

## Judge Dismisses Claims in First PBB Trial

Michigan Farm Bureau did all it could do to meet PBB problem"

Grand County Circuit Judge William R. Peterson, who heard the first PBB trial, not dismissed claims of Farm Bureau Services, Inc., Michigan Chemical Company and the Falmouth Cooperative, but also found that "Farm Bureau did all it could do to meet the PBB problem."

During the 14-month long trial, the longest in Michigan's history, Roy and Marilyn Tacoma of Falmouth claimed that their dairy herd was ruined because of PBB contaminated feed. In a detailed 155-page transcript, Judge Peterson found that only a few of the Tacoma animals had consumed any PBB and that the small amounts consumed were not harmful nor toxic to them.

"It is not surprising," said Judge Peterson in his transcript, "in the face of the unknown and the clamor that developed in the press, that dairy farmers and veterinarians would look a second time at all the animal ailments which are ordinarily endured and forgotten, and that they and the public at large would voice a suspicion that they were caused by PBB."

"Rumor and exaggeration feed on themselves, nourished by fear and the self-justification of people with potential claims. Nothing could better illustrate that than this case, where professionals have forsaken objectivity and their usual standards of inquiry to accept unquestioningly, as a basis of their expressed opinions, reported facts that were not factual, and to embroider upon their own role to the extent of being untruthful," he said.

Judge Peterson also found that the plaintiffs did not offer "a shred of credible evidence" to support their claims that the defendants acted "willfully and wantonly"; that there was no substance to the charge that Farm Bureau Services "did recycle and deliberately sold contaminated feed." In fact, he found that Farm Bureau had destroyed enormous quantities of feed that could have been lawfully and safely sold.

He also concluded that there was no evidence that

the defendants "conspired with one another or with public officials or agencies to conceal about how the PBB accident occurred."

In a press conference at Farm Bureau Center in Lansing, following the announcement of Judge Peterson's decision, Michigan Farm Bureau president Elton R. Smith said he hoped the end of the PBB trial would mark a new beginning for Michigan agriculture.

"For too many years, our state's farmers have lived under the pall of PBB's shadow, demoralized by the widespread publicity that shook the well-earned confidence of consumers, both here and overseas," Smith said. "Perhaps now, Michigan can regain its stature as one of the best, most diverse, most productive agricultural states in the nation."

Smith also commended the management of Farm Bureau Services "for the responsible way they reacted to a situation that had no precedence for guidance."

"The charges of neglect, cover-up, recycling of contaminated feed, and all the other accusations made during the trial were not only unproved, but in the words of Judge Peterson, these charges were 'flagrantly irresponsible in view of the proof to the contrary,'" Smith said. "Their farmer-patrons were the main concern of Farm Bureau Services' management throughout this difficult period and I am extremely proud of the professional, responsible manner in which they dealt with the problem."

FBS executive vice president Donald R. Armstrong called the judge's dismissal judgement "not only a victory for Farm Bureau Services, but a victory for all of Michigan's great agricultural community."

Armstrong said he believed the "PBB cloud" over Farm Bureau Services and Michigan agriculture would now begin disappearing, thanks to Judge Peterson's complete dismissal of the suit. "The job at hand now is to reinforce the fact that Michigan grown meat, milk and eggs are wholesome," Armstrong stated. "I would



MFB President Elton R. Smith, FBS Executive Vice President Donald Armstrong, and attorney Barry Boughton answered questions from news media representatives at the press conference following the announcement of Judge Peterson's decision in the state's first PBB trial.

hope that the press, politicians and the legislators will all join that cause."

Sixty-three witnesses testified, either in person or

### 66 "Friends" Elected

This was the first year that Michigan Farm Bureau, through its political action arm, AgriPac, endorsed and supported candidates in an election. AgriPac designated 73 candidates as "Friends of Agriculture" and supported them in their election campaigns. Of these 73 candidates, 66 were successful, giving AgriPac a 90 percent average for its first-time efforts.

Governor William Milliken, designated a "Friend of Agriculture" by AgriPac, was successful in his bid for re-election, and was congratulated by Michigan Farm Bureau president, Elton R. Smith. "In looking over the returns, I was particularly glad to see that you gained strength in rural Michigan in the past four years," Smith told the Governor. "This is a tribute to you and indicates a recognition by rural residents that you truly are a Governor for ALL of Michigan."

#### BALLOT PROPOSALS

The Michigan Farm Bureau also formed a Ballot Question Committee this year, taking a position on 10 of the 11 proposals. Much of the committee's efforts were directed toward defeat of Proposal A, the calling of a Constitutional Convention; passage of the Headlee Amendment, and passage of Proposal M (transportation) and Proposal R (railroad redevelopment). Voters agreed with the committee's position on all but Proposal R.

See Capitol Report for further details.

by deposition, during the long trial, filling 25,000 pages of transcript.

In a later, much shorter, PBB-related trial held in Grand Rapids, Kent County Circuit Court Judge George R. Cook dismissed the case of 80 Newaygo County land owners who sued Farm

Bureau Services and Fremont farmer Myron Kokx for \$4 million for lake pollution they claimed was caused by a holding area for PBB contaminated cattle.

After less than a day of testimony, Judge Cook dismissed the case, ruling the plaintiffs had no proof of nuisance or damages resulting from storage of contaminated cattle on the Kokx farm.

#### HALBERT APPOINTMENT APPLAUDED

The appointment of Frederic Halbert by Governor Milliken to direct a special task force to create a Toxic Substance Control Commission was applauded by Michigan Farm Bureau President Elton R. Smith.

"It is important in this age of chemicals that farmers be represented on commissions or at any level of government that has the authority to

(Continued on Page 2)

## FB Presidents Blast "Anti-Inflation" Steps

President Carter ignored the urgings of Michigan Governor Milliken, Michigan Farm Bureau President Elton R. Smith, and other agricultural leaders across the nation to sign H.R. 11545, the countercyclical meat formula legislation, and vetoed the measure recently. Adding fuel to the anger of farmers was Carter's announcement of a 1979 feed grain set-aside of only 20 percent rather than the 30 percent requested by Farm Bureau.

"Farmers should not be forced to shoulder the burden of holding down inflation all by themselves," said President Smith in a statement to the public press on November 14. "Carter has doomed agriculture this year to far smaller price increases than any other sector of the economy."

Smith said President Carter made a "penny-wise but very dollar-foolish decision" when he vetoed the beef import bill and failed to increase the feed grain set-aside. "In his urge to squeeze down farm prices this year, he is making it more difficult for agriculture to recover in the years ahead. That's bad news for long-term consumer food prices, too," Smith said.

He added that farmers are especially disturbed that President Carter based his decisions on the advice of people with little or no knowledge of agriculture and its problems. "These problems will now be even more difficult to solve," he said.

"The President likes to call his anti-inflation program 'tough but fair,'" Smith said. "Well, it certainly isn't fair to farmers -- and it's going to make it a lot tougher for them to make a living."

In an address to members of the Berrien County Farm Bureau at their annual meeting on November 1, AFBF president Allan Grant blasted President Carter's anti-inflation program, calling it "weak and ineffective."

The surest way to hold down inflation, while boosting American agriculture, Grant said, is to increase agricultural exports and

decrease federal spending. If it were not for our agricultural exports, he told his audience of over 300, "you could not afford the gas to drive here tonight."

Grant also put federal regulatory agencies at the top of the list of major causes of inflation. Farmers, he said, have been the hardest-hit victims of costly, wasteful rules and regulations.





*From the Desk of the President*

## Farm Bureau: Growing with Agriculture

As this issue of the FARM NEWS arrives at the homes of Farm Bureau members throughout the state, many of these farmers will be in Grand Rapids, making important decisions about their organization and the positions it should take on issues of concern. Following this decision-making process, thousands of farmers will become involved in the effort it will require to carry out those policies.

To make this happen, to give the organization the clout it needs to have an impact in solving the problems we face in agriculture, we need membership strength. Right now and through the next several weeks, dedicated farm people who realize this

fact will be contacting their neighbors asking them to join Farm Bureau... to give the organization membership strength and effectiveness.

The theme of this year's membership drive is "Farm Bureau -- Growing with Agriculture." I think that's a most appropriate theme because that's what our organization has done and will continue to do. As our industry has grown into a complex business, as the intervention of government and other outside forces in our businesses have grown, as the size and complexity of our problems have grown -- so has our organization grown to meet those challenges.

Here in Michigan, our organization has grown in membership strength for 11 consecutive years and I'm certain this year will be no exception. And this growth has been reflected in our effectiveness. A review of this past year's achievements

proves that we have been effective.

Growth is effectiveness... effectiveness in dealing with our legislators; effectiveness in telling non-farm people about the agricultural industry; effectiveness in solving marketing problems; effectiveness in meeting the needs of our members.

Growth also brings prestige... prestige that comes from being successful in what we attempt to do... prestige that comes from letting the public know about our organization and about our industry... prestige that comes from being right on issues.

Growth also means being able to solve the problems of farmers wherever those problems take us, whatever the issues. To solve those problems, we must have growth and involvement. We must have growth in our finances; we must have growth in our initiative and our ability to see new ways of

solving those problems.

Growth comes in a stronger Farm Bureau -- in more members and in more dedication and involvement of members. Strength and growth come from member discipline and member dedication to the objectives of the organization.

Growth means a stronger organization so that we may have a better agriculture. And, equally important, I

believe, as we build a stronger agriculture and a better agricultural climate, we also help strengthen this great nation of ours.

Our record proves that we have a healthy, effective, growing organization. Your challenge and my challenge is to keep our growth continuous and effective for even greater service to agriculture.

Elton R. Smith

### Halbert Appointment Applauded

(Continued from Page 1)

control the use of farmers' tools of production," Smith said. "Mr. Halbert is uniquely qualified because he has been involved with contamination resulting from PBB and also has the educational and professional background that qualifies him as a chemist."

Smith said he felt it was important that the Governor's appointee knew, firsthand, the problems involved in production agriculture and would, therefore, "realize that farmers must use certain pesticides and other chemicals in order to have a growing and efficient agriculture in this state."

"We applaud the Governor

for appointing someone with this kind of experience and background," Smith said. "We believe Mr. Halbert will be very effective in helping to set the guidelines and direction of regulations so that they will be effective and, at the same time, not excessively burdensome to Michigan agriculture."

Halbert is a partner in a 2,000-acre dairy farm near Battle Creek. He holds bachelor and master degrees in chemical engineering from Michigan State University and serves on an advisory committee to evaluate contaminants in the food supply for the U.S. Office of Technology Assessment.

## NATIONAL PERSPECTIVE

ALLAN GRANT, PRESIDENT  
AMERICAN FARM BUREAU FEDERATION



### Growing Isn't Easy

Growing isn't easy. It's almost always discomfiting, sometimes painful. Everything considered, growing usually is a difficult job.

Besides crops and cattle, "growing" on the farm or ranch is often associated with an expanding family operation. A new water well may be needed, new fields tilled or a new house or barn built.

In every instance, regular farm work must continue while everyone does more than usual. That's the way it is on the farm and that's the way it has been with the Farm Bureau "Family" for a good many years.

Farm Bureau has grown used to growing.

First of all, Farm Bureau leaders and members had to make their own growth pattern -- no one had ever built a Farm Bureau before. Until that pattern was built, membership went up and down. Then it "settled in," and membership has expanded in each of the past 16 years. More than 100,000 new member-families have voluntarily joined Farm Bureau in each of the past eight years. The long-sought three million Farm Bureau member-family goal is within reach.

