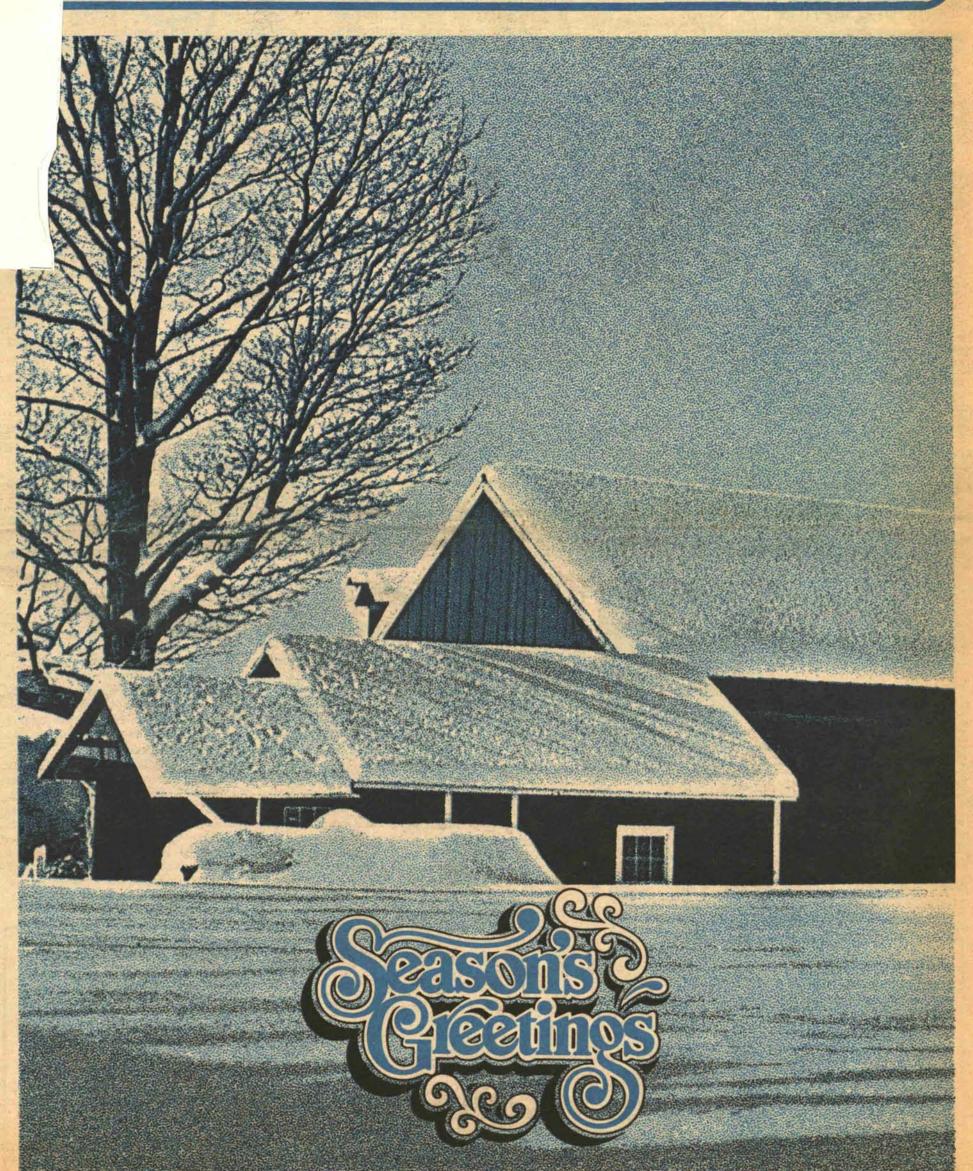
# - Farm News-

THE ACTION PUBLICATION OF THE MICHIGAN FARM BUREAU

VOL. 59, NO. 12, DECEMBER 1980



#### From the Desk of the President

## Versatile Farmhand for Hire

WANTED: Full-time hired hand to look after my best interests

JOB DESCRIPTION: Shall monitor pending legislation in Lansing and Washington, D.C., and alert me when there is need for action; maintain a close working relationship with lawmakers and regulatory agencies so I will not be strangled in bureaucratic red tape, and present testimony on my behalf at important hearings when I'm too busy farming to attend muself.

Shall keep me well-informed on issues I need to be knowledgeable about, share my side of the story with others so they will be understanding and supportive, and provide me with the know-how so I can do the same when I have the time and opportu-

Shall develop and maintain economic services of benefit to my farming operation and my family. Shall develop and maintain programs in which all members of my family and I can participate, that will provide us with opportunites for personal growth and leadership development.

SALARY: \$40.00 per year.

If that ad were to run on the classified page of your local newspaper, it's doubtful you would get any applicants - considering the salary and what you want the hired hand to perform for the figure. Yet, you get the kind of help for \$40 when you pay your Farm Bureau membership dues.

You get all that - and much, much more! In this issue of the Michigan Farm News, is a directory of services that includes the benefits you receive automatically with your Farm Bureau membership, plus opportunities for participation in programs and services that are available to members. Check it over to see what you are not currently using that would make your membership even more valuable to you than it is now. That's one thing to remember about Farm Bureau - the more you use it, the more valuable it becomes.

I'd like to call your special attention to the message by Oakland County dairy farmer L. C. Scramlin, on the first page of the directory, as he tells why Farm Bureau is his choice.

"It's a good feeling to know that Farm Bureau people are working for me and with me everyday," he says. He's right, and this young farmer is benefiting from his membership because he USES it.

There's another thing about Farm Bureau we should all keep talking about, especially those of you who will be involved in that vitally important task of membership acquisition - Farm Bureau can be anything, do anything, its members want it to be and do! That's what makes it so unique: that's what makes it the "first choice" of more farmers and rural people than any other organization.



In just a few days, you or others who will represent you, will be gathering for the Michigan Farm Bureau annual meeting in Kalamazoo. Farmer members who have been selected as voting delegates will be discussing and debating recommendations, which have come through our grassroots structure, on what our organization ought to do. The result - a small, but power-packed booklet called "1981 Michigan Farm Bureau Policies" - will provide a job description for that hired hand in the year ahead. It's this process that makes Farm Bureau, truly, agriculture's action organization!

Farm Bureau is our first choice for many reasons - service, leadership, opportunity. Share those reasons with others and give them the opportunity to make Farm Bureau their first choice.

Elton R. Smith

### Between You and Me

By Judy Kissane 1980 Michigan Farm Bureau **Outstanding Young** Farm Woman



Is it possible that it's time for the Michigan Farm Bureau annual meeting? It doesn't seem possible that a whole year has gone by since I was chosen Outstanding Young Farm Woman by Michigan Farm Bureau, but it has been a very exciting and busy time in my life for many reasons.

One of the highlights during the year was being invited to speak with farm women at Farm Bureau Women's rallies in the spring and fall. What an opportunity it was to see other county Farm Bureaus in action and to meet so many farm women around the state.

I gained lots of practical experience, too! Like what to do with a "dead" van when you're 140 miles from home. And what to do when you're so

shaken up and nervous that your speech notes become meaningless. I found out that I could surprise myself by throwing away my notes and give a presentation that was well ac-

One speaking invitation that brought me the most satisfaction was at the Lansing Lions Club breakfast meeting. What woman wouldn't enjoy an allmale audience - even if it is at 7:30 a.m.? I was amazed by their lack of agricultural knowledge and, conversely, they were amazed at my knowledge of agriculture. I felt good as I told the story of modern day farming to see that they were gaining a realization that farmers are every bit as professional as lawyers, bankers, doctors, etc.

Family happenings have

## Challenges and Opportunity Mark Outstanding Year

kept us busy this year, too. Our son, John, underwent four eve operations and has gained a little bit of vision. He is beginning to learn Braille now. Our oldest son, Kevin, learned that minibikes and chisel plows don't mix and had stitches in his shoulder to help him remember the lesson. Our new daughter, Maria, has had more than her share of medical tests and exams since she has been home. Of course, parents get sick too, so we ought to have enough experience to open the Kissane Health Clinic soon.

Bill is just amazing though. Through all of this he has kept his sense of humor. A couple of weeks ago when I was in the hospital, he sent this note to all the various teachers:

"Please disregard any insideout shirts, mismatched shoes or socks, mislaid homework, or misplaced kids. Mother is in the hospital and it's not easy for one person to get six kids ready for two buses by 7:30 a.m.

It's true there is never a dull moment around here, but like the TV commercial says, "You only go around once in life, so

live it for all it's worth."

I want to thank all the Farm Bureau families who have helped me this past year and have shown their concern for us. A special thank you goes to Ann Jousma, Upper Peninsula regional representative for MFB, who opened her home to us when we came back from Minneapolis with Maria. Ann and her family had the honor of being the first to meet our new daughter. They earned the honor! When you have ten people stay overnight, you know you've had a houseful!

I'd like to leave a final word

and thought with you.

"Challenge" is the word. It's quite a small word, but very powerful. I would like to challenge each and everyone of you to be the best person you can possibly be. Make every day count because when today becomes yesterday, it's over. You can never relive that day. So challenge yourself to get more involved in life starting to-

It's been a great year and a lot of fun! I hope to see some of you at the Farm Bureau annual meeting next week in Kalama-

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# Eaton Member Recognized for Energy Idea



**DOUGLAS INGLIS** 

Eaton County Farm Bureau member Douglas Inglis has been awarded a certificate and a check from the American Farm Bureau Federation for his idea of conserving energy on the farm.

Inglis, owner of a farm near

Charlotte specializing in corn, navy beans and wheat, submitted his idea earlier this year to the AFBF "Energy Idea Search." The national project was designed by AFBF to surface energy conservation and production ideas from farmers.

