-patient benefits or Blue Shield doctor care benefits.

Topic Summary

Replies to the December Discussion Topic on Line Fence Laws indicate that most individuals are satisfied with the present law and its enforcement. Several groups expressed the thought that there should be clarification and more precise wording regarding line fences on small parcels of land.

- Do the members of your community group know their township fence viewers? Yes: 78% No: 22%
- Do the members of your community group think that problems concerning line fences are increasing? Yes: 38% No: 62%
- How many members of your group have had problems with line fences within the last five years? Most groups had at least one member and some had as many as five who had experienced problems with line fences.
- In the opinion of your group, are Michigan's fence laws adequate? Yes: 80% No: 20%
- What changes, if any, would you recommend in the present line fence laws? Rewrite and make it shorter; a stabilized line fence law; clarify regulations for lot owners and small land owners; more pay for fence viewers.
- Comments: Line fence laws should be made known to public; law is too vague; enforce the laws we have.

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