Even as we sincerely welcome these new families who have joined Farm Bureau, we recognize the symptoms of growing pains. There is danger that new members will be inadvertently ignored, or that their efforts will be overlooked. This would be especially unfortunate when new strengths and talents are so badly needed.

Those of us who have been a part of Farm Bureau for a time need to remind ourselves how Farm Bureau strength lies in much more than numbers. Farm Bureau's great

strength lies in member action!

The voluntary act of joining Farm Bureau is the first of a continuing list of important voluntary member actions. The value of many of these is closely tied to member understanding and support of Farm Bureau policies.

This understanding and support is best gained through direct personal involvement. Much as those who map a trip are said to enjoy it the most, those involved in determining Farm Bureau policy personally identify with it as they help move it past all hazards and into action.

New Farm Bureau members should be treated somewhat as new arrivals in the rural community. They should be given a hearty welcome and then "introduced" and shown around. New members want to know where and how they fit it. They especially need to know how their efforts and opinions fit into the policy development, policy execution process.

Fortunately, the process is so remarkably simple that it has become one of the open "secrets" of Farm Bureau strength. It goes this way: a problem is recognized and described. Others become involved. Possible solutions are discussed. A decision is reached and action begins.

The process may start anywhere, any time, but it moves most logically from the community or township to the county Farm Bureau, to the state and American Farm Bureau Federations. Along the way, those purely state and local issues stop off at their most effective action levels.

This personal member involvement and support is the key to everything Farm Bureau gets done.



*Our wish  
to you for a  
Joyful Holiday*

The Editors and Staff  
of the MICHIGAN FARM NEWS

### MICHIGAN FARM NEWS

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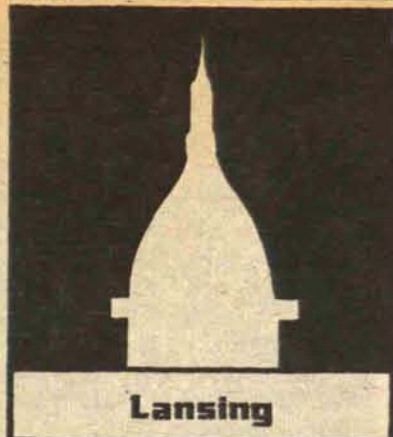
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# CAPITOL REPORT

Robert E. Smith

The Michigan Legislature returns for a final session on November 14. Legislative sessions following an election are known as "lame duck" sessions because so many legislators will not be returning for the new session which begins in January. Very often during such a

session little is accomplished. However, this year the legislature has major issues before it, some of which must be resolved before final adjournment.

For example, many of the constitutional proposals that were approved by the voters must be implemented very

quickly as such proposals take effect on December 22.

The tax limitation proposal will require several pieces of legislation in order to become workable. The proposal increasing the drinking age to 21 and Proposal M dealing with highways will likely require legislation. This is equally true of some of the other constitutional changes.

In addition, there are several legislative issues that should receive final consideration. Some have passed the first house, but if they do not pass the second house will die and will have to be reintroduced next year and will need to go through the entire process once more. Some of these are very important to agriculture and rural areas. For example:

**Inheritance Tax Reform** - Farm Bureau has strongly supported a reform of the Michigan Inheritance Tax Law. S. 1447 was introduced in the Senate by Senator Corbin and several other senators. A similar but more extensive bill, H. 6388, was introduced in the House by

Representative Quincy Hoffman. The Senate finally passed S. 1447, including the House provisions. It raises the exemption for a spouse from the present \$30,000 to \$100,000 and raises the exemption for family members from \$5,000 to \$15,000. More importantly, it has a special provision that applies to farms. One-half of the value to be totally exempt from inheritance tax and the tax on the other half would be deferred for ten years without penalty or interest. The reason for the special farm benefits is to make it possible for farms to pass from generation to generation without an undue tax burden.

In order to qualify the farm property must enroll in P.A. 116 (Farm and Open Space Preservation Act) for the minimum ten-year period. The proposal is comparable with the new Federal Estate Tax law which requires that the land remain in agriculture for 15 years. The legislation is now before the House Taxation Committee. (Continued on Page 11)

## Democrat Control Increased; Taxes, Spending Limited

While Governor Milliken swept to an easy victory in the November 7th election, the state's Democrats won the U.S. Senate seat and two additional Congressional seats. They also increased their majority in the state House of Representatives by two seats. The House will have 70 Democrats and 40 Republicans. The Democrats also were able to maintain overwhelming control of the Senate by 24 to 14. It was expected that the Republicans would gain seats in both houses.

The Legislature will have a completely new face this coming year due to the large numbers of legislators who are retiring and the 40 new lawmakers who were elected. This means realignment of the various committees.

The voters, however, were conservative on the tax proposals. They apparently did not want to change Michigan's tax system too greatly. This is indicated by the overwhelming defeat of the Tisch Amendment and the Voucher Amendment. These would have had major impact on local government and would have meant loss of local control. They also would have required major and unpredictable changes in the tax system.

The voters did, however, make it very clear through the passage of Proposal E, known as the "Headlee Amendment", that they will insist that taxes and spending be limited to no greater

percentage of total personal income than the present spending rate. In other words, they will limit so called "blank check" spending for state and local government.

The amendment will not cause any taxes to go down at the present time, but will stop officials from raising them above existing limits or imposing new taxes without approval of the voters. The amendment becomes part of the state's Constitution on December 22. Because of its requirements of voter approval for bonding proposals and other spending methods, it will become impossible for the building of sports stadiums, city halls, schools or other civic improvements without the issue being on the ballot.

It is estimated that the formula will limit the state's spending to about 9.4 percent of the state's total personal income. This can only be raised in two ways: one through a change in the Constitution by the voters and the other a temporary one-year change because of a financial emergency and only then by a declaration by the Governor and a two-thirds approval by the Legislature.

It further prohibits:

... Local property taxes from increasing any faster than the consumer price index.

... The state from shifting any additional cost to local units of government or forcing local government to pay

for any new state-mandated programs.

... Local government from building jails, court houses and other projects unless approved in every case by the voters.

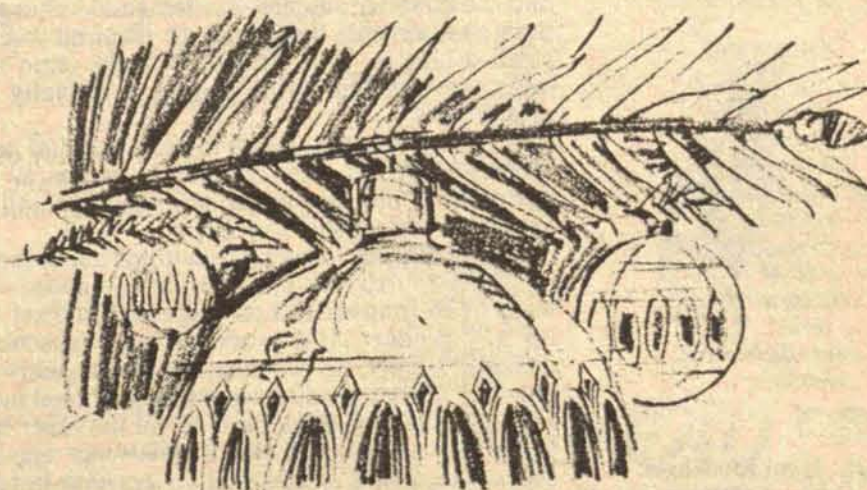
The Legislature, before final adjournment in December, will have to consider a half dozen or more laws to implement the tax limitation Constitutional amendment.

In short the voters have taken a far greater control of their state and local government.



## The holiday season is a time to celebrate, reflect and look ahead.

After the hustle of harvest-time comes the bustle of holidays. Surrounded by good friends and good cheer, this is the logical time to reflect on the good life Americans enjoy. □ Good food is an important part of that good life. And food is still a better bargain here than in any other country. □ Production Credit Association people are proud to have helped many farmers and ranchers make the most of the past year. PCA people pledge themselves to continued assistance in the months and years ahead. Happy holidays...from PCA.



Production Credit Associations  
of Michigan



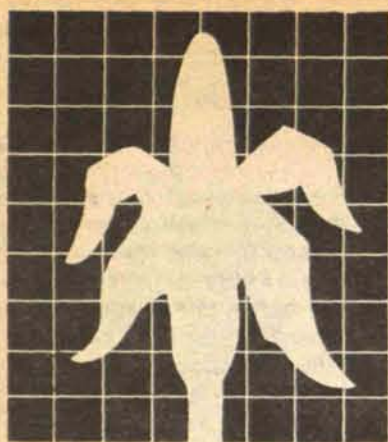
We're spreading the word...

Farming is everybody's bread & butter



Michigan's First Lady, Helen Milliken, was a speaker at the District 8 Farm Bureau Women's rally recently. She was presented a bean cake by "pork-and-bean promoter" Joanne DeVuyst (left), wife of District Director Larry DeVuyst, and Bertha Davidson, chairman of the Gratiot County Farm Bureau Women's Committee.

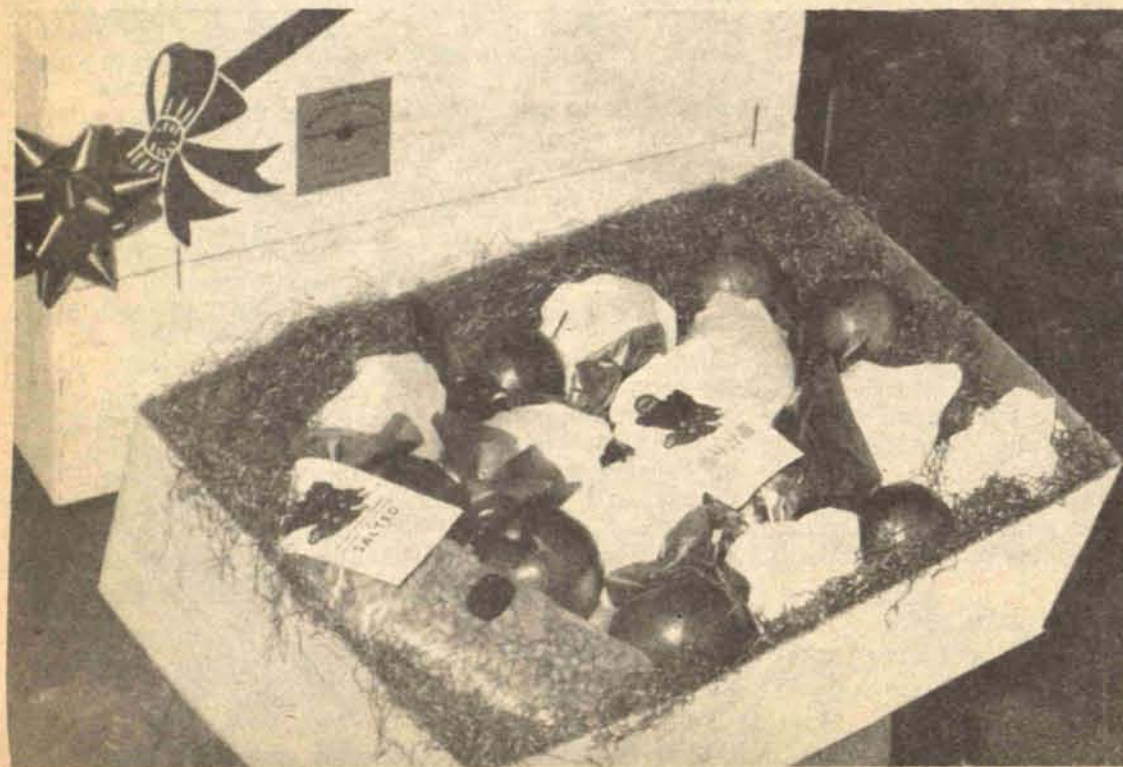




# Marketing Outlook



## Soynuts Added to Holiday Package



Satisfy holiday "munchies" naturally with Michigan apples and crunchy soy-nuts. This nutritious and attractive gift package is offered by Robinette Orchards, members of the Michigan Farm Market Cooperative, Inc., or make your own gift basket. Super Soy Soy-nuts are distributed to Michigan Certified Farm Markets through MFMC.