Inglis received the certificate for his idea of using microwaves to dry grain. He believes the technology currently popular in cooking can be adapted so grain can be dried in continuous flow rather than in bulk storage.

"There may be a possibility that a small, microwave drying device can be incorporated right on the combine," Inglis said. This way, a farmer could harvest the corn, have it shelled in the combine, dried by microwaves, and then dumped in the hopper to be transported to the farm or grain elevator for storage or sale."

Inglis emphasizes that the elimination of the middle step of the process, the grain dryer, could save the farmer energy and time. He believes his basic concept of microwave grain drying has sufficient merit to warrant funding by the federal or state government, a land

grant institution or a manufac-

"We're talking about an idea. The details as far as practical applications have yet to be proven," Inglis said.

In addition to receiving his certificate from AFBF, Inglis also received a check for \$25 for publication of his idea in AFBF's Farm Bureau News.

The Energy Idea Search culminated Nov. 18 and 19 at the Farm Bureau Energy Symposium in Des Plaines, Ill., with the presentation of the top ten ideas across the country.

# Ag Employers Get 'Last Chance' to Reply

Agricultural employers in Michigan will have a final opportunity to comment on the Michigan Department of Labor's proposed youth employment standards at a public hearing scheduled for Dec. 4 in Lansing.

The proposed Michigan standard would effect changes for training, supervision and employment of youth presently regulated by the federal Occupational Safety and Health Administration. Those federal standards governing the employment of youth in agriculture have been in effect since 1970.

According to Harold Scharp, manager of the Michigan Agricultural Services Association, the changes have been proposed by the Michigan Department of Labor without any evidence that a more stringent state standard is necessary.

"The labor department has not been able to point to any workers' compensation claims nor any kind of safety studies which point to a problem with the employment of Michigan youth for agricultural work," Scharp said.

At a series of five public hearings held this spring, over 100 persons presented testimony opposing the Michigan standard in favor of maintaining the federal OSHA standard. However, Scharp said that despite the comments and questions of agricultural employers, the department has made only minor concessions in the revised standards for training and operation of farm machinery or equipment.

Scharp urges all interested persons to attend the public hearing on Dec. 4 at the Olin Baker West Building, 3500 N. Logan, Lansing, Mich., or to submit written comment to the Michigan Department of Labor, Office of Hearings, P.O. Box 30015, Lansing, Mich., 48909, no later than Dec. 3, 1980.

#### Election '80

# 75 'Friends' are Victorious

Of the 81 candidates Michigan Farm Bureau's AgriPac endorsed and supported in the 1980 election as "Friends of Agriculture," 75 were elected, giving AgriPac a 92 percent success rate.

The 1980 election was the second time AgriPac had endorsed and supported candidates; in the 1978 election, 66 of 73 AgriPac-endorsed "Friends" were elected.

One of the races AgriPac concentrated on was for the Michigan State University Board of Trustees. With two vacancies to be filled, AgriPac supported two farmers: Tom Reed (R-DeWitt), assistant manager of the Michigan Live Stock Exchange, and Bill Byrum (D-Onondaga), an Ingham County farmer. Reed and Democrat Elizabeth Howe won seats on the board.

#### **Ballot Proposals**

Michigan voters defeated all seven statewide proposals on the Nov. 4 ballot, including three dealing with property tax relief. MFB strongly opposed the three proposals - Smith-Bullard (Proposal A), Legislative-Executive Coalition (Proposal C) and the Tisch Amendment (Proposal D).

Shiawassee County Drain Commissioner Robert Tisch, author of Proposal D, has filed suit in Ingham County Circuit Court claiming that Gov. Milliken improperly used state funds to influence a "no" vote on Proposal D. Tisch is also considering asking that a spe-

cial election on Proposal D alone be held within 90 days. (Editor's Note: As Farm News goes to press, the suit still remains undecided in Circuit Court.)

Farm Bureau also opposed Proposal B, to lower the drinking age, and supported Proposal E, for new prison construction.

#### 1982 Election

With the 1980 election over, AgriPac is now working on funding for the 1982 election. An AgriPac breakfast will be held on Thursday morning, Dec. 10 at the MFB annual meeting. The cost of the breakfast is \$15 per person, with proceeds to be used exclusively to help elect "Friends of Agriculture" in the 1982 election.

#### Election Results Please National Farm Leader

Widespread economic problems, headed by inflation and reckless government spending, were credited by the American Farm Bureau Federation with being a deciding factor in the 1980 election.

AFBF President Robert Delano said the election results "reflected voter reaction to years of Washington excesses, including excessive taxing and spending, excessive regulation and intervention in citizens' businesses and lives."

He said farmers and ranchers were "pleased by the widespread public support for what are long-time Farm Bureau goals, including control of inflation, opposition to regulatory 'overkill' and support of the market-price system.

"Obviously citizens everywhere joined farm people in concerns about our weakened national defense and the international view of the United States as a second-class nation."

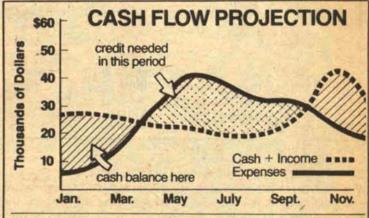
Delano sent a telegram of congratulations to Presidentelect Reagan, stating that "farmers and ranchers will work closely with you and your administration in solving our critical national problems."

Delano credited farmers and ranchers and "rural voters" with providing major election effort in shaping a national administration, a Congress and state legislatures more responsive to the needs of the people, including farmers and ranchers

#### Smith on Transition Team

MFB President Elton R. Smith and Michigan Milk Producers Association President Glenn Lake were named by President-elect Reagan to serve on a 19-member agriculture transition team to help formulate the new administration's farm policies.

Dr. Clayton Yeutter, president of the Chicago Mercantile Exchange (who will speak Dec. 10 at the Michigan Farm Bureau annual meeting) serves as chairman of the transition team.



# Cash Flow: the pulse of your farm



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

When you know your farm's cash flow you know when to expect a cash surplus. Or, when to take out a loan — or, just as important, how much to borrow so you won't have money loafing around.

Knowing your cash flow can help you be a better financial manager. It helps you take advantage of discounts. See us, and we'll help you start your cash-flow planning today.

**Production Credit Associations of Michigan** 

# Action-Packed Agenda Set for Annuals



State Sen. John C. Hertel, chairman of the Senate Environmental and Agricultural Committee, will speak to delegates on Thursday

A man who served as secretary of agriculture from 1971 to 1976 - and a man who may hold that job under the Reagan administration - head the list of keynote speakers at the Michigan Farm Bureau and affiliate company annual meetings, Dec. 9 through 12 at the Kalamazoo Convention Center.

The appearances of former Secretary of Agriculture Earl Butz and Dr. Clayton Yeutter, currently president of the Chicago Mercantile Exchange and considered a leading candidate for the top USDA position, are just part of an actionpacked four-day agenda.

#### TUESDAY

The annual meetings of Farmers Petroleum Cooperative, Inc. and Farm Bureau Services, Inc. will begin at 10 a.m. Following a 1 p.m. complimentary luncheon, Dr. Earl Butz will speak on "Food The Language of Peace."

During the County Presidents and Campaign Managers Banquet at 6 p.m., presentations of 1980 membership awards and presidents' trophies will be made. To get geared up for the 1981 membership campaign, presidents and campaign managers will hear from motivational speaker Art Fettig on "Growth: Bringing Out the Greatness in You.

Who will be among the galaxy of stars for 1980? That question will be answered during the County Farm Bureau Awards program scheduled for 8:30 p.m. County presidents will collect No. 1's for their award-winning programs and receive stars and a personal memento from a surprise quest. The Challengers will provide entertainment.

#### WEDNESDAY

The MFB Women's annual meeting, which begins at 9:30 a.m., will feature an address, "Moving on in Century III," by Kenneth Cheatham, director of local government affairs for the American Farm Bureau Federation. Recognition of county Women's Committees for special achievements is also on the agenda.

The Commodity Sessions will begin at 9:30 a.m. Dr. Clayton Yeutter will discuss "Marketing Challenges and Opportunities in the 1980s" and Dr. John Brake, Michi-State University agricultural economist, will speak on "Farm Financial Management in the 1980s."

Wednesday is Young Farmer day with activities beginning at 9 a.m. Discussion Meet semi-finals, Outstanding Young Farm Woman judging and the Distinguished Young Farmer judging will take place at the Sheraton Inn. Discussion Meet finals are scheduled for 1:30 p.m. at the Convention Center. A Young Farmer reception, where contest winners will be announced, will be held at 4:30 p.m., also at the

MACMA's annual meeting will be called to order at 10 a.m. with Dr. A. William Jas-American Agricultural Marketing Association, on the morning agenda, speaking on "Meeting Marketing Challenges." Following a luncheon for MACMA members and guests,

a marketing conference will focus on a topic of concern to many producers - "slow pay no pay" problems.

A panel of three speakers will address the topic of "Assuring Payment for What We Mar-" The three speakers are Calvin Watkins, Washington, D.C., on the Packers and Stockyards Act; Jack Morris, Chicago, Ill., on the Perishable Agricultural Commodities Act, and Lansing attorney Philip Carter on the various state and federal laws which have provisions applicable to buyers failing to pay producers promptly.

A Safemark meeting is scheduled from 9:30 to 11:30 a.m. Jim Wesing of Kondex Corp. will speak on the "Sickle Section Program." Mike Ivey, Wiese Corp., will talk on "Farm Tillage Tools Manufacturing Techniques," and W. T. Purcell, American Farm Bureau Service Co., will discuss "Tire Quality Assurance."

A "Kick-Off" luncheon at noon will be followed by President Elton R. Smith's address and the official opening of the Michigan Farm Bureau annual meeting. Delegates will begin their consideration of resolutions that afternoon.

Leave your jeans and cowboy boots at home this year and bring your dress-up duds instead. The Jamboree has been replaced with a Holiday Ball which begins at 9 p.m. with music by UNIVERSE.

#### THURSDAY

This day begins with a 7:30 a.m. AgriPac Breakfast featuring former POW Charlie Plumb, who spent six years enduring brutality and humiliation at the hands of his captors. Cost of the breakfast is \$15 per person with proceeds going to help elect "Friends of Agriculture" in the 1982 election.

Delegates will return to the task of considering resolutions at 8:30 a.m. They will recess for caucuses to nominate Michigan Farm Bureau directors at 4 p.m.

The Annual Banquet begins at 6:30 p.m. and will feature presentation of MFB's "Distinguished Service to Agriculture" award.

#### FRIDAY

Consideration of resolutions will begin at 8:30 a.m. and continue until the package is completed. Also on the agenda will be the election of district directors, two directors-atlarge, Young Farmer and Women's representatives and nomination of president.

#### **EVERY DAY**

The popular Koffee Klatcheteria, sponsored annually by Farm Bureau Insurance Group, will open Tuesday afternoon and be open from 8 a.m. to 4 p.m Wednesday. Thursday and Friday. The service provides delegates with free refreshments (coffee, milk, donuts and cider) and free statewide telephone service.





FREE CARRY CASE

while supply lasts, when you purchase any of these for a Christmas gift:

•VI SUPER 2 • SUPER 2 • 150 • SUPER EZ Offer good until Dec. 31, 1980.

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Some items may not be stocked at all participating dealers, but are available and may be ordered )

# FBS-FPC to Elect Directors at Annual Meetings

The Farmers Petroleum Cooperative, Inc. Nominating Committee will report the following nominees for the board of directors at the co-op's annual meeting Dec. 10 at Kalamazoo Center: William Brewer, Clare County, incumbent; Garnet Hoard, Gratiot County; Wesley Prillwitz, Berrien County, incumbent; and Keith Sackett, Montcalm County.

Members of the Nominating Committee are Ed Wicke, chairman, Saginaw County; Steve Carlson, Kent County; Jay Hoffman, Calhoun County; Larry Sensabaugh, Gratiot County; and Victor Weiss, Saginaw County.

The Farm Bureau Services, Inc. Nominating Committee will report the following nominees for the board of directors Dec. 9 at the FBS annual meeting at Kalamazoo Center: Earl Anspaugh, Lapeer County; Loren Black, Grand Traverse County, incumbent; James Clarke, Eaton County; Frank Crandall, Calhoun County, incumbent; Victor Engelhardt, Huron County; and Bruce Leipprandt, Huron County, incumbent.

Members of the Nominating Committee are Joe O'Henley,

## Farm Bureau Families Send TV Message

This month television stations throughout Michigan are being asked to air a 30-second holiday message from the "farm families who bring you a meal in a mitten every day."

Focusing on the diversity and dependability of Michigan's agricultural industry, the public service announcement features scenes of school children coloring a commodity map of Michigan, family meal preparation and a family enjoying a traditional holiday dinner of all-Michigan products.

The announcement was produced by the Michigan Farm Bureau Information and Public Relations Division and was made available to Michigan TV stations in mid-November.

In addition, the Michigan Department of Education is offering copies of the commodity map seen in the announcement to Michigan schools. Other agricultural information materials and resource persons will be made available to teachers interested in adding an instruction unit on Michigan agriculture.

chairman, Lapeer County; Albert Bach, Huron County; Joel Chapin, Mecosta County; Wayne Haverdink, Ottawa County; and Richard Schutte, Missaukee County.

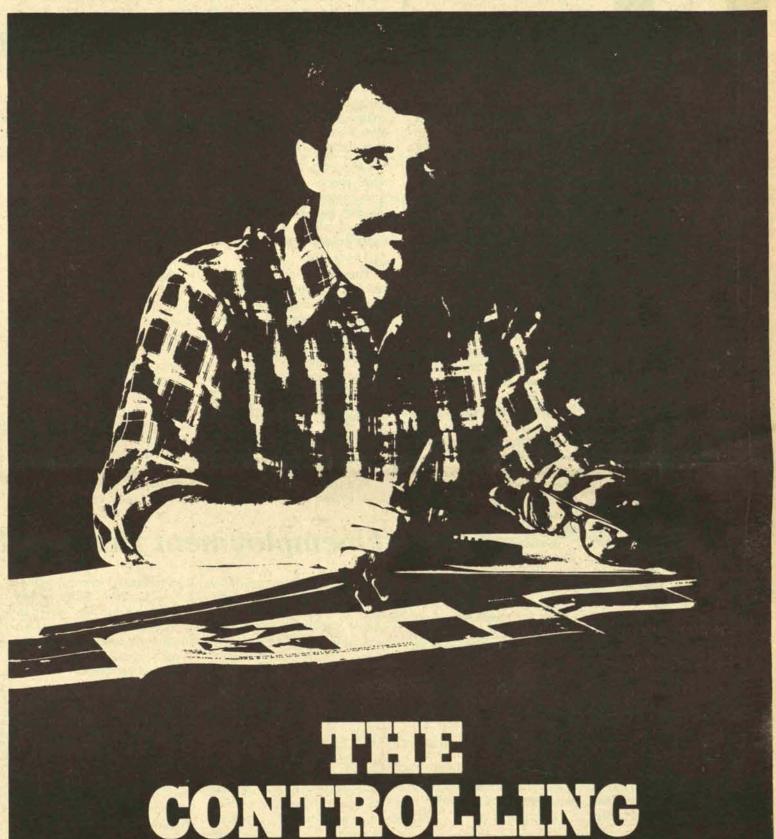
"In addition to the nomi-

nees, there will be the opportunity for nominations to come from the floor," said Elton R. Smith, FBS and FPC president.

Registration for the two coop meetings is scheduled at 9 a.m. with the FPC business session opening at 10 a.m. The FBS business session is slated to start at 11:30 a.m., followed by lunch at 1 p.m.

Dr. Earl Butz, a forthright advocate of farmers interest and

compelling speaker who served from 1971 'to 1976 as U.S. secretary of agriculture, will be the featured guest speaker at the joint luncheon. His subject will be "Food: The Language of Peace"



You work hard to make your business go.
And its strength lies in your control...not in others who haven't the knowledge or insight.
And therein lies the strength of cooperatives...the controlling factor is you. As a member

of Farm Bureau Services you rely on yourself and other farmers. You work and grow together.

The single-minded goal of Farm Bureau Services is making you, the farmer, more profitable in your production and marketing efforts. The co-op becomes stronger with your increased participation. And, you personally gain more. Your cooperative is always there, delivering high quality products at competitive prices.

Farm Bureau Services is dedicated to farmers, because you are the cooperative.

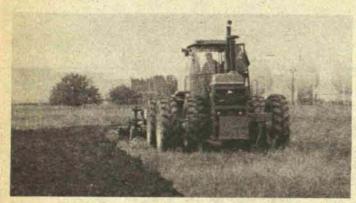
Cooperatives make you the controlling factor . . . giving you more strength and power to run your own business.



# CAPITOL REPORT

By Robert E. Smith

## Michigan AgriFuels Breaks Ground for New Facility



Officials of Michigan Agri-Fuels, Inc. spurned the usual shovel and instead used a tractor and plow for the groundbreaking ceremonies of their facilities at Alma on Oct. 23.

The alcohol plant, which is expected to use 3 million bushels of corn a year and produce 8 million gallons of alcohol a year, is scheduled for completion in June 1981.

Michigan Agri-Fuels, Inc. was formed in December 1979 by 19 Alma area farmers. According to Harold Lietzke, president, the total cost of the project will be \$9.3 million and will be funded with an \$8 million loan through the National Bank of Detroit, backed by loan guarantees from the Economic Development Ad-

ministration and the Farmers Home Administration. Farmers involved in the project are contributing nearly \$1.4 million.

Corn used in the operation will come from a radius of about 20 to 25 miles around Alma, Lietzke said. The alcohol will be for sale to independent jobbers and also to a Total refinery.

"We're a group of farmers who got together and decided we wanted to do something about the energy situation," explained Lietzke.

"Gasohol is a partial answer. It's something that can be done now. We'll certainly have to rely on synfuels and all types of energy conservation. The solar energy from what we can grow on our farmland is immense. We have to use that potential."

# Burie Appointed to U.P. Fair Board of Managers

Robert Burie, a beef farmer from Wallace, has been appointed to the Upper Peninsula State Fair Board of Managers.

Burie, a member of the Menominee County Farm Bureau, is also a county commis-

If his appointment is confirmed by the Senate, he will serve until Sept. 30, 1985.

Watch for the
Member-to-Member
Winter Sale
information in
the January issue of
Michigan Farm News

## Michigan Legislature Returns

The Michigan Legislature returned Nov. 12 after the election to what is sometimes labeled a "lame duck" session. In fact, the legislators face a badly crippled state budget due to a nearly disastrous financial situation. Tax revenues continue to fall and costs continue to spiral.

Under the constitution, the Legislature has only two mandated functions. One is to "convene," the other is "pass a budget." The Legislature convened in 1980 but failed to pass a budget for the fiscal year that started Oct. 1.

Failure to pass a budget created special problems. Michigan lost its credit rating for borrowing and each year hundreds of millions of dollars must be borrowed in order to maintain cash flow.