## Farm Records Program Available to Members

Farm Bureau-Farm Records will be promoted by Michigan Farm Bureau membership workers this fall. This simple, inexpensive, computerized record program is available to all Farm Bureau members. It is a useful income tax and management tool. The

membership workers will have promotional and informational materials with them to explain the program to both existing and new members.

Similar information and application forms should also be available at County Farm Bureau offices across the state. Make sure you look into the Farm Records Program. Make it your profit investment for 1979!

## Commodity Committees Meet

On Monday, October 30, 10 of the 11 Michigan Farm Bureau Commodity Advisory Committees met in Lansing to develop policy recommendations on key agricultural issues.

The committees considered issues ranging from farm program set asides and price supports to truck licensing and investment credit. A total of 69 recommendations resulted from this meeting.

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## ANATOMY OF A PRICE *Part IV: Elasticity*



By: Dr. Paul Kindinger  
 Director  
 Market Development  
 Research Div.  
 Michigan Farm Bureau

Don't let the terminology scare you! Elasticity, as it relates to economics, is not much different than thinking about a rubber band or piece of elastic used in clothing. The concepts are very similar. Both involve the idea of stretch! Elasticity as used in conjunction with supply and demand simply measures the amount that quantity supplied or demanded changes in response to a change in price. Hence, it really measures how much quantity will stretch if prices are changed.

When, for instance, there is a one cent change in price and the quantity supplied or demanded changes by less than one percent, the supply or demand would be considered elastic. Unit Elasticity is the term used when both quantity and price change in exactly the same proportions.

But what does this mean to an individual producer or consumer? What does it mean in terms of the entire agricultural industry or the economy? Actually, it is an extremely important concept.

As an example, knowing something about the elasticity of supply is extremely important to anyone who might want to be informed about expected market conditions for any product. If a producer has a product with an inelastic supply, he could expect that a relatively stable quantity of that product would be produced even though price fluctuated a great deal. If, on the other hand, he is producing a product with a relatively elastic supply curve, you would expect that an increase in price would result in a tremendous flood of increased production.

In the short-run, many agricultural supply curves are relatively inelastic. Because of the high level of fixed costs and the biological limitations involved, farmers are often not in a position to respond quickly to price changes. The longer-run supply may prove to be much more elastic. Evidence of this might be the tremendous production response resulting from the first Russian

grain sale in 1972. In addition, the elasticity will vary from one product or commodity to another, one season to the next, etc.

Elasticity of demand is also a vital concept to those interested in examining consumer buying habits or making predictions about the economy. The total demand for food is relatively inelastic. This is true because of the somewhat fixed capacity of the human stomach. No matter what happens to food prices, people will still require a certain amount to sustain life. But, once the basic needs are fulfilled, the demand for food tapers off rapidly.

Given the nature of demand for food in total and most agricultural products, it is not difficult to see why farmers have the capacity to produce more of some products than we can consume domestically. The hope for increasing sales of agricultural products lies primarily with increasing demand through increases in population or income.

Obviously some products possess a more elastic demand because a large number of substitutes are available. This infers that there is some room for expanding the demand of certain products at the expense of a competing product. In most instances, this will have a minimal effect on total demand.

A fairly reliable test of the elasticity of demand is what happens to total revenue (price times quantity) when price falls. If a demand curve is relatively inelastic, total revenue will fall when price falls.

While the concept of elasticity may seem unclear or irrelevant at first, give it some thought. Prices and effective policies must take full account of elasticity. Next month the focus will be on the role of competition in determining price. Elasticity is an important concept to grasp before discussing competition!



# Farmers Honored Weekly Network by FBIG, Radio

The Farmer of the Week Award winners for October were:



**ALSTON KONING**

Week of Oct. 2 -- Alston Koning, 53, a dairy farmer from rural Marlette who farms 600 acres and milks 130 cows with his two sons. Koning, a lifelong farmer, is clerk of Burnside Township; member of the local Masonic Lodge; member of the Lapeer County Farm Bureau; president of the Northeast Burnside Farm Bureau organization. He and his wife, Barbara, have two children.



**ARNOLD BROECKER**

Week of Oct. 9 -- Arnold Broecker, Cass City, who farms 900 acres and raises cash crops, hogs and feeder heifers with his son, John, 21. Formerly a farmer in Lapeer County, he moved to his present operation in Sanilac County six years ago. Broecker, 52, is a member of the Good Shepherd Lutheran Church in Cass City and past trustee of the church and member of the executive board of the Sanilac County Farm Bureau. He and his wife, Rachel, have two children.



**FRANK BILLINGS**

Week of Oct. 16 -- Frank Billings, 44, a livestock and crop farmer from Davison in Genesee County. He farms 300 acres and raises beef cattle, feeder lambs, corn, wheat, oats and hay. Billings serves as a committeeman on the local Agricultural Stabilization and Conservation Service (ASCS); member of the board of directors of the Genesee County Farm Bureau; and member of the local Farm Bureau community group. He and his wife, Donna, have four children.



**KEN HALFMAN**

Week of Oct. 23 -- Dairy farmer Ken Halfman, 22, of Fowler, who farms 350 acres and milks 90 cows in partnership with his father-in-law. Halfman is an active member of the Fowler Jaycees; and member of the Clinton County Farm Bureau. He and his wife, Suzan, have one child.



**HAROLD KRAFFT**

Week of Oct. 30 -- Harold Krafft, 53, a Frankenmuth dairy farmer who farms 230 acres and manages a herd of 80 dairy cows. Krafft is a member of St. Lorenz Lutheran Church in Frankenmuth local of the Michigan Milk Producers Association; past

member of the Board of Review of Frankenmuth Township; member of the Saginaw County Farm Bureau and serves on the County FB's committees on dairy and policy development. He and his wife, Eleanor, have five children.



**BILL FRAZIER, CLU**

Agency Manager  
Ionia, Montcalm, Kent Counties



**WALTER LANDER, CLU**

V. President & Gen. Manager  
Life Operations  
Home Office



**HARRIS SEYMOUR, CLU**

Agent  
Okemos



**SAM WELLS, CLU**

Director of Agencies  
South Central District

## Congratulations to KEY PERSONS...



and a special note of congratulations to the four men pictured on the left... Farm Bureau Insurance Group's four newest Chartered Life Underwriters (C.L.U.). We're especially proud of their efforts which have earned them the right to join the distinguished individuals listed below.

### FARM BUREAU INSURANCE GROUP CHARTERED LIFE UNDERWRITERS

#### Field Personnel

Robert Acker, CLU  
Mt. Pleasant

David Adams, CLU  
Climax

Thomas Carter, CLU  
Midland

Gerald Davis, CLU  
Shelbyville

James Dolezal, CLU  
Dundee

James Erskine, CLU  
Freeland

Harold Grevenstuck, CLU  
Plainwell

Robert Keyes, CLU  
Traverse City

Al Kramer, CLU  
Marshall

Norman Lohr, CLU  
Monroe

Wilbur Lohr, CLU  
Temperence

Rusty Moore, CLU  
East Lansing

Larry Neil, CLU  
Hastings

Ed Oeschger, CLU  
Bay Port

Elmer Phelps, CLU  
Stockbridge

D. Duane Robison, CLU  
Saline

Joe Siewruk, CLU  
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Harry Steele, CLU  
Caro

Don Swindlehurst, CLU  
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#### Home Office

Gordon Amendt, CLU  
Lansing

Leo Dahring, CLU  
Lansing

David Scott, CLU  
Lansing

James Slack, CLU, FLMI  
Lansing

LaVerne Spotts, CLU  
Flint

Gerald Walsworth, CLU  
Hesperia



## FARM BUREAU INSURANCE GROUP



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## A Day in the Life of a Regional Representative

Story by Connie Lawson  
Photos by Marcia Ditchie

# "There's a Lot of Talent in this Region"-- Jim Westbrook West Region



Jim catches a few minutes with Policy Development Committee member, Joe Klein, to notify him of November meeting dates and review policy areas.



Kitchen table conferences are often necessary to finalize meeting plans and keep county leaders informed. Jim and Ottawa County FB president, Fred Erhorn, discuss the implications of ballot proposal M for county residents.

"Farm Bureau in the West Region is still growing," says Jim Westbrook, Michigan Farm Bureau regional representative for Allegan, Barry, Ionia, Montcalm and Ottawa counties. In terms of program activity and membership totals, he rates the growth of the county organization as a high priority. "A dynamic organization that realizes an annual membership growth has a two-fold impact. Attracting new members is necessary to the internal Farm Bureau, but gains in membership are also an indication to people looking at Farm Bureau from the outside that the organization is continuing to grow and serve farm families."

Prospective members in these West Michigan counties see the legislative counsel the Farm Bureau provides as a tangible benefit for agriculture. Kent County apple-grower, Joe Klein, feels strongly that monitoring legislative developments at the state and national level is what farmers need. "When I'm selling the total Farm Bureau to another farmer, I think the most persuasive thing I can tell him is that it's

worth the \$35 membership dues just to have knowledgeable people watching legislation in Lansing and Washington," says Klein.

"I went to the Lansing and Washington legislative seminars in 1978 and it was easy to see that Farm Bureau carries some real clout. The grassroots involvement of the membership reinforces that influence. It's tremendous to see local people going to these seminars to tell Washington and Lansing lawmakers what they want to see done for agriculture."

Westbrook agrees that the grassroots members in his counties are the most effective spokespersons for the organization. Accordingly he views his role in the county activities as an advisor, information resource person and motivator. "There's a lot of talent in this region," he says. "If I can match the challenges to the individual's ability and give that person the information and support needed, then the programs will take off."

"I cannot accept a negative approach and I find myself insisting that the job has been done before and can be done again by new leadership.

Some will stay with it whatever the odds and, in the long run, those are the people who will ultimately accomplish something for agriculture."

Programs like the Young Farmers bring men and women into active participation in the organization. They learn to deal effectively with people and to express their ideas clearly through such activities as the Discussion Meet competition. "Farm Bureau gives a good, solid foundation in leadership training and that has to have a good effect for the organization wherever those skills take people in agriculture," says Jim. "You can see new leadership opportunities open up in Farm Bureau as members continue to grow and it strengthens Farm Bureau's position. The influence of the organization is extended because most of these leaders are proud to say they got their start in Farm Bureau."



Planning for the Women's Spring Rally begins many months before the event. Ottawa County Women's chairperson, Eleanor Busman and Jim will review location, program and committee assignments periodically in the coming months.