The state is operating on a 90-day "continuation budget." Authority was given to the Department of Management and Budget to determine spending cuts. Gov. Milliken outlined these spending reductions in a recent radio and television broadcast. The announced cuts amount to more than \$1.1 billion. Budget reductions for the current year were over \$158 million and for 1981 will be over \$943 million.

The Department of Agriculture budget cuts are severe. The original total budget, including federal funds, was \$38.47 million. There have been six reductions to date, totaling over \$8.64 million.

Every program is seriously affected, including agricultural research grants, gasohol research, international trade, plant disease control, gypsy moth control, grain dealers act enforcement, Benton Harbor Fruit Market, county fair premiums (over \$1 million), county fair building and track improvements, U.P. state fair, animal health, toxic substances, meat inspection, agricultural promotion, laboratories, executive office, racing programs, fruit and vegetable inspection, marketing and bargaining, etc. Many MDA employees have taken voluntary pay cuts to help during the

Similar cuts and reductions are taking place at MSU in the Agricultural Experiment Station and the Cooperative Extension Service. The budget cuts will mean delaying programs, eliminating funds for maintenance and improvement of outstate experiment stations and not filling vacant positions, as well as cuts in some of the research programs.

This is also true of the Extension Service. Vacant positions will not be filled and other reductions will be made. Many

top-notch research people are leaving Michigan because the state cannot match the opportunites they have elsewhere, not only from the standpoint of salary, but more importantly, because there has not been an ongoing commitment to agricultural research.

Every other department of state government is also facing severe cuts. For example, the Department of State has been cut \$6 million. This means that 45 Secretary of State offices will be closed. State aid to schools will be cut another \$65 million, bringing the total cut for the year to \$223 million. This will have a major effect on local school districts. Other education cuts add up to \$95 million for colleges and universities and \$23 million for community colleges. The State Police Budget will be cut \$4 million in addition to the 80 officers that were laid off.

Meanwhile, the welfare load continues to rise. From January 1979 to October 1980, caseloads rose from 198,488 to 239,455 and general assistance cases increased from 41,739 to 96,734. Welfare costs are matched by federal funds and also subject to federal rules and regulations. However, the governor has recommended cutting general assistance by 10 percent, which amounts to \$23 million.

## **Unemployment Benefits Boosted**

When H.B. 5606 passed the Michigan House just before the summer recess, it was a fairly simple bill that would temporarily expand the Unemployment Compensation Appeal Board from five to seven members. The purpose was to speed up processing of unemployment compensation claims

When it reached the Senate, Sen. Plawecki, chairman of the Labor Committee, changed the bill considerably and rewrote the benefit formula to provide an unprecedented 70 percent increase in the maximum benefits. The bill was passed by 22 votes just prior to the fall recess.

The new formula benefits are based on 80 percent of an individual's "after tax weekly wage," however, the individual's weekly benefit rate cannot exceed 70 percent of the state average weekly wage. Now the maximum weekly benefit is \$136. Under the amendment, the maximum weekly benefit would rise to \$213. The new maximum would also escalate as the state average weekly wage increases.

It is estimated that this amendment will cost employ-

ers, including farmers, somewhere between \$600 million and \$1 billion. Sen. Welborn succeeded in amending the bill to curb "voluntary quits," a serious abuse of unemployment compensation.

Even under the present unemployment benefit structure, Michigan employers, including farmers, will have accumulated nearly \$1 billion of debt by Jan. 1, 1981 that must be repaid to the federal government within three years. This is because the Michigan unemployment compensation fund is broke and the state is relying on federal loans to pay claims.

The real effects of the bill, which is now in conference, would mean that benefits for many single workers will be more than doubled. For those workers who earn \$100 a week or less, the formula would mean returning to work could actually cost them money.

If enacted, H.B. 5606 would mean that the reward for returning to work would be far less than a dollar an hour. For example, after taxes an individual working for a \$300 gross weekly wage has a \$218.25 spendable income. Under the new proposal, that unemployed worker would receive \$174.60 weekly in nontaxable benefits, which is only \$43.65 less than the individual's working wage. It is estimated that work related expenses amount to \$17 per week. This, deducted from \$43.65, results in only a \$26.65 per week incentive to try and find other work. This is less than \$.66 per hour as an incentive to work.

If this bill becomes law, it will also mean tremendous increases in governmental costs (state, county, cities, schools, townships, etc.). We have already seen many government employees laid off due to the budget crunch. In order to pay for such huge increases in unemployment benefits, local governments may have to lay off even more people – a vicious circle. The only other alternative is to raise taxes – another vicious circle.

Michigan's present unemployment costs are among the highest in the nation. The new increases under H.B. 5606 would put an additional, severe burden on employers in Michigan and would worsen the already depressed Michigan business climate.

## Michigan Farm Bureau and Affiliated Companies 1980-81

# Directory of Services



- ☆ Service
- **☆** Leadership
- ☆ Opportunity

Farm? Bureau

Agriculture's Action Organization

\*\*\*\*\*\*\*\*\*\*

## Your First Choice For Service

- -For Your Farming Operation
- -For Your Family

## Your First Choice for Leadership

- -In The Legislative Areana
- -In The Public Opinion Arena
- -Leadership Development For Members

## Your First Choice For Opportunity

- -For Increased Farm Income
- -To Make YOUR Voice Heard
- -For Tomorrow's Leaders

# Farm Bureau is My Choice



L. C. Scramlin and son

"It takes more than one man's hard work to keep a farm operating successfully; that's why I'm a Farm Bureau member...."

It takes more than one man's hard work to keep a farm operating successfully. Today's farmer must call upon all available financial and personal resources to continue to build a strong future for himself and his family. There's more need than ever for me to stay up-to-date on financial conditions, market fluctuations, research activities and legislation that affects my industry.

That's why I'm a Farm Bureau member. Because Farm Bureau is always there - giving me the information and services I need so I can give my farm the full attention it requires.

Farmers are not simply members of Farm Bureau; they continue, as they have since 1919, to be the backbone of its leadership at the county, state and national levels. It is farmers who sit on the board of directors of Michigan Farm Bureau and its 12 affiliate companies; farmers who determine organizational policies at county annual meetings, at the state annual meeting, and at the American

Farm Bureau Federation national convention - and it's farmers who put their developed policies into action through Farm Bureau programs.

I grew up around farming and Farm Bureau people and I guess it's so closely tied to my everyday life that I can't imagine not being a Farm Bureau member. It's a good feeling to know that Farm Bureau people are working for me and with me everyday. They provide me with services, information and support that I need for my farming operation and they also provide opportunities for my own personal growth and leadership development.

We're finding our place in agriculture's future because we plan to stay in farming. I believe that Farm Bureau has a place in that future and, as a young farm family, we rely on the TOTAL Farm Bureau organization to help us grow with agriculture.

L. C. Scramlin
Oakland County Dairy Farmer

# SERVICE For Your Farming Operation

Farm Records: The Farm Bureau Record-keeping program provides farm operators with a complete, easy to use and inexpensive system of computerized farm records. The basic program includes monthly transaction reports, complete annual tax information reports, depreciation schedules, cash flow and budgeting reports. Other options can be added which will provide credit summaries, household income and expense reports, enterprise analysis and more advanced record-keeping services.

Research and Commodity Information: The Commodity Activities and Research Department staff is available to help members obtain market information, develop marketing programs requested by members, and analyze regulatory and legislative issues affecting commodities. Newsletters to Commodity Committees keep members informed on current issues and need for action.

Market Information: Michigan Elevator Exchange (MEE), Farm Bureau's grain and bean marketing arm, provides a 24-hour HOTLINE giving members access to important, current market conditions and changes. The HOTLINE number is 517-321-4411.

Group Purchasing: MFB Group Purchasing, Inc. (Safemark) provides members the opportunity to save substantial sums of money on purchases of top quality tires and batteries for cars, trucks and farm equipment. The low-overhead, no-frills, member only group purchasing program also offers members twice-a-year group purchasing savings on steel products, including plow shares, shins, land-sides, moldboards, disc blades, anhydrous knives, chisel spikes, cultivator shovels and sweeps. There are 46 Safemark dealers located in 36 counties.

Supplies and Services: Through a dealer network made up of mostly farmer-owned cooperatives, Farm Bureau Services offers a complete line of animal foods, fertilizers, agricultural chemicals and seeds. A full line of pole type building services is also available through several selected building centers. Other farm supplies offered by FBS include livestock equipment, paint and twine. There are 40 FBS branches located in 27 counties throughout the state.

Sixteen Farmers Petroleum Cooperative outlets located in 14 counties offer Farm Bureau members a complete line of top quality liquid fuels, including Custom Power Balance Diesel Fuel. Twelve locations also sell Agrihol, the fuel derived from such farm products as corn and potatoes. In many areas, "Farm and Field" tire service is available as well as burner service, front end alignment and tire balancing.

Ag Labor Services: The Michigan Agricultural Services Association (MASA) offers labor consulting services including a newsletter which provides timely in-depth explanations of state and federal laws, rules and regulations that affect agriculture. MASA also offers consultant services concerning employer-employee relationships.

The Legal Services Program, administered by MASA, provides members with access to legal advice and representation on agricultural issues, such as labor laws, rules and regulations, taxation, environmental concerns, farm chemical usage, overtime and other wage regulations. MASA also has a reference library on agricultural law to assist members. The Legal Services Program allows members to pre-pay for attorney services.

MASA's Legal Defense Fund assists member involved in agricultural litigation. A defense fund member has the opportunity to request financial assistance from the fund to help offset related legal expenses.

Farmowners Insurance: Farm Bureau Mutual, the company that pioneered the first Farmowners

policy in the nation in 1960, provides complete Farmowners coverage for your entire farming operation. Farm Bureau membership is required for all new Farmowners policyholders. Farm Bureau Mutual recently improved its Farmowners coverages in seven ways at no additional premium cost to new or existing policyholders. Farm Bureau Mutual is the largest insurer of farms and farm property in Michigan.

Ag Work Comp Insurance: Agricultural workers' compensation insurance from Farm Bureau Mutual provides work comp coverages at rates much lower than most competitors, resulting in cost savings for both large and small business employers of agricultural workers. Farm Bureau membership is required for all new ag work comp policyholders. Farm Bureau Mutual has also reduced by 40 percent the minimum premium cost for ag work comp insurance, which makes mandatory work comp

## Farm Bureau Glossary

Michigan Farm Bureau (MFB) is people – people who have joined together to solve problems and promote their well-being through education, economic opportunities and leadership development. Today, over 68,000 families in Michigan belong to the Michigan Farm Bureau. They join their organization, voluntarily, at the county level. When they join their county Farm Bureau, they also become members of the Michigan Farm Bureau and the American Farm Bureau Federation.

Farm Bureau Services, Inc. (FBS), organized in 1929, is a federated cooperative organization supplying services and supplies to farmers throughout the state. The Michigan Elevator Exchange, the state's largest grain handler, is a division of Farm Bureau Services.

Farmers Petroleum Cooperative, Inc. (FPC) was formed to assure a source of quality petroleum supplies to serve the needs of patrons. FPC carries gasoline, diesel and heating fuels and other related petroleum supply needs.

Farm Bureau Insurance Group (FBIG) has been in business since 1949. FBIG has grown to provide insurance coverage for just about everything you need. Responding to the needs and wants of farmers, FBIG and its companion companies provide life and casualty insurance to both rural and urban policyholders.

Michigan Agricultural Services Association (MASA) has served as counsel for agricultural employers since 1966. This counsel is by means of labor information meetings, labor consulting services, labor legislation representation, labor information newsletters, a Legal Services Program and Legal Defense Fund.

Michigan Agricultural Cooperative Marketing Association, Inc. (MACMA), with its 13 divisions, assists farmers in marketing commodities they produce. It is a voluntary membership organization operating under the Capper-Volstead Act and Michigan law as a bargaining and marketing cooperative.

Michigan Farm Bureau Group Purchasing, Inc. (SAFEMARK), the newest member of the Farm Bureau family, 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 county Farm Bureaus.

coverage a lot less costly to farmers who hire only a little outside help during the year and have small annual payrolls.

Safety Group: This is a work comp plan open to Farm Bureau members who employ agricultural workers. If the Safety Group experiences a relatively safe year with low work comp losses, dividends are paid to the participating Farm Bureau members. Dividends are based on the overall experience of the group and may range from 5 percent to 45 percent of the policyholder's premium. Since 1972, over \$931,000 in dividends has been returned to members. In 1980 alone, over \$131,000 in dividends was paid to more than 2,300 members participating in the Safety Group.

Hay Listing Service: Available in some counties, in cooperation with the Extension Service, this listing helps both buyers and sellers.

Power Transmission Products: Through Mackay Industrial Sales Co. members can receive substantial discounts on power transmission products, conveyor components, electric motors, hydraulic components, gears, chains, belts, sprockets and more. Free technical assistance is available at five locations in Michigan.

Retail Farm Markets: Farmers who sell direct to consumers at their farms can benefit through membership in MACMA's Certified Farm Markets Division. Farm Market consultation, certification and promotional activities are offered. Products and packaging materials can also be purchased.

## For Your Family

Health Care Protection: Michigan Farm Bureau offers members one of the finest group health care programs available in Michigan. Farm Bureau's Blue Cross-Blue Shield group protection assures your family of these needed health care benefits: local BC/BS group service through your county Farm Bureau secretary; protection for eligible, single dependents up to age 25; immediate coverage for newborns; and health care protection that will never be cancelled because of age or health conditions.

Four health care plan options are offered to members. Comprehensive MVF-1 - This plan provides up to \$1,000,000 worth of protection covering almost every medical service or medical condition. Econo-Plan Comprehensive - A low-cost copayment protection for health care services and hospitalization. Comprehensive Complementary - Health care supplement for those eligible for Medicare to assure coverage of medical expenses not covered by Medicare. Econo-Plan Complementary - A low cost, co-payment protection for those eligible for Medicare which provides supplementary coverage for many medical services not covered by Medicare.

Eye Care Plan: NuVision Optical group eye care plan entitles members to special discounts. The plan offers complete optical service at a savings of 20 percent on glasses, lenses and frames, and also substantial reduction on contact lenses.

Guaranteed Auto Insurance: Extended through 1981, this program guarantees that members insured with a Farm Bureau Mutual auto policy will not have their auto insurance cancelled, no matter how their driving records may change.

Member Life Insurance: For just \$25 a year, this member-only life insurance plan protects your entire family. Benefits are often increased for each policy year at no additional cost. Nearly 7,000 Farm Bureau families are currently protected through this program.

(More Service For Your Family on Page 4a-5a)

# Michigan Farm Radio Network

Hi Friends,

this is Michigan Farm Radio Network, Bob Driscoll speaking, with an invitation to listen every day to our station nearest you. Also, I hope you'll stop to visit awhile when you see me or Roy at one of the many events, shows, and field days

we cover with our microphones during the year.

All of us at the Network want to thank you, to begin with, for the support you gave us in the research study made by Farm Bureau earlier this year, of Farm Bureau members. You ranked Michigan Farm Radio Network, and Farm Magazines, as the two most important ways you get information about Farm Bureau, outside Farm Bureau's own direct information sources for members. This was far above Other Radio, Television, and Daily or Weekly Newspapers. We appreciate it, sincerely.

We do research, too, in order to find out how to serve you better. Our whole approach to broadcasting is based on the results of this research. The main things we find, year after year, can be summarized in a few

sentences.

Farmers want news and market reports on what THEY produce,

at times THEY can listen,

presented by farm professionals who know the state, and know what they're talking about, and have a broadcasting style farmers like to listen to.

To give you programming about what you produce, wherever you are in the state, we have to offer different reports on different stations. The navy-bean reports, for example, go on the stations in areas that produce a lot of navy beans. That group of stations is a Navy Bean Network within our Network.

In the same way, we have Grain, Livestock, and Fruit Market Networks, a Potato Market Network, and networks for Sugar Beets, Dairy, Eggs & Poultry — all the basic commodities produced in Michigan.

And we do our best to offer this programming enough times, and the right times, so that it is available WHEN you want it during the day.

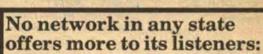
Finally, we're committed personally and professionally to keeping up with your needs for information and presenting that information meaningfully, in a style you can listen to.

You can help us with our continuing research by sending us your comments and suggestions on how we can serve you better.

So long, till the next time you tune us in.

Bob Driscoll Roy

Bob Driscoll and Roy Olson MICHIGAN FARM RADIO NETWORK 233 Hurd St., Milan MI 48160 (313) 439-1610



- Chicago Board of Trade and cash grain market analysis seven times a day
- Eleven major markets analysis three times a day
- Chicago Mercantile Exchange analysis seven times a day
- Michigan cash and private treaty livestock sales three times a day
- Regional and state livestock market analysis five times a day
- Daily fruit reports, egg & poultry reports, navy bean reports, potato reports, both state and national
- Seasonal sugar beet reports and insect reports
- Daily ag weather advisories

# Listen for us every morning and every noon, plus additional broadcasts throughout the day

WABJ WTVB WHMI-FM Adrian Coldwater Howell WHAK Rogers City WALM Albion WNWN-FM Coldwater WION Ionia WSGW Saginaw WATZ WDOW WTHM Alpena Dowagiac Lapeer WMLM St. Louis WPAG Ann Arbor WSHN Fremont WKLA Ludington WMIC Sandusky WLEW **Bad Axe** WJEB Gladwin WVMO-FM WJOR South Haven Monroe WCEN WHFB Benton Harbor WPLB Greenville Mt. Pleasant WSTR Sturgis WHFB-FM Benton Harbor WBCH WAOP Hastings Otsego WLKM Three Rivers WOAP WWAM Cadillac WCSR Hillsdale Owosso WTCM-FM Traverse City Cadillac WHLS WKJF-FM WHTC Holland Port Huron WBMB West Branch WKYO WHMI WJPW Rockford WBMI-FM West Branch WGWY Charlotte

## Farma **Bureau**

# Service...Leadership...Opportu

#### **ALCONA COUNTY**

County Farm Bureau Office Barton City, 517-736-8337

Karsen Oil Co. (FPC), Lincoln, 517-736-8385

Alpena Area FBIG Service Office, Alpena, 517-356-4581

#### **ALLEGAN COUNTY**

County Farm Bureau Office, Allegan, 616-673-6651



Superior quality products can be ordered through participating county Farm Bureau offices. A tentative sale schedule is listed below for your convenience:

#### Member-to-Member Program

TENTATIVE

SALE SCHEDULE 1980-81

**DECEMBER 1980 Christmas Citrus Sale** ITEMS OFFERED: Michigan apple cider concentrate, ham, hickory sticks, Florida Navel oranges, tangelos, grapefruit, orange and grapefruit juice concentrates, skinless peanuts, pecans, Wisconsin cheese, popcorn

ORDER DEADLINE: November 17, 1980

DELIVERY DATE: Week of December 1

JANUARY 1981 Winter Sale ITEMS OFFERED: Michigan frozen fruits, vegetables, pie filling, apple cider concentrate Florida Temple oranges, grapefruit, orange and grapefruit concentrates