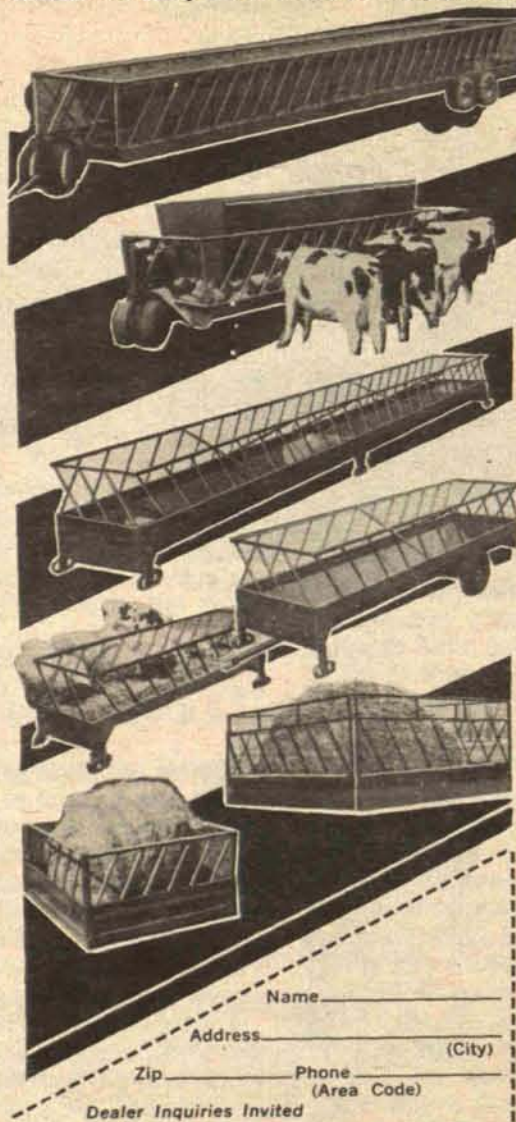
Reaching out to accomplish gains for agriculture through Farm Bureau has been an especially successful effort for the West Region Farm Bureau Women who sponsor an annual agricultural mall display at the Woodland Mall

in Grand Rapids. Jim credits the continuing success of the event to long-range planning done by the farm Bureau Women's leadership. "Their formula is very simple: keep

(Continued on Page 13)

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# GROWING WITH AGRICULTURE

## What is Farm Bureau?

Farm Bureau is a free, independent, non-governmental, voluntary organization of farm families. It is the nation's largest general farm organization.

Farm Bureau is local, statewide, and national in scope and influence. It is organized to provide a means by which farmers can work together toward the goals upon which they agree.

It is wholly controlled by its members and is financed by dues covering county, state and the American Farm Bureau Federation membership paid annually by each family member.

Because it is a farm family organization, Farm Bureau's basic strength stems from the involvement of a substantial portion of the membership in local and state organizational activities.

Programs and activities are designed to meet the needs of farm families and to "achieve educational improvement, economic opportunity and social advancement".

Policy decisions are made by members through a development process which gives individual members numerous opportunities to influence policy.

The viewpoints of Farm Bureau members as expressed through official policies are represented before the Legislature and Congress by full-time staff serving as Legislative Counsels.

## Why Families Join Farm Bureau

To improve their economic well-being as participants in the best organized, most influential farm organization in the world.

To preserve a private, competitive free enterprise system.

To become better informed on issues affecting agriculture.

To participate in the surfacing, analysis and solution of local, state and national problems.

**Farm  
Bureau**



*Anniversary*

**1919 -  
1979**

*The purpose of Farm Bureau is to unite farm families to analyze their problems and formulate action to achieve educational improvements economic opportunity and social advancement and thereby to promote the national well being.*



# Michigan Farm Bureau Working For You

## Public Affairs

Membership in Farm Bureau provides each member the opportunity to help formulate policies on key issues facing agriculture and a voice in implementing the policies through legislative action. The Farm Bureau legislative program continues to be widely respected and effective at the national, state and local levels. During recent legislative sessions several accomplishments have been realized. These include:

### National

Major amendments to the Federal Insecticide, Fungicide, Rodenticide Act (FIFRA) were enacted by Congress with strong Farm Bureau support. The amendments will restrict regulatory abuses by EPA in administering FIFRA, return significant control over pesticides to states and provide protection for the right of farmers to purchase and use pesticides.

Member concern about foreign ownership of United States farmland resulted in policy being adopted to determine the scope of the problem. Legislation was developed with Farm Bureau input to require present and future foreign owners of United States farmland to report their holdings to USDA. Enactment of this legislation is considered imminent and Farm Bureau is providing strong support. If the problem is significant enough to warrant regulation, Farm Bureau will work hard to protect farmers from highly financed foreign buyers.

Common situs picketing, labor law reform, cargo preference, Consumer Protection Agency and no-fault automobile insurance legislation were all defeated by the 95th Congress with strong Farm Bureau opposition. Defeat of these excessive and inflationary measures signal a turn around in government regulation and growing power of labor unions.

Farm Bureau joined with many other groups to oppose a planned Food and Drug Administration ban on the common use of penicillin and tetracycline drugs in animal feeds. The ban was not supported by scientific evidence and is totally inconsistent with Farm Bureau policy. Testimony was presented by Farm Bureau and an all-out campaign against the ban was launched. FDA has subsequently dropped its plans to ban the use of penicillin and is considering similar action with regards to tetracycline.

Some of the more recent accomplishments of Farm Bureau include: property tax relief through the circuit breaker system which limits property taxes to a percentage of household income. Farm Bureau worked to include farmland in the law and supported the increase of the tax refund limit from \$500 to the present \$1,200.

Exemption of agriculture from the single business tax was strongly supported by Farm Bureau.

The Farmland and Open Space Preservation Act, P.A. 116, was strongly supported by Farm Bureau and is proving to be successful. Farmland owners can qualify for tax relief on the difference of 7 percent of household income and the total of their property tax plus exemptions from assessments for sewers, lights and non-farm drainage. Tax relief under this program for some landowners is 100 percent.

Support was given for the exemption of home repairs and maintenance from assessments. Support was also given to the exemption of the cost of health and accident insurance (such as Blue Cross) from household income when figuring tax refunds. Farm Bureau fought to maintain the sales tax exemption which is challenged each year on farm machinery, equipment and other production inputs. Farm Bureau has frequently intervened on sales tax agency regulations which have resulted in favorable interpretations of the law and has supported many other desirable tax law changes. These include changes in school finance including continued improvement of the "equal yield" concept.

Farm Bureau has successfully opposed many undesirable labor bills such as H.B. 4921, which discriminated against farmers by subjecting them to time and a half overtime requirements. MI-OSHA regulations that were far more stringent than federal regulations have also been successfully opposed. Other labor law amendments desirable for agriculture have been supported.

Passage of a new Trespass Act has provided strong protection for owners of farmland by requiring written permission for anyone wishing to hunt, fish, use snowmobiles or off road vehicles. Farm Bureau also supported "hunter access" legislation which provides a per acre payment to cooperating farmers in return for permitting the public to hunt under carefully controlled conditions. Farm Bureau has supported several pieces of legislation to update numerous promotional commission laws including beef, bean, apple, cherry and potato commissions. Necessary amendments have also been made to the comprehensive Agricultural Commodities Promotion Act.

A new permit provision for farm trucks used only to haul commodities from field to a place of storage will cut cost for many farm uses. Exemptions for agriculture were also achieved in legislation that requires covering of trucks. Farm Bureau succeeded in changing the law to

allow agricultural products to qualify for overwidth truckload provisions from 96 inches up to 108 inches. A new Farm Bureau supported fence law is now in force as is other new legislation to control animals at large.

Michigan's pesticide law was amended to comply with federal requirements which will permit farmers to continue to use essential pesticides. Farm Bureau has also supported the updating of many other agricultural laws such as fertilizer laws, feed laws, fluid milk act and weights and measures. Another recent Farm Bureau supported law was the provision to use animal technicians to work with veterinarians. Farm Bureau also supported "price later" legislation which was enacted to regulate and bond all grain dealers including trucker dealers and will assure to the greatest degree possible that farmers will be paid for their grain.

Many bills contrary to the best interest of agriculture were opposed and did not pass.

### Local

At the local level many county Farm Bureaus have developed aggressive programs to improve the line of communications between county Farm Bureau members and local elected officials. Activity and interest at the local level is increasing.

Several counties hold annual or periodic meetings with local officials to discuss issues of mutual interest. By developing a strong communication between the county Farm Bureau and local officials, understanding of issues improves with both the officials and members benefitting. Many problems can be prevented through good communication.

Requests from county Farm Bureaus for information and assistance is provided on local problems of many types. Problems which have been worked on in the past and continue to arise include Rural Crime Prevention, land-use including use of land for highways, airports and other public institutions; involvement in the Section 208 mandate to clean up the nation's waters, coastal zone management, annexation of rural areas by cities and towns and property tax issues. Through these efforts communication is being strengthened with local officials where local problems can be most effectively solved.

## Commodity Activities And Research Division

The Commodity Activities and Research Division (CARD) consists of three highly trained, experienced and knowledgeable marketing specialists. And, whether the job consists of researching a marketing program, policy development and execution, providing information on markets, marketing or economic conditions, the Commodity Activities and Research Division staff is ready to help.

CARD staff members work closely with commodity groups, governmental agencies, university and extension personnel and you, the member, to help shape the future of agriculture. The division acts as a liaison for Farm Bureau members whenever there is a job to be done concerning commodities or marketing.

Research is also an important part of CARD activities. Examining such questions as Michigan's declining share of wine sales, the effect of marketing and bargaining on consumer prices, the feasibility of embryo transfers in cattle, etc. are only part of the job. CARD personnel also provide background information, or in some cases actually deliver testimony on the critical issues affecting farmers.

The CARD also provides you, the farmer, with several educational opportunities each year. March and November are meetings with our Commodity Advisory Committees and December, during the MFB annual meeting, the CARD organizes and sponsors the Commodity Session. This is only a partial list of the educational opportunities available through CARD to you and your family. Division personnel are often called upon to deliver speeches to many different groups and provide data and background material for policy issues.

The CARD is willing and eager to serve the needs of modern agriculture. CARD has a vast array of resources at their disposal. Thus, as a Farm Bureau member, you too can take advantage of these resources because the Commodity Activities and Research Division will be there to serve your needs!

## Information and P.R.

Michigan Farm Bureau attempts to tell the story of farmers to the public each day. Consumers need to know that farming is a business, which must have fair treatment by politicians, consumers and other groups, if there is to be food supplied.

### Radio and Television

Radio is used on a daily basis to provide the farmer viewpoint on the issues of the day. Each week day two five-minute programs are carried on a network throughout Michigan. A weekly fifteen-minute program is carried by 72 radio stations. A semi-weekly program is carried by WJR, Detroit.

News features are made available frequently to radio stations, on a call-in basis.

TV activities are conducted primarily through news conferences, providing film to stations and arranging for guests to be interviewed.

### Newspaper Activities

Each week an editorial column is sent to 140 newspapers. It always tells a story as the farmer sees it. Many newspapers use the column as their own editorial.

News releases are a part of helping create understanding for the farmer. Releases are sent whenever there is opportunity to inform consumers of the effects of an issue on the farmer and supply of food.

### Displays

Wherever people congregate, there is an opportunity to tell them about agriculture. Farm Bureau has conducted many mall displays where consumers and farmers meet and discuss issues.

The Michigan State Fair, and many county fairs, provide an opportunity for members to talk to consumers. Through these contacts many consumers learn that food comes from farms, not food stores.