ORDER DEADLINE: January 16, 1981

DELIVERY DATE: Week of February 2 Allegan Farmers Co-op (FBS), Allegan, 616-673-2175

Holland Co-op Co. (FBS), Holland, 616-396-6526

Salem Co-op Co. (FPC). Dorr, 616-681-9570

Hamilton Farm Bureau Co-op, (FBS-FPC), Hamilton, 616-751-5171

Moline Co-op Milling Co., (FBS-FPC), Moline, 616-877-4691

Unico Service (FPC) Allegan, 616-673-3531

Allegan Farm Bureau Insurance, Allegan, 616-673-6651

Burniss Equipment Co., Inc., Dorr, 616-896-9190

#### ALPENA COUNTY

ounty Farm Bureau Office, Herron, 517-727-3047

Thunder Bay Farmers Co-op (FPC). Lachine, 517-379-2383

Wolf Creek Farm Bureau (FBS), Herron, 517-727-2391

Alpena Area FBIG Service Office, Alpena, 517-356-4581

#### ANTRIM COUNTY

County Farm Bureau Office. Central Lake, 616-544-6518

\*Ellsworth Farmers Exchange (FBS-FPC), Ellsworth

T. J.'s Gasoline (Safemark), Elk Rapids, 616-264-9712

Ivan Parsons (Safemark) Central Lake, 616-544-6827

Cadillac Area FBIG Service Office. Cadillac, 616-775-0126

#### ARENAC COUNTY

County Farm Bureau Office, Sterling, 517-654-3270

William Brown Agent Office (FBIG), Tawas City, 517-362-5452

#### BARRY COUNTY

County Farm Bureau Office, Hastings, 616-945-3443

Barry Farm Bureau Insurance, Hastings, 616-945-3443

Longmeadow Equipment & Repair, Hickory Corners, 616-671-4199

#### **BAY COUNTY**

County Farm Bureau Office, Bay City, 517-684-2772

FBS - Bay City, 517-893-3577

FBS - Pinconning, 517-879-3411

FPC - Linwood 517-697-5761

Bay Farm Bureau Insurance, Bay City, 517-684-2772

#### BENZIE COUNTY

County Farm Bureau Office, Mesick, 616-269-3085

Benzie Safemark Frankfort, 616-352-9741

Northwest Michigan Farm Bureau (FBIG). Traverse City, 616-947-9452

#### BERRIEN COUNTY

County Farm Bureau Office Berrien Springs, 616-473-4791

\*Berrien Co. FB Oil (FPC). Eau Claire, 616-461-3531

Buchanan Co-op, Inc. (FBS), Buchanan, 616-695-6823

Berrien Farm Bureau Insurance Berrien Springs, 616-473-4791

#### **BRANCH COUNTY**

County Farm Bureau Office Coldwater, 517-279-8091

FBS - Coldwater, 517-279-8491

FBS - Union City, 517-741-8921

Branch County Grain Co. (FBS), Coldwater, 517-278-4561

\*Branch County FB Oil (FPC), Coldwater, 517-278-2323

Branch Farm Bureau Insurance, Coldwater, 517-278-5106

#### **CALHOUN COUNTY**

County Farm Bureau Office. Marshall, 616-781-2849

Battle Creek FB Association (FBS) Battle Creek, 616-962-4025

Marshall FB Oil (FPC) Marshall, 616-781-8221

Dave Perrine Implement (Safemark) Marshall, 616-781-7971

Calhoun Farm Bureau Insurance, Marshall, 616-781-2849

#### CASS COUNTY

County Farm Bureau Office, Cassopolis, 616-445-3849

FBS - Marcellus, 616-646-5115

FPC - Cassopolis, 616-445-2311

Cass Farm Bureau Insurance. Cassopolis, 616-445-3849

#### CHARLEVOIX COUNTY

County Farm Bureau Office, Charlevoix, 616-547-6662

Charles Elzinga Agent Office (FBIG) Charlevoix, 616-547-9936

#### **CHEBOYGAN COUNTY**

County Farm Bureau Office Cheboygan, 616-627-9220

Ormsbee Implement Co. (Safemark), Afton, 616-238-9928

Stan Stempky Agent Office (FBIG). Cheboygan, 616-627-9061

#### **CHIPPEWA COUNTY**

County Farm Bureau Office, Pickford, 906-647-8885

Chippewa County Co-op Co. (FBS), Sault Ste. Marie, 906-632-3751

Rike Equipment Co. (Safemark). Dafter, 906-635-1241

Escanaba Area FBIG Service Office. Escanaba, 906-786-4757

#### CLARE COUNTY

County Farm Bureau Office. Beaverton, 517-435-9353

Isabella Farm Bureau Insurance, Mt. Pleasant, 517-772-0996

#### CLINTON COUNTY

County Farm Bureau Office, St. Johns, 517-224-3255

\*FPC - St. Johns, 517-224-7900

Fowler Gas & Oil Co. (Safemark), Fowler, 517-593-2155

Hub Tire Center (Safemark), St. Johns, 517-224-3218

Clinton Farm Bureau Insurance, St. Johns. 517-224-3255

#### COPPER COUNTRY (Baraga, Houghton, Keweenaw and Ontonagon Counties)

County Farm Bureau Office, Calumet, 906-337-1925

Leonard Ollila (Safemark) Houghton, 906-482-4487

Daniel Linna (Safemark) Bruce Crossing, 906-827-3483

Marquette Area FBIG Service Office, Marquette, 906-225-1329

(Ontonagon FBIG Office) Escanaba Area FBIG Service Office Escanaba, 906-786-4757

#### **EATON COUNTY**

County Farm Bureau Office, Charlotte, 517-543-5565

Eaton Farm Bureau Co-op (FBS), Charlotte, 517-543-1160

Eaton FB Oil (FPC) Charlotte, 517-543-1160

Maurer Farm Center (Safemark), Charlotte, 517-543-4548

Eaton Farm Bureau Insurance, Charlotte, 517-543-5565

#### **EMMET COUNTY**

County Farm Bureau Office, Petoskey, 616-347-7252

FPC - Petoskey, 616-347-3260

Herb's Repair Shop (Safemark) Harbor Springs, 616-526-5945 Gerald Fryczynski Agent Office, (FBIG)

Petoskey, 616-347-6051

#### **GENESEE COUNTY** County Farm Bureau Office, Flushing, 313-732-3770

Dale Jenkins (Safemark) Swartz Creek, 517-271-8611

Genesee Farm Bureau Insurance, Flushing, 313-732-3770

#### **GLADWIN COUNTY**

County Farm Bureau Office, Beaverton, 517-435-9353

West Branch Area FBIG Service Office West Branch, 517-345-0230

#### **GRATIOT COUNTY**

County Farm Bureau Office, Ithaca, 517-875-4626

\*FPC - Breckenridge, 517-842-3575

\*FPC - Alma

Johnson & Sons, Inc. (Safemark), Ithaca, 517-875-4257

Gratiot Farm Bureau Insurance, Ithaca, 517-875-2200

#### HIAWATHALAND (Delta, east portion of Marquette and Alger Counties)

County Farm Bureau Office, Rapid River, 906-446-3508

Farmers Supply Co. (Safemark). Escanaba, 906-786-4522

Marquette Area FBIG Service Office. Marquette, 906-225-1329 (Delta County FBIG Office)

Escanaba Area FBIG Service Office.

## Escanaba, 906-786-4757

HILLSDALE COUNTY County Farm Bureau Office, Hillsdale, 517-437-2458

\*FPC - Jonesville, 517-849-9502

Purdy Ford Tractor Sales (Safemark), Hillsdale, 517-523-2185

Hillsdale Farm Bureau Insurance, Hillsdale, 517-437-2458

#### **HURON COUNTY**

County Farm Bureau Office, Bad Axe, 517-269-9911

Sebewaing Farmers Co-op (FBS-FPC), Sebewaing, 517-883-3030

Pigeon Co-op Oil Co. (FPC), Pigeon, 517-453-3114

Elkton Petroleum Co-op (FPC). Elkton, 517-375-2245

Ruth Farmers Elevator (FBS-FPC), Ruth, 517-864-3856

Elton Petroleum Co-op (Safemark), Elkton, 517-375-2245 Farmers Co-op Grain (Safemark), Kinde, 517-874-4800

Huron Farm Bureau Insurance, Bad Axe, 517-269-9911

#### **INGHAM COUNTY**

County Farm Bureau Office, Mason, 517-676-5578

Cremer Farm Center (Safemark), Williamston, 517-655-1566

Ingham Farm Bureau Insurance Mason, 517-676-5578

#### **IONIA COUNTY**

County Farm Bureau Office, Ionia, 616-527-3960

Craig Harder (Safemark) Ionia, 616-527-2677

Ionia Farm Bureau Insurance, Ionia, 616-527-3960

#### IOSCO COUNTY

County Farm Bureau Office, Whittemore, 517-756-5701

William Brown Agent Office (FBIG), Tawas City, 517-362-5452

#### IRON RANGE (Iron, Dickinson, west portion

of Marquette Counties) County Farm Bureau Office, Crystal Falls, 906-822-7825

Frank Tuchowski (Safemark), Crystal Falls, 906-875-3593

Escanaba Area FBIG Service Office, Escanaba, 906-786-4757

Marquette Area FBIG Service Office, Marquette, 906-225-1329

#### **ISABELLA COUNTY**

(Marquette FBIG Office)

County Farm Bureau Office, Mt. Pleasant, 517-772-0996

FBS - Mt. Pleasant, 517-773-3670

Isabella Farm Bureau Insurance. Mt. Pleasant, 517-772-0996

McConnell Farm St Rosebush, 517-433

#### JACKSON COUN County Farm Burea

Jackson, 517-784-0 Jackson Farm Bure Jackson, 517-784-9

#### KALAMAZOO GO Kalamazoo, 616-34

Battle Creek FB Ass Climax Branch, 614

FBS - Kalamazoo,

FBS - Schoolcraft, Climax Hardware Climax, 616-746-41

Kalamazoo Farm Bi Kalamazoo, 616-34

#### KALKASKA COL County Farm Burea South Boardman 6

Foster McCool Ager Kalkaska, 616-258 KENT COUNTY County Farm Burea

Comstock Park, 6% Kent City Farm Bur Kent City, 616-678 Caledonia Farmers

Caledonia, 616-891 \*FPC - Comstock P Kent Farm Bureau Comstock Park, 61

LAPEER COUNT County Farm Bure Lapeer, 313-664-4

# SERVICE For

Accidental Death and Dismemberment Insurance: This coverage, extended automatically to members, provides ac-cidental death coverage for the member, spouse and children. The death benefit on . the member is \$2,000. Effective Jan. 1, 1981, the death coverage on the spouse will be increased to \$2,000, while coverage on the life of each child will be raised to \$1,000. Serious injury benefits for the named member and spouse will also be in-

creased on the same effective date. Guaranteed Arrest Bond Certificate: \*\* Bail is guaranteed for any Farm Bureau member arrested for motor vehicle or traffic violations anywhere in the United States. The arrest bond guarantee is found on the back of each Farm Bureau member-

Farm Estate Planning: Recognizing that farmers feel a more emotional attachment to their businesses than most business people, Farm Bureau Life's estate\* planning service has assured thousands of Michigan farmers that their farms will remain intact and in the family after their deaths. This service is a team effort involving FBIG's estate planners, the local FBIG agent and other professionals like lawyers and trust officers. As more and more assets become tied up in the family farm operation, the need for estate planning for farmers becomes increasingly important.

Superior Food Products: A variety of foods are available to members through county Farm Bureaus and the Direct Marketing Division of MACMA. Frozen fruit,

TO PLACE YOUR FRUIT ORDER CONTACT

# nity... Where You Live, Work and Grow

ly (Safemark), 71

office. Insurance,

iation (FBS) 16-4286

-381-0596 5-679-4063

212

369-2369 Office (FBIG).

84-1092 (FBS), 21

NTY 212

mark),

ator (FBS). 616-784-1071 urance. 84-1092

Office,

Lapeer, 313-664-2907

Lapeer Co. Co-op, Inc. (FBS), Imlay City Branch, 313-724-4915

Lapeer Farm Bureau Insurance. Lapeer, 313-664-4551

LENAWEE COUNTY County Farm Bureau Office. Adrian, 517-265-5255

Keith Eisenmann (Safemark). Blissfield, 517-486-4023

Deerfield Co-op Association (FBS), Deerfield, 517-447-3101

Lenawee Farm Bureau Insurance, Adrian, 517-265-5255

\*Lenawee Tire & Supply (FPC).

LIVINGSTON COUNTY County Farm Bureau Office, Howell, 517-546-4920

Fowlerville Co-op Co. (FBS), Fowlerville, 517-223-9115

Plainfield Farm Bureau Oil Co. (FPC). Plainfield, 517-851-8935

Klein Fertilizers, Inc. (Safemark), Fowlerville, 517-223-9148

Livingston Farm Bureau Insurance, Howell, 517-546-4920

MAC-LUCE (Mackinac and Luce Counties) County Farm Bureau Office, Engadine, 906-477-6183

S & S Repairs (Safemark). Engadine, 906-477-6582

Your Family

cheese are also available.

nember achievements.

nformation for members.

on to its members stations.

ureau groups at no charge.

apple cider concentrate, fresh asparagus,

ham and bacon are distributed under the

"Michigan's Farm Best" label. Fresh and

oncentrated citrus, nuts, popcorn and

Information/Education: Through the

monthly Michigan Farm News, member

amilies receive information on current is-

sues affecting agriculture, their organiza-

on's position on those issues, and what

Farm Bureau is doing to favorably impact

he outcome of those issues. It provides

nformation for knowledgeable, effective

nvolvement of members in policy execu-

ion, news about Farm Bureau's programs

and services, and features about individual

Many county Farm Bureaus publish a

county newsletter, with emphasis on local

people, local activities and local oppor-

unities and problems. County newsletters

are one of the top sources of Farm Bureau

More Farm Bureau members depend on

he Michigan Farm Radio Network than

ny other electronic media for agricultural

and Farm Bureau news. The Michigan

arm Bureau regularly provides commodi-

y reports and related agricultural news

ommentaries to the network for distribu-

To help members better understand heir organization and stimulate involve-

nent, the Michigan Farm Bureau produces

udio-visual presentations on Farm

ureau's various programs and services.

hese are available for use by Farm

Escanaba Area FBIG Service Office, Escanaba, 906-786-4757

## MACOMB COUNTY County Farm Bureau Office,

Romeo, 313-781-4241

Macomb Farm Tire (Safemark), Richmond, 313-727-6775

Macomb Farm Bureau Insurance, Romeo, 313-781-4241

#### MANISTEE COUNTY

County Farm Bureau Office, Onekama, 616-723-4047

Cadillac Area FBIG Service Office, Cadillac, 616-775-0126

#### MASON COUNTY

County Farm Bureau Office, Scottville, 616-757-2428

FBS - Scottville, 616-757-2594 FPC - Scottville, 616-757-3211

Jim Fitch Agent Office (FBIG). Scottville, 616-757-2368

#### MECOSTA COUNTY

County Farm Bureau Office, Big Rapids, 616-796-2038

FBS - Remus, 517-967-8358 Ted Kelsch Agent Office (FBIG),

#### Big Rapids, 616-796-7697 MENOMINEE COUNTY

County Farm Bureau Office, Dagget, 906-753-6639

Hanson Farm Equipment (Safemark), Dagget, 906-753-6674

Escanaba Area FBIG Service Office, Escanaba, 906-786-4757

#### MIDLAND COUNTY

County Farm Bureau Office, Midland, 517-631-6222

Midland Farm Bureau Insurance, Midland, 517-631-6222

#### MISSAUKEE COUNTY County Farm Bureau Office,

Lake City, 616-839-2125

Falmouth Co-op Co. (FBS-FPC). Falmouth, 616-826-3301

Falmouth Co-op Co. (FBS) McBain Branch, 616-825-2483

Falmouth Co-op Co. (FBS), Merritt Branch, 616-328-4344

Cadillac Area FBIG Service Office Cadillac, 616-775-0126

#### MONROE COUNTY

County Farm Bureau Office. Ida, 313-269-3275

Monroe Farm Bureau Insurance. Ida 313-269-3275

#### MONTCALM COUNTY

County Farm Bureau Office, Stanton, 517-831-4094

FBS - Carson City, 517-584-6631

Quisenberry Farms (Safemark), Six Lakes, 517-365-3619

Montcalm Farm Bureau Insurance, Stanton, 517-831-4094

#### MONTMORENCY COUNTY

County Farm Bureau Office, Hillman, 517-742-4048

Bartow Equipment Co. (Safemark), Hillman, 517-742-4341

Alpena Area FBIG Service Office. Alpena, 517-356-4581

#### MUSKEGON COUNTY

County Farm Bureau Office. Muskegon, 616-773-9115

Muskegon Area FBIG Service Office, Muskegon, 616-773-9115

#### **NEWAYGO COUNTY**

Grant Safemark Tire Service,

Muskegon Area FBIG Sérvice Office, Muskegon, 616-773-9115

#### NORTHWEST MICHIGAN (Grand Traverse and

Leelanau Counties) County Farm Bureau Office, Traverse City, 616-947-2941

FBS - Traverse City, 616-947-5836

FPC - Traverse City, 616-947-6700

Northwest Farm Bureau Insurance. Traverse City, 616-947-9452

#### **OAKLAND COUNTY**

County Farm Bureau Office, Oxford, 313-852-3654

FPC - Highland, 313-887-4109

Oakland Area FBIG Service Office, Pontiac. 313-681-6161

#### **OCEANA COUNTY**

County Farm Bureau Office, Shelby, 616-861-5855

FBS - Hart, 616-873-2158

FPC - Hart. 616-873-3960

West Michigan Power and Equipment (Safemark) New Era, 616-861-5009

Rothbury Hardware & Farm Supply (Safemark), Rothbury, 616-861-2418

Oceana Farm Bureau Insurance. Shelby, 616-861-5855

#### **OGEMAW COUNTY**

County Farm Bureau Office, West Branch, 517-345-3317

West Branch Farmers Co-op (FBS). West Branch, 517-345-0428

Stan Kartes (Safemark) West Branch, 517-345-5159

West Branch Area FBIG Service Office, 517-345-0230

#### OSCEOLA COUNTY

County Farm Bureau Office, Hersey, 616-832-9093

Steve's Tire Service (Safemark), Marion, 616-825-2804

Evart Milling Co. (Safemark), Evart, 616-734-2421

Ted Kelsch Agent Office (FBIG) Big Rapids, 616-796-7697

#### **OTSEGO COUNTY**

County Farm Bureau Office, Gaylord, 616-546-3879

Dean Varty Agent Office (FBIG) Gaylord, 517-732-2813

#### **OTTAWA COUNTY**

Allendale, 616-895-4381

Coopersville Co-op Elevator (FBS-FPC), Coopersville, 616-837-8051

Farmers Co-op Elevator (FBS-FPC), Hudsonville, 616-669-9596

Zeeland Farmers Co-op (FBS-FPC). Zeeland, 616-772-2169 Hanson Collision Service (Safemark). Allendale, 616-895-6285