### Helping Keep Members Informed

With today's fast changing pace, farmers must be kept informed of issues, legislation and news developments which will affect them. To help in this area, the Michigan Farm Bureau publishes a monthly newspaper and assists many county Farm Bureaus to publish newsletters.

### Can You Help?

By being a member of Farm Bureau, your voice will be heard in the organization and to the public through the organization. You will gain information to assist you in telling the story of farmers to the public. It's everyone's job.

That's what Farm Bureau is all about -- doing together what can't be done alone.

## Community Groups

The organizational philosophy of the Michigan Farm Bureau is deeply rooted in the basic principles of democracy. Democracy is successful only when there is knowledge and participation. That is the principle upon which the Community Farm Bureau Group Program is based.

Throughout the state, in every county, groups of families meet informally in homes to discuss issues and recommend actions or take action which will lead to their solution. Every meeting is an opportunity for Farm Bureau members to suggest to Farm Bureau what they think should be done to meet the common problems of farm people at the county, state, national or international levels.

To become a part of a program dedicated to analyzing problems, formulating action, educational improvement and dignity of the individual and preserving our heritage, contact your county Farm Bureau secretary.

## Farm Bureau Women

The purpose of having organized women's activities is to involve women members in the program of the total Farm Bureau (county and state), to develop and conduct special interest projects of concern to farm women, and to surface and train leaders, thereby making Farm Bureau a strong and valuable organization to its members.

Most counties have an organized County Women's Committee which plans activities for all Farm Bureau educational meetings, and also plan and carry out projects, with the help of the women in the counties, which are of concern to members. All women of Farm Bureau families are encouraged to be a part of these activities.

The Michigan Farm Bureau also has a State Women's Committee made up of women throughout Michigan. This committee plans a state program of activities which they may carry out and also which may be developed by county committees, thereby involving women throughout Michigan as there is need and interest.

### Projects of Farm Bureau Women

#### Consumer Activities

Promote good Consumer Understanding

#### Legislative Activities

Studying issues of concern to farmers, helping make decisions on such issues, and contacts with Legislators and Congressmen and other government officials to inform and influence them in order to protect farmers and their business of agriculture.

Sponsor a Washington Legislative Seminar each year. Participate in regional Legislative Seminars with Legislators and Farm Bureau members.

Promote understanding of local government

#### Public Relations Activities

Speakers' Bureau of Farm Women to improve the image of farmers and exchange information with non-farm people.

Network of knowledgeable farm women to speak up for agriculture and issues of concern to agriculture.

Promotion of agricultural commodities through displays in shopping malls and fairs.



# Farm Bureau Affiliates Serving You

Conducting farm tours, and rural-urban projects of good rural - urban communications.

## Safety and Health

First Aid Kits and Training  
Hazard Identification on farms  
Tractor Safety Lessons for Women  
Cancer detection and other health projects  
Fire Safety Program  
Rural Crime Prevention  
OSHA Regulations

## Young Farmer Program

The purpose of the Young Farmer organization is to develop agricultural leadership in the county, state and national organization through Farm Bureau.

Young Farmer Committees throughout Michigan are developing district training programs to better meet the leadership needs of agriculture today.

These training seminars include instruction in the development of communication skills, leadership techniques, management objectives and general organizational flow.

During the coming year, county Young Farmers will be increasing their activities through more involvement in the total Farm Bureau organization.

The Young Farmer Committees also sponsor many leadership contests through the year, through involvement in the State Outstanding Young Farmer Contest; Discussion Meet; and Outstanding Young Farm Woman Contest.

Michigan Young Farmers also have a vital role in the development of Farm Bureau policy, and actively participate in State and National Annual Meetings.

## Farm Bureau Insurance Group

When Farm Bureau Insurance Group was founded in 1949, its cornerstone was service to Farm Bureau members. Our commitment to member service today is as strong as ever. After twenty-nine years, many varied programs have been developed.

**GUARANTEED AUTO INSURANCE:** Extended through 1981, this program guarantees that any FBIG named insureds or spouses having a personal auto policy in force for 55 days, and maintaining current MFB Membership, will not have their auto insurance cancelled. Since auto insurance was first offered to MFB members in 1949, the competitive structure of auto rates has offered striking proof that a rural oriented insurance company can best serve the farm community.

**CHARTER LIFE AND DIVIDENDS:** The support of those members who helped create Farm Bureau Life in 1951 has been well rewarded by strong investment returns. Charter Life policies, purchased for members, their children and grandchildren, today pay a special charter life dividend of 75 percent of premium. The handshake and promise of 1951 has been especially significant for the 3,000 Farm Bureau members who purchased these original charter life policies. Twenty-seven years after Farm Bureau Life's start, nearly 80,000 life policies for FBIG insureds are in force, with total benefits already paid since 1951 exceeding \$69.4 million.

**FARM BUREAU MEMBER LIFE:** Introduced in 1974 for the exclusive benefit of Farm Bureau members and their families, this low cost insurance plan (only \$25 annually) now protects nearly 7,000 families. Already 345 claims have been paid, totalling more than \$329,518 in benefits. Renewing Member Life policyholders received an automatic 40 percent increase in member protection as a result of the plan's favorable experience.

**ACCIDENTAL DEATH AND DISMEMBERMENT:** Farming remains one of the most hazardous professions. The Accidental Death and Dismemberment Program, updated in 1975, provides a member death benefit, due to accident, of \$2,000 and provides \$1,000 in death benefits on the member's spouse and \$500 in death benefits on children. Benefits for dismemberment range from \$250 to \$1,000 for members and spouse, depending on the severity of injury.

**ESTATE PLANNING:** Farm estate planning has long been a specialized service offered by FBIG. With four full time estate planning specialists and Home Office back-up, FBIG's estate planning service is a team effort involving the farmer and his family, lawyers, trust officers and highly trained insurance agents. With death, disabling injury and other unforeseen occurrences always a threat, estate planning is instrumental in keeping the farm in the family.

**AG WORK COMP SAFETY GROUP PROGRAM:** No matter how many people might be on your agricultural payroll, claims resulting from the death or injury of an employee could reach hundreds of thousands of dollars. Worker's Compensation insurance protects you against such losses and assures that your employees receive full benefits if they are injured. As a Farm Bureau member, you are eligible to participate in a Work Comp program available to members only. Called the Safety Group Program, the plan is designed exclusively for Farm Bureau members who employ agricultural workers. If the

Safety Group experiences a relatively safe year, dividends are returned to the policyholder (the Farm Bureau member). Since the program's inception seven years ago, four dividends have already been declared, totalling more than \$343,000 returned to Farm Bureau members. And with this year's experience looking favorable, prospects are good for a dividend for 1978. Based on the overall safety experience of all participating members, dividends can range from 5 to 45 percent.

The Safety Group Work Comp policy period was recently changed to the calendar year (January 1 to December 31) instead of July 1 to June 30, as was previously the case. The change was made to provide renewal dates which are more compatible with the fiscal year of the Safety Group policyholders.

**GUARANTEED ARREST BOND CERTIFICATE:** The back of each Farm Bureau membership card contains a guaranteed arrest bond certificate which guarantees bail for any member when arrested for specified violations of any motor vehicle or traffic law ordinance. This guarantee applies to violations throughout the United States.

## MACMA

The Michigan Agricultural Cooperative Marketing Association, Inc. (MACMA) provides group marketing and related services to Farm Bureau members. MACMA is designed to increase the bargaining power of farmers through group action in the market place.

MACMA is a voluntary membership organization, operating under the Federal Capper-Volsted Act and Michigan laws as a bargaining and marketing cooperative.

MACMA marketing services have the objective of obtaining the full market value for commodities that members produce. Marketing used to be simple. The farmer took his produce to town and sold it to a large number of small buyers and customers. Marketing is no longer simple. It's a complex business with ever-changing concepts, new approaches, and new directions.

Farm Bureau members use MACMA services by joining one of the thirteen commodity divisions. MACMA is currently providing group action services for processing fruit, processing vegetables, feeder pigs, feeder cattle and retain farm markets.

"Member to member" high quality food products are distributed through county Farm Bureaus both as a service to member program and as a marketing program to expand the sales of Michigan grown products.

MACMA is one of the largest multi-commodity marketing associations in the nation. Its unique approach to unify commodity marketing activities and affiliation with the Michigan Farm Bureau has many advantages which work to the benefit of MACMA members.

MACMA consists of commodity divisions geared to the needs of particular commodities. Each division has a membership, with the responsibility of planning and carrying out their particular commodity division programs. Each division conducts a specialized marketing service and provides members with timely information through newsletters and meetings.

## MASA

MASA was incorporated in 1966. The purpose of the organization is to provide service and assistance to members of the association and to render all types of service required by members employing farm laborers.

**Labor Management**  
Today's farm employer must not only compete for the available labor supply, he is faced with a complex set of laws, regulations, and practices which define how he will compete in hiring and retaining the type of employee he needs. Wage and hour laws, Social Security, Workman's Compensation, hazardous occupations, child labor, Occupational Safety and Health Act, housing standards, unionization, liability insurance, strikes, boycotts, labor contract negotiations, farm labor records, and anti-discrimination laws are all part of today's farm labor management.

### Consulting Service Available

Just as he has turned for assistance and guidance to specialists in production, finance, and marketing, the manager of today's farm business needs assistance in avoiding labor problems where possible, and preparing to meet and deal with problems when they arise. This type of assistance can best be provided by farmers pooling their resources. Only then can agricultural employers effectively deal with the problems on an industry-wide basis. MASA provides a consulting service for members concerning labor management problems.

### Agricultural Legal Service

The need for well-qualified legal counsel in agriculture has become increasingly evident as the scope of today's farming has increased. MASA provides access to well qualified legal counsel as well as providing a defense fund to assist with financing legal action if and when it is necessary.

Several years ago, farmers balanced the scales by forming mutual insurance companies to meet their needs.

They pooled their resources to spread the risk and underwrite the costs. This is what MASA is designed to do with today's labor situation.

## Farm Bureau Services

Farm Bureau Services, Inc., originated in 1920 with a Seed and Supply Department of Michigan Farm Bureau. The Supply Service Department of Michigan Farm Bureau was separately incorporated in 1929 as Farm Bureau Services, Inc. The Michigan Elevator Exchange was organized as a separate cooperative by local co-op elevators and became a division of Farm Bureau Services in November, 1962.

Farm Bureau Services, Inc. is a federated cooperative organization owned by Michigan Farm Bureau, 96 affiliated farmers' cooperative associations and 14,750 farmers.

A dealer organization of over 125, including its own 18 branch stores throughout Michigan, a wholesale warehouse in Jenison, a supply center at Carrollton and a number of local elevators under management contract, provide service to an estimated 75,000 farmers.

Farm Bureau Services is an extensive cooperative handling thousands of farm supply items and performing many services for farmer patrons.

1978 Farm Bureau members may utilize their \$5.00 Purchase Certificates at participating dealers towards the purchase of Farm Bureau Services' farm supply items.

The leadership provided by Farm Bureau Services, farmer-owned and controlled, outlets plays an important role in stabilizing prices and maintaining the quality of farm supplies in Michigan.

**Farm Supply:** feeds, fertilizers, chemicals, seeds and hardware.

Statewide retail dealers with one-stop service.  
Grain and bean marketing.

## Farmers Petroleum

In 1920 and 1921, The Supply Services Department of Michigan Farm Bureau mentioned "handling some oil." By 1929, Farm Bureau Services was distributing motor oils. But it was in 1949 that the petroleum business really got started. That was the year FARMERS PETROLEUM COOPERATIVE, INC., became a separate corporation.

Objective of the new petroleum cooperative was, "To assure a source of quality petroleum supplies whose specifications surpass the rugged needs of agriculture and to do this job for the cooperative's stockholder - patrons at the lowest cost, thus adding to their economic betterment. This objective is still the major goal of Farmers Petroleum Cooperative.

**Crude Oil Production.** One of the compelling reasons for the incorporation of FPC was the need to secure basic sources of supply. With this in mind, the first crude oil wells were acquired in 1949 in Gladwin County, Michigan.

At the present time, FPC has interests in many oil wells located in Michigan and Illinois. Production from these wells supplies approximately 12 percent of the daily liquid fuels sales requirements for the cooperative.

During 1976 Farmers Petroleum Cooperative, Inc., joined with eight other interregional cooperatives to purchase a refinery at East Chicago, Illinois called Energy Cooperative, Inc.

Farmers Petroleum Cooperative serves Michigan farmers with a complete "top" quality line of petroleum supplies and services available throughout the state from their 47 service centers.

**Quality liquid fuels:** Power Balanced gasolines, Custom Diesel fuels and Flame Balanced fuel oils.

Top quality lub oils and accessories.

Performance proven CO-OP tires.

Dozens of retail dealers with one-stop services.

Special services: farm and field tire service, oil burner repair and maintenance.

Farmers Petroleum is a farmer-owned and controlled co-operative organized to stabilize prices and maintain the quality of petroleum supplies in Michigan.

Farmers Petroleum, through its participating dealers are accepting the 1979 Farm Bureau Member \$5.00 Purchase Certificate.

## Group Purchasing Inc.

The newest member of the Farm Bureau Affiliate Companies is the Michigan Farm Bureau Group Purchasing, Inc., which was incorporated on February 23, 1976. This new company provides economic service to members only through the sale of top quality tires and batteries at the lowest possible cost with a cash-only program through local dealers who are selected by the County Farm Bureau.

This committee of the County Farm Bureau works with the local dealer and the local membership by promoting and advertising the program. They also counsel their local dealers on the kind of inventory that is needed by the local membership.

As of June, 1978, there are 43 Safemark dealers in 41 counties who are stocking tires and batteries for local Farm Bureau members.



# Farm Bureau Membership Benefits Farm Families

## ACCIDENTAL DEATH AND DISMEMBERMENT PROGRAM

Maximum \$2,000 protection for member. Also coverage for spouse and children at no additional cost. (Excludes Automobiles)

## BLUE CROSS-BLUE SHIELD GROUP BENEFITS

Your choice of 2 plans, Comprehensive or a low cost Econo-plan. Plus optional services to deduct Blue Cross - Blue Shield payments directly from the farmer's milk check.

## MEMBER LIFE INSURANCE

A decreasing term group life insurance program is available for the entire family.

## AUTO INSURANCE, MUTUAL AUTO

Designed for agriculture's needs at agricultural rates.

## WORKER'S COMPENSATION INSURANCE, SAFETY GROUP

Designed for agriculture employer - employee liability protection.

## MARKETING SERVICES-WHEAT, FOWL

Aggressive commodity programs to meet the marketing needs of farmer members.

## PURCHASE CERTIFICATE

A Certificate worth five dollars toward the purchase of fifty dollars or more of Farm Bureau Services, Inc. or Farmers Petroleum Cooperative Products is provided every member.

## LABOR MANAGEMENT SERVICE

Information, consulting and legislative assistance in management of farm labor.

## FARM RECORD-KEEPING SERVICE

Low-cost, modern, computer accounting.

## ARREST BOND

\$50.00 Guaranteed Bond Certificate.

## SAFEMARK

The trade mark of tires and batteries of Premium Quality at a competitive price. An economic service to Farm Bureau members only.

## GROUP FAMILY EYE CARE DISCOUNT PLAN

## INDUSTRIAL PRODUCTS

At wholesale prices

## For MFB Members Blue Cross Blue Shield Coverage

### OUTLINE OF BENEFITS

if you're under age 65...  
full group protection!  
if you're 65 or older...  
protection to complement Medicare  
Master Medical...  
to pick up many additional charges!  
Econo Plan...  
30 percent - 70 percent co-pay plan

## Farm Bureau Saves You

	Sample Farm Savings	Your Farm Savings
Michigan gas tax refund 9c per gallon x 4,000 gallons .....	\$360	_____
Federal gas tax refund 4c per gallon x 4,000 gallons .....	160	_____
Farm truck license 8,000 lb. truck x \$1 per 100 lbs. ....	80	_____
Farm wagon license 3 wagons at \$7.80 per wagon .....	23	_____
Sales tax exemption 4 percent sales tax x \$20,000 farm input .....	800	_____
Repeal of farm personal property tax 50 percent of value of personal property x local millage rate .....	800	_____
Tax relief for households and farms - limits property tax to 3½ percent of household income, with refund up to \$1,200 .....	1,200	_____
P.A. 116 - Property tax refund .....	1,500	_____
<b>TOTAL.....</b>	<b>\$4,923</b>	_____

Plus exemption from tax assessment for growing crops; transportation legislation; marketing and bargaining legislation; amendments to labor laws; increase of livestock indemnity payments; tax appropriations for livestock and crop research; program to limit property taxes for farm land to seven percent of household income, and amendments to environmental regulations.

**ADD'EM UP FOR YOUR FARM - AREN'T THEY WORTH MORE THAN \$35 MEMBERSHIP DUES?**



# CAPITOL REPORT

(Continued from Page 3)

One major problem is that it is expected that the total cost of the legislation will be approximately \$21 million. Hopefully, this can be worked out so at least the special benefits for agricultural land will remain and pass into law this year.

**Anti-Trust Legislation - S. 1284** presently before the Senate for action is designed as anti-trust legislation and a rewrite of Michigan's holding laws. The problem is that it affects agriculture and farmer cooperatives. Farm Bureau is working to get some extensive changes in the bill. The way it is presently written appears to give the same exemptions to cooperatives as in the old law, however, in reality it does not. There apparently is a battle on in the state level very similar to the battle on the national level where some wish to eliminate the Federal Capper-Volstead Act, which also would be a great burden on farmer-owned and operated cooperatives.

**Product Liability - H. 5689** passed the House of Representatives. The purpose of the act is to try to change the liability law to eliminate frivolous and expensive court awards which in turn have caused liability insurance costs to skyrocket. Farmers are the victims of this, with high prices for their production inputs. In many cases, farmer liability insurance rates are also skyrocketing because of lack of good legislation in Michigan. The bill is presently being held up in a Senate Committee.

**Labor Housing - H. 5630** is designed to exempt certain agricultural housing from the renters' control law. Many farmers who provide housing for their employees find that often the employee refuses to work and also refuses to move from the housing. Under present law, it is practically impossible to require them to move and, in any event, it is too late in the harvest season. Several farmers are now facing suits on this issue. This is also true when farmers allow housing to be used with the understanding that the people will vacate prior to the production season in order to permit workers to move in.

**P.A. 116 - S. 911.** Since the exemption of agriculture from the Single Business Tax, farmers who are contracted under P.A. 116 have, in many cases, not received their property tax refunds. Under the Single Business Act, the refund for these kinds of farms came as a deduction from that tax with the repeal of the Single Business Tax and there is no provision for tax refunds. S. 911 is designed to solve that inequity.

**Truck Licenses - H. 6593** has passed the House, which among other things permits licensing of vehicles at the time of the owner's birthday. Farm Bureau has been successful in adding an amendment to further permit

that the six-month truck licenses used by most farmers and many other truck owners could be the six months of the owner's choice. The bill must pass the Senate during this session.

**Property Tax Assessment -**

**S. 1271** has passed the Senate and is now before the House Tax Committee. It would require that farmland be assessed on productivity to be determined by capitalization of net income. Farm Bureau strongly supports the bill.

However, it is recognized that this is a simple approach, but extremely complicated, especially with the diversification of agriculture in Michigan. It will require considerable more work if it can be made workable.

## MAFC Annual Set for December 8

### Farm Credit Governor Will be Key Speaker



DONALD WILKINSON

Ralph L. Lewis, Jr., vice president of Gulf Oil Corporation, and Donald Wilkinson, Governor, Farm Credit Administration, will be among the speakers scheduled for the Michigan Association of Farmer Cooperatives annual meeting on December 8 at the Hilton Inn, Lansing.

Also on the agenda will be the business meeting, including reports and elections; an address by Larry Connor, new chairman of MSU's Department of Agricultural Economics; a report from American Institute of Cooperation youth delegate Marie Wlostek, state FFA secretary; introduction of county Extension staff by Gordon Guyer, director of Cooperative Extension Service, and a review of "Michigan Legislature and Cooperatives" by Robert E. Smith, legislative counsel for the Michigan Farm Bureau.

The meeting will begin with 9:30 a.m. registration and is scheduled to adjourn at 2:45 p.m.



RALPH LEWIS, JR.



*We'd like to take this opportunity to extend Season's Greetings to our patrons. It has been a pleasure serving you during the past year and we look forward to your continued support in the New Year.*

*Have a joyful Holiday and prosperous New Year!*

**FARM BUREAU SERVICES, INC.  
FARMERS PETROLEUM COOPERATIVE, INC.**



# "Farm Bureau--Growing with Agriculture"



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Washtenaw



Duane Stevens  
Montmorency

## "There's a Lot of Talent"

(Continued from Page 6)

working until the job gets done," says Jim, "and they apply that to every project they undertake."

As he reviews plans for the 1979 Spring Rally with Ottawa County Women's Committee chairperson, Eleanor Busman, the same attention to detail goes into planning the program, determining location and delegating responsibilities well in advance of the meeting. Jim listens carefully, and offers suggestions but final decisions will be made by the women.

Similarly, he briefs Ottawa County president, Fred Erhorn, regarding the purpose of the committee

training meetings scheduled this fall. Together they determine the date and time that will get maximum committee participation. The "kitchen table" meeting is extended a few minutes longer to share information on current legislative decisions that may impact farmers in Ottawa County. "Farmers in this area really rely on the legislative information they get from Farm Bureau and they have a great respect for the work done by Farm Bureau's legislative counsels," Jim says.

Throughout the day, informal contacts with county leaders keep Jim on the road.

"This just isn't the kind of work that can be done on the phone. During the day, farmers are very seldom accessible by phone and the best chance I have to meet with them is if I go right out to the barn or the orchard." Frequent night meetings often stretch an eight hour schedule to 14 or 15 hours. "Sometimes the day isn't long enough to get everything done before midnight," he admits, "but I get a sense of commitment from working with farm people that I could never find in a routine, eight-to-five job. Through Farm Bureau, I'm straying close to agriculture and a way of life that I feel is meaningful."



# It's Your Roots

Did you, or did you ever, see someone get angry at a piece of machinery because it wouldn't work and proceed to kick the living bejabbers out of it? Of course, we all have had this experience.

And herein lies the point of this story. If you are going to do a job with a machine or a piece of equipment, you have to become a vital part of that machine — an informed, sensible and skilled operator.

The resemblance is close when it comes to trying to "go places" with Farm Bureau — or get it to do its job. Some folks treat it just like the above illustration. They never have studied the composition of Farm Bureau, nor what it takes to make it work properly. They wouldn't know the ignition key from the gear shift, nor the radiator cap from the oil dip stick. Yet, they want to drive the whole shebang.