Ottawa County Farm Bureau (FBIG), Allendale, 616-895-4381

#### PRESOUE ISLE COUNTY

Millersburg, 517-733-8238 Alpena Area FBIG Service Office. Alpena, 517-356-4581

County Farm Bureau Office, Saginaw, 517-792-9687

Chesaning Farmers Co-op (FBS) Chesaning, 517-845-3040

Farm Bureau Services, Inc. Carrollton, 517-753-3457

Chesaning Farmers Elevator (FBS-FPC), Chesaning, 517-845-3042

FBS - Saginaw Terminal, Carrollton, 517-752-2116

FPC - Merrill

\*Saglnaw County FB Oil Co. (FPC), Saglnaw, 517-777-6041

Hemlock Farmers Co-op (FBS-FPC), Hemlock, 517-642-5920

Hemlock Farmers Co-op (Safemark), Hemlock, 517-642-5920

Reinbold Sales & Service (Safemark), Saginaw, 517-755-0612

Saginaw Farm Bureau Insurance,

Saginaw, 517-792-9687 ST. CLAIR COUNTY

County Farm Bureau Office, Emmett, 313-384-6910 FBS - St. Clair County, Yale, 313-387-2202

\*FPC - Emmett. 313-384-1350

St. Clair Farm Bureau Insurance. Emmett, 313-384-6910

FBS - Marysville Terminal Marysville, 313-364-7271 ST. JOSEPH COUNTY

County Farm Bureau Office, Centreville, 616-467-4325 FBS - St. Joseph County, Mendon, 616-496-2385

St. Joseph Farm Bureau Insurance. Centreville, 616-467-4325

#### SANILAC COUNTY

County Farm Bureau Office, Sandusky, 313-648-2800

\*FPC - Sandusky. 313-648-3032

Gerald Keinath (Safemark) Deckerville, 313-376-4836

Sanilac Farm Bureau Insurance, Sandusky, 313-648-2800

SHIAWASSEE COUNTY County Farm Bureau Office, Owosso, 517-725-5174

Stechschulte Gas & Oil (Safemark), Owosso, 517-723-1995

Shiawassee Farm Bureau Insurance, Owosso, 517-725-5174

## TUSCOLA COUNTY

County Farm Bureau Office, Caro, 517-673-4155 FBS - Gagetown, 517-665-9975

Caro Farmers Co-op Elevator, Akron, 517-691-5741

\*FPC - Caro, 517-673-7714 Tuscola Farm Bureau Insurance,

#### Caro, 517-673-4155 VAN BUREN COUNTY

County Farm Bureau Office, Paw Paw, 616-657-5561 Van Buren Farm Bureau Insurance, Paw Paw, 616-657-5561

#### WASHTENAW COUNTY County Farm Bureau Office Ann Arbor, 313-663-3141

\*Washtenaw Farmers Oil (FPC). Ypsilanti, 313-434-0660

Washtenaw Farmers Oil (Safemark), Ypsilanti, 313-971-7230

Washtenaw Farm Bureau Insurance, Ann Arbor, 313-663-3141

County Farm Bureau Office, Wayne, 313-729-0799

Wayne Farm Bureau Insurance, Wayne, 313-729-0799

#### WEXFORD COUNTY

County Farm Bureau Of Cadillac, 616-775-0126

Cadillac Area FBIG Service Office. Cadillac, 616-775-0126

\*Locations which handle Agrihol

#### **MARCH 1981** Early Spring Sale

ITEMS OFFERED: Michigan apple cider concentrate, ham, bacon, hot dogs, hickory sticks, Florida oranges, grapefruit, orange and grapefruit concentrates, Wisconsin cheese

ORDER DEADLINE: March 20, 1981

**DELIVERY DATE:** Week of April 6

#### **MAY 1981** Spring Asparagus Sale

ITEMS OFFERED: Michigan apple cider concentrate, fresh asparagus, ham, bacon, hot dogs, hickory sticks, Florida orange, lemonade and grapefruit concentrates

ORDER DEADLINE: May 8, 1981

DELIVERY DATE: Week of May 18

#### OCTOBER 1981 **Ugly Fruit Sale**

ITEMS OFFERED: Michigan apple cider concentrate, ham, bacon, hot dogs, hickory sticks, Florida Emerald mandarins (ugly but good!), peanuts, grapefruit, orange and grapefruit concentrates, pecans, sunflower seeds, wheat nuts, popcorn,

ORDER DEADLINE: 3rd week of October

Wisconsin cheese

DELIVERY DATE: 1st week of November



If you are interested in taking advantage of these member-to-member sales. encourage your county to participate.

# YOUR COUNTY FARM BUREAU OFFICE

# OPPORTUNITY For Increased Farm Income

Access to U.S. and Foreign Export Markets: With MEE terminals at Marysville, Ottawa Lake and Saginaw, farmers have access to U.S. and foreign export markets.

Railroad and boat loading capabilities at MEE terminals strengthen export opportunites for farmers. MEE owns or leases 125 railroad cars to transport grain to domestic and export markets. Foreign and domestic shipping vessels are loaded at the MEE Saginaw Terminal and at Mid-States Terminals, Toledo. The Mid-States facility is jointly owned by Farm Bureau Services, Ohio Farmers, Landmark of Ohio and the Indiana Farm Bureau.

Export marketing activities are further enhanced through Farm Bureau Services' membership in Farmers Export Co., with ship loading facilities in Philadelphia.

Wheat Marketing Program: Growers can increase net income from wheat marketing through the Wheat Marketing Program. Farmers who wish to participate agree to deliver wheat to a cooperative elevator. The "pool" will store, handle and sell the wheat on behalf of the growers. An advance payment is made to growers shortly after delivery;

final payment is made after the wheat has been marketed, usually in late spring.

The Wheat Marketing Program is administered by a committee of wheat producers with the assistance of professional grain marketing personnel from Michigan Farm Bureau and the Michigan Elevator Exchange.

Feeder Pigs/Feeder Cattle: MACMA's Feeder Pig Division has high quality, thrifty, native feeder pigs available to buyers, delivered direct to your farm in large, uniform lots. The division provides an orderly market outlet for producers, management advice and market information. Bi-weekly assemblies are held at Clare, Lake City, Hale and Grant.

MACMA's Order Buyer Division helps association members obtain feeder cattle and calves from high quality sources.

Processing Vegetable Marketing and Bargaining: MACMA vegetable divisions negotiate prices, grades and other contract terms with processors. Participating producers are kept informed through newsletters. Divisions include Michigan Asparagus Growers, Kraut Cabbage Growers and Potato Growers of Michigan.

Processing Fruit Marketing and Bargaining: Fruit divisions of MACMA influence and establish prices, grades and other terms of trade through negotiations with processors and price leadership activities. Newsletters provide price, crop and market information. Divisions include Red Tart Cherry Growers, Michigan Processing Apple Growers, Grape Growers and Michigan Plum Growers

# To Make YOUR Voice Heard

Policy Development: Farmer-members develop policies that affect them as farmers, as members of their own communities, and as citizens of their state, nation and the world in which they live. They determine organizational policy at county, state and national annual meetings. These policies, developed by members at the grassroots level, guide the organization in all that it does.

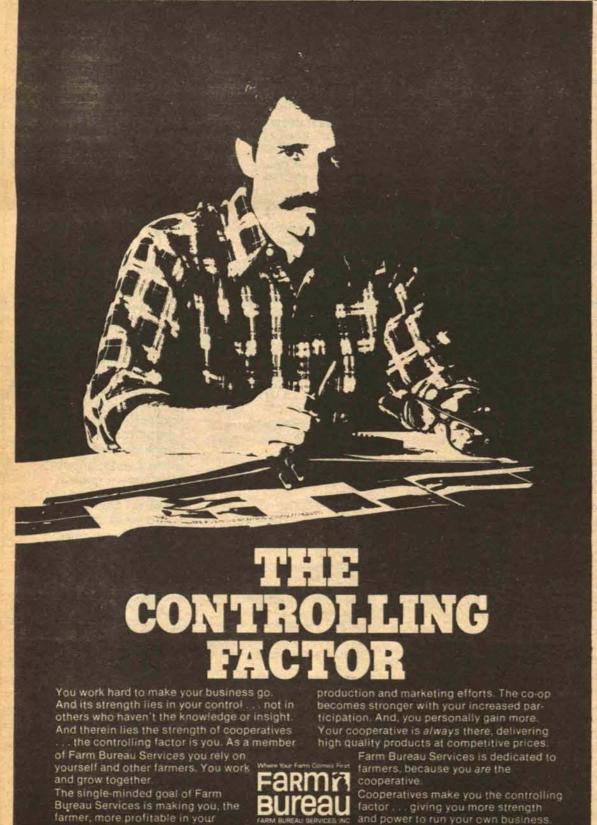
Policy Execution: Once members have developed Farm Bureau's policies, they become involved in executing them. They turn the words they have drafted into action! One way they do this is through the Washington Legislative Seminar, sponsored annually by Farm Bureau Women. County Farm Bureaus select their most knowledgeable, articulate spokesperson as a legislative leader to fly to Washington and discuss issues of concern and Farm Bureau's policies with their congressmen. A similar activity is held annually with state legislators.

Local Affairs: Farm Bureau has also become recognized as a strong force at the local level with members having input and impact on solving local problems. The Public Affairs Division provides information and assistance to county Farm Bureaus on such issues as rural crime prevention, land use and property tax issues.

# For Tomorrow's Leaders

Scholarships: The Michigan Farm Bureau Women's Committee offers a scholarship to students of Farm Bureau families. The Marge