For example, I met a Farm Bureau member the other day who tackled me to criticize Farm Bureau. No harm in that — it's a healthy thing if it is based on sound facts and sound thinking.

This Farm Bureau member stated, "Farm Bureau policies don't represent the thinking of farmers; members and delegates just vote for what is handed them. It's always the same people who make the decisions."

He was just one member, of course, with an opinion. He was a farmer and he assumed that all farmers thought as he thought.

I asked him, even though I had a very good idea what the answer would be, if he had ever attended a county annual meeting? Yup, one in nearly 20 years of membership. He had never had the time to go to a Michigan Farm Bureau annual meeting because he just had to get things in order before he went south for the winter. Well, the fact is that he found it a lot easier to stand off and kick the outfit because it doesn't go where he thought it should then to get in and become a working part of the operation.

To him, the members who were interested in being involved, who took time and gave effect to attend meetings and to develop Farm Bureau policies were wrong.

Ben Franklin made a pretty straight and strong statement when, in Revolutionary days, he said, "In truth we had better hang together, or it is likely that we may all hang separately."

There was an element of this thinking when farmers organized their Farm Bureau organization in 1919. They put it a bit differently, however. They said, "We face problems that no single farmer can handle working alone. We need this organization to create a working team of farmer-members to tackle these problems with our combined strength — our money, our thinking, our skills and our influence."

Since 1919, farm problems have changed in numerous ways. There are more of them, they are bigger, tougher, more complex, and more serious to the future of agriculture. What does it all mean?

It means that farmer-members have to be better informed, more vigorous in

personal efforts, more united in support of common interests. What is necessary to make effective use of Farm Bureau? Well, first, and frankly, the member needs to take a good look at himself and ask, "What have I done to help make Farm Bureau go — to make it succeed in the things I would like it to do?"

Some members see Farm Bureau only through a crack in the wall — a single problem or a single issue — a single service. There is nothing wrong with using a service — except that it is only a small part of the whole Farm Bureau action system.

These members never realize what it takes to get real power performance out of the whole outfit. If members want to insure that Farm Bureau will do the job desired, they must become a vital part of the whole operation. They must become involved at the grass roots level. And, what better way to become at the local level than to become an active member in a Community Group?

Getting involved at the Community Group level can be an educational and a rewarding experience. The more members involved in Community Group activities, the greater the understanding of how Farm Bureau works at the grass roots level, for it is here that many of the ideas are developed which later become Farm Bureau policies. It is here that members become involved in projects to better local conditions. It is here that members learn how Farm Bureau works. And it is here that members become informed and develop into the future leaders of the organization.

From reviewing the entries submitted for the Star Awards at this year's Michigan Farm Bureau annual meeting, one com-



Resolutions approved at county annual meetings regarding state affairs are considered by voting delegates at the MFB annual meeting before they become state policy.

## DISCUSSION TOPIC

by **KEN WILES**  
Manager Member Relations



Farm Bureau policies begin at the county level, where members consider resolutions at county annual meetings that have been presented by community groups, individual members and county committees.

mon factor stood out. The more active Community Groups' members, the more successful the county was in getting members involved at the grass roots. They are the members who spark their organization. They are the members who:

- Believe in the value and power of present and future united action, who feel personally responsible for the success of Farm Bureau programs;
- Who think over problems and issues, attend meetings - community, county, state and even national meetings, who speak out and match ideas with other farmer members;
- Who remember to look at matters in terms of the whole agricultural scene, and not merely in terms of their own personal interests;
- Who take an active part in suggesting policies, and who support the policies which have been decided upon by a majority of their fellow members or delegates;
- Who support policies with letters to Congress and the Legislature; and
- Are real supporting members, willing to take office in local, county, or state offices or committees.

Yes, when all is said and done, Farm Bureau is working at the grass roots level — working because members care, working because members do get involved, working because most members are informed, sensible and skilled operators going places with one of their farm tools - Farm Bureau.

### What's Happening . . .

December 8	Michigan Association of Farmer Cooperatives Annual Meeting	Hilton Inn, Lansing
Dec. 8-9	MFB-Michigan Association of FFA "Producers Forum"	Valley Plaza Ramada Inn, Midland
Dec. 14-15	New Presidents Conference	Farm Bureau Center, Lansing
Jan. 14-18	AFBF Convention	Miami Beach, Florida



# FBIG Offers New Mortgage Policy

Farm Bureau Life's newest insurance policy, a plan designed to pay off a home mortgage or to meet other financial obligations in the event of the death of either the husband or wife, was introduced throughout the state in November.

Called the Joint Life Decreasing Term Policy, the new policy provides equal coverage for both the husband and wife, recognizing that both contribute to the support of the household.

The policy is designed to ease the large financial burden, particularly mortgage payments, that results after the death of either spouse. Joint Life Decreasing Term gives the surviving spouse the means to pay off the balance of the mortgage or to meet other financial responsibilities. If both spouses die at the same time, the family will receive double the amount of insurance.

According to Farm Bureau Life, a husband and wife need to buy only enough

decreasing term insurance to fit their particular mortgage. Premiums on the policy never increase.

Available as an option with the policy is an accidental death benefit, which pays the surviving spouse double the initial amount of coverage if the husband or wife dies accidentally. Unlike the rest of the coverage provided by the policy, this benefit remains at a level amount and does not decrease over the term period.

In introducing the new

product, Farm Bureau Life said the Joint Life Decreasing Term Policy meets the needs of a growing number of families who rely on more than one income to afford the homes they buy. Although the husband is the primary wage earned in many homes, many wives hold jobs outside the home and contribute to mortgage payments in more than 50 percent of America's households. And the woman who works inside the home as wife and mother provides

household services which could cost more than \$17,000 annually to replace.

See your Farm Bureau Insurance agent for more information on Joint Life Decreasing Term.

## It PAYS to Belong to Farm Bureau

## FARM BUREAU MARKET PLACE

**SPECIAL RATE TO FARM BUREAU MEMBERS:** One free 25 word ad per month per membership, additional words, 10 cents each. Figures such as 12 or \$12.50 count as one word. **NON-MEMBER advertisers:** 15 cents per word one edition, two or more editions, 10 cents per word. Copy

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### FARM EQUIPMENT

### LIVESTOCK

### OF INTEREST TOWOMEN

### MISCELLANEOUS

### NURSERY STOCK

**FOR SALE:** No. 16 Petersime Incubator, excellent condition, Five-deck Chicken Battery, medium sized leather western type saddle. Phone (517) 683-2373, Robert King, Phillips Road, Kingston, Michigan 48741. (11-11-25f)

**FOR SALE:** John Deere 1210 Grain Cart, Ford 850 tandem grain truck. Phone (616) 637-5689 - South Haven. (12-31-16f)

**WANTED TO BUY:** Rear rims to fit 1939 Model B tractor (John Deere) with or without tires. Write: Albert M. Branstrom, Star Route, Box 100, Pelkie, MI 49958. (12-11-25f)

**FOR SALE:** Ford Tractor 1954 model, hydraulic lift with 6 ft. front snow blade. Phone (517) 592-2704, Brooklyn, MI. (12-11-18f)

**USED TANKS:** 10,000 to 30,000, a few 6's and 8's. Phone (616) 780-2292, or write T & E Equipment, 3780 Wickham Dr., Muskegon, MI 49441. (12-11-22f)

**FOR SALE:** Potato Digger, Farmall, \$30.00, sprayer \$250.00 (for tractor), bulb trays, 2"x4"x4", wooden frame, galvanized bottoms, 50c each. (313) 781-9289, Ulica, Mich. area. (12-11-23f)

**FOR SALE:** Stormor grain bins, Farm Fans dryers, G.T. Tox-o-wik dryers, Stormor Ezee-dry systems. Hamilton Distributing Company, Hamilton, MI 49419, phone (616) 751-5161. (3-11-24f)

**"Calf Buggy"** Something new. Individual pens for newborn calves. Write for pamphlet: Alvin Frahm, 10320 Holland Road (M-46) Frankenmuth 48734. Phone 517-652-6692. (12-11-23f)

**FARROWING STALLS:** Complete \$99.75 1" tubular steel construction. Dealerships available. Free literature. STARR NATIONAL, 219 Main, Colchester, IL 62326. (12-11-29p)

**FOR SALE:** 2 Giehl self unloading wagons and chopper. Also 300 gal. Milk Cooler. Henry Carpenter, 6545 Cogswell, Romulus, MI. 48174. Phone (313) 721-0240. (9-11-23f)

**GRAIN DRYING EQUIPMENT:** Clayton & Lambert, MFS, GSI, M-C equipment, Bucket elevators. Heinrich Grain Systems, Webberville, Michigan 48892. Phone: (517) 468-3442. (8-11-20f)

**IRRIGATION EQUIPMENT:** Lockwood Center Pivots; Rainbow & Boss Traveler; Pumping Units; Gasoline, Diesel, Electric - Puct Aluminum Pipe - Plummer Supply, Bradley & 131 Exit, Bradley 49311. (616) 792-2215. (4-11-25f)

**JD 4630,** power shift, 20.8x38 duals; Kewanee 21" Disk; 4 Ton Fertilizer Spreader; Gehl Forage Box; JD Running Gear; Tractor Radio. Phone (616) 253-4499, South Haven. (10-11-24f)

**FOR SALE:** Fox 2 row snapper head. Only run 90 acres, \$500.00. J.D. 894 Planter Dish Openers Dry Fertilizer 1970 Model, \$2300. Wanted: J.D. 694. Phone (616) 668-6027. (10-31-25f)

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**ROUND BALE FEEDERS** for 1500 lb. round bales. Heavy duty 1" square tubing. Only \$99.95. Rectangular feeders also available. Free literature. Dealerships available. STARR NATIONAL, 219 Main, Colchester, IL 62326 (12-11-19p)

**PETERS POLLED SHORTHORNS** have been sold and we want to thank the many buyers and friends who have purchased our cattle. Ray Peters, Elsie, MI. (12-31-25f)

**FOR SALE:** Landrace Boars and gilts, also Duroc Boars and Gilts. George Carpenter family, 6545 Cogswell Rd., Romulus, MI 48174. Phone evenings (313) 721-0240. (9-11-23f)

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**PURE ARABIAN COLTS.** Some of northern Michigan's best. The Lannens. Two miles north of Fife Lake on Hager Road. Phone (616) 369-2271. (1-11-21f)

**PUREBRED YORKSHIRE BOARS AND GILTS** for sale. Boars tested in on farm test station. Robert Harper, R No. 1, Vicksburg, MI 49097. Phone (616) 649-2803. (2-121-22f)

**QUARTER HORSES:** Top quality, race bred, excellent performance prospects. Customer satisfaction a priority. Visitors welcome. Phone (616) 676-9585, Ada, Mich. (12-11-19f)

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**FOR SALE:** YORKSHIRE & SPOTTED serviceable boars and open gilts top bloodlines tested at MSU test station. All registered stock. Richard Cook, 1/2 mile east Mulliken, M-43. Phone (517) 649-8988. (11-11-25f)

**REGISTERED ANGUS:** Yearling Bulls & Heifers, club calves. Write or call Neona Farm, Neal Feikema, Ewart, Michigan 49631. Phone (616) 734-2579. (1-121-19f)

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**QUARTER HORSES:** Disposition for 4-H, ability for cattle, conformation for show. Reasonable prices. Customer satisfaction a priority. Visitors welcome. Walton Farms, Rosebush. Phone 517-433-2925. (3-11-24f)

**MILKING SHORTHORNS:** Young bulls, yearlings and calves for sale. Write or visit Stanley M. Powell and Family, Ingleside Farm, R.R. 2, Box 238, Ionia, Mich. 48846. (6-11-25f)

**PUREBRED YORKSHIRE BOARS** and gilts for sale. Big useful pigs. Raymond Graham & Sons, 5240 Jones Road, North Branch, MI 48461. Phone (313) 688-2165. (11-121-23f)

**CORRIEDALE SHEEP:** Purebred Breeding stock for sale. Paper optional. Waldo F. Dieterle, 7285 Textile Rd., Saline, Mich. 48176. Phone (313) 429-7874. (1-11-19f)

**REGISTERED HAMPSHIRE BOARS & GILTS** for sale. Validated herd. Dale Terry, Palmyra, Michigan. Phone (517) 263-5854. (10-11-15f)

### DOGS

**BORDER COLLIES, COLLIES & MINIATURE COLLIES:** For farm work or pets. Puppies and stud service. Judy Baird, Rt. 1, Lowell, MI 49331. Phone (616) 897-9462. (5-11-24f)

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**GREAT SAUSAGE RECIPES AND MEAT CURING** an illustrated 227 page book written by a sausage maker for home use, over 100 recipes. **FREE** supply catalog has book price, equipment, cures, casings etc. Write R. Kutas Co. Dept 63, 1067 Grant, Buffalo, NY 14207

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### MISCELLANEOUS

**AUCTIONEER - Jim Erskine,** Freeland, Michigan. Phone (517) 695-9182. Specializing in farm personal - household and antiques. (11-11-14f)

**BOOK - JUSTICE THROUGH RESTITUTION -** (Let criminals pay instead of taxpayers) \$4.25 plus \$3.30 postage, from R. Campbell, P.O. Box 444, Watertown, Michigan 48095. (6-11-24f)

**DON'T DIE WITHOUT A WILL:** Send today for attorney's booklet "What everyone should know about wills". 4 will forms. \$3.00. K. Boileau, Kingston, MI 48741. (2-11-25f)

**KC BUMPER STICKER SHOP AND SIGNS OF ALL KINDS.** Call (517) 372-2914. (7-61-11b)

**APPLES - PEACHES - PLUMS - PEARS** in season. Blossom Orchard - The Wardowski's. Two miles north of Leslie, 3589 Hull Road. Wholesale & Retail. Pick your own apples on Saturday & Sunday. Phone: (517) 589-8251. (8-11-25f)

**VISIT GROWERS OF APPLES,** peaches, pears, grapes; see processing of fruits and juices. Enjoy vacation-business tour in beauty of Alps. Lucerne, Switzerland to Italy and Austria, with St. Gotthard, Milan, Verona, glorious Venice, and the quaint Tyrolean capital, Innsbruck. 14 days, departing New York July 4, 1979. Contact Gordon Schlubafis, Route 3, Coldwater, MI 49036. (12-61-25f29p)

**FISH FOR POND STOCKING -** Hybrid Sun Fish, Catfish, also Rainbow Trout, Spring Valley Trout Farm, Dexter, Michigan. Phone (313) 426-4772. (5-11-19f)

**FARM POST,** Rustic rail fencing, cedar lumber, cedar log cabin timbers, shakes. Ivan Mainar, Wholesale Cedar Post Yr. RR No. 2, Rapid River, Michigan, 49878. Phone (906) 474-9172. (12-11-25f)

**CROCKETT'S VICTORY GARDEN CALENDAR** for 1979. Illustrated with large color photographs. Gardening tips. A useful, beautiful gift. \$5.50 postpaid. Capability's Books for Gardeners, Box 114J, Deer Park, WI 54007. FREE CATALOG. (12-11-30p)

**INQUIRE ABOUT THE JUCA** unit to increase heat output of built in fireplaces, plus two styles of wood burning fireplaces. Harvey Hansen, R. No. 2, Posen, MI 49776. (517) 319-4386. (12-11-25f)

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**EXPLOSIVES MADE EASILY,** cheaply from farm fertilizer. Blast dugouts, stumps, rocks. Instructions \$2.00. DeFost, 925 Bradshaw, Prince Albert, Sask., CANADA. S&V 2P3 (12-11-20p)

**WANTED:** Old American guns, 1898 and before. Colts, Winchester, Remington. Any Civil War guns and replicas. Will pay good prices. Call (616) 734-5491, evenings, or write: Bob's Old Guns, Ewart, MI 49631. (12-21-33p)

**INDIAN RELICS WANTED** for my collection. Also old coins, stamps and historical documents. Please write: Roy Kolberg, 403 Macomb Daily Building, Mt. Clemens, Michigan 48043. (12-11-24f)

**FOR SALE:** Barn boards and hand hewn barn beams. Call anytime (616) 782-3377. Dowagiac, MI. (12-11-14f)

**WANTED TO BUY:** Black walnuts for seed, butter churn, honey extractor. D. Light, Route No. 1, Box 25, Daffier, Michigan 49724, or call (906) 248-5404. (12-11-23f)

**AVOID THE MIDDLEMAN** and save. Farm post and rustic rail fencing. Ivan R. Mainar, Wholesale Cedar Post Yard. Route 3, Rapid River, Michigan, 49878. Phone (906) 474-9172. (4-11-25f)

**PECANS FOR CHRISTMAS,** gifts and home use. Carrolltrees Farm, Box 428-MFN, Carrollton, Georgia 30117. (10-31-14p)

**LOG CABIN** building instructions. 304 pages... illustrated! \$6.95 postpaid. Fireplace building instructions. 124 pages illustrated! \$5.95 postpaid. Satisfaction guaranteed. Glenn Smith Enterprises, Box 1513, Dept. F-81, Akron, Ohio 44309. (11-21-29p)

**LAND CLEARING** and Bulldozing - By the hour or by the job. Tom Tank, Eagle, Michigan 48822. Phone 517-626-6677. (5-11-18f)

**CUSTOM CUTTING & WRAPPING:** Choice Beef & Pork. Drummond's Meat Processing Co., 1 mile south of Apple Avenue, M-46, 1830 Slocum Road, Ravenna. Phone (616) 853-6200. (7-11-25f)

### CALIFORNIA DRIED FRUIT

**FARMER TO CUSTOMER GIFT PACKS** Box #1 6 lbs mixed - 1 lb each: cut apricots, pears, peaches, prunes, pitted & whole dried apricots. \$12.75. Box #2 3 lbs - 1 lb each: apricots, pears, peaches. \$7.75. Or write for complete price list. Postage paid, except HI & AK add \$2/3 lb. \$4/6 lb. B of A Visa, Mastercard accepted (name & #) G.I.N.M. DRY ROAD Rt. 1, Box 109-A, Wolfkill Rd., Winters, CA 95894

### REAL ESTATE

**FOR SALE:** 10 acres located near Adrian, 8 acres are wooded, mobile homes are okay, \$13,500.00 with \$1500 down. State-Wide Real Estate. (517) 265-7560. (12-11-21f)

**13.1 ACRE FARM,** Good 4 bedroom home, large 2 story basement, barn, Hillsdale County. Only \$1,000 per acre. Possible term! State Wide Real Estate, (517) 265-7560. (12-11-25f)

**63 ACRES FOR SALE:** All tiled, South Knight and Kinney Road, Munger, MI, Phone Albert Sommer, (517) 659-2555. (12-11-17f)

**FOR SALE:** 320 acre beef farm, all tillable, 2 large homes, 3 barns, good fences, \$128,000, 30 percent down. McDONALD REALTY, PICKFORD, MI 49774; Phone (906) 647-5211. (12-11-25f)

**PEACH FARM -** 35 acres in Watervliet Township. First class site, north slope. Write: Solid M. Spread, Hartford 49057, or phone Solid-M-Chateau (616) 424-3752. \$152,000.00 firm. (3-11-25f)

**KALKASKA 10 ACRES,** \$10,500. Well, Pump, Tank, Electric, Septic tank. South Boardman, 50 acres, \$24,500. Good Road. Owner, Esther Carpenter, Ozard, R.R. 1, Moran, Michigan 49760. (3-11-25f)

**FOR SALE:** Standish - 10 acres, nicely wooded, beautiful building site, 1/2 mile from M-61, near I-75 and state land. Must see - call Connie (517) 846-4862. (12-11-22f)

### HAY LISTING

Michigan Farm Bureau is now making available a Hay and Silage Listing Service. Buyers and sellers can list their needs and offerings in the classified section of the Michigan Farm News. The service is free to Farm Bureau members. If you have hay for sale or want to purchase hay, simply mail your request to: Hay and Silage Listing, Michigan Farm Bureau, 7373 W. Saginaw Hwy., Lansing, MI 48909. Your ad, 25 words or less, should include the amount and quality of hay or silage you want to buy or sell plus your name, address and phone number.

**HAY FOR SALE:** First and second cuttings. Alfalfa timothy mix and straight alfalfa. 25,000 bales. Lee Breggsbols, Freeland, Michigan. Phone (517) 695-5692. (11-31-21f)

**ALFALFA HAY FOR SALE:** By bale, 1500 bales first cutting, 1,000 second, no rain. Oren Hartnell, 800 W. Stevenson Lake Road, Farwell, Michigan 48622. Phone (517) 588-9342. (11-21-25f)

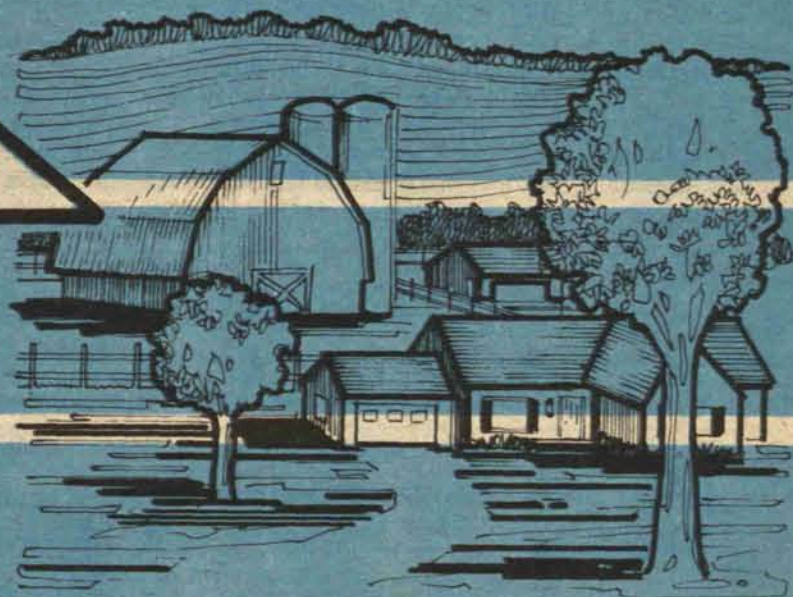
**FOR SALE:** 6,500 bales premium alfalfa hay. Also 250 round bales 4 ft. width premium alfalfa. Virgil Schooley, Route No. 2, Reed City, MI 49677. (616) 832-2859. (12-11-25f)

**HAY FOR SALE:** 3500 bales 1st cutting alfalfa, 3,000 Timothy, 2,000 mulch hay. Larry Feich, 6197 Lahring Rd., Linden, MI 48451 (313) 735-5493. (12-16-22f)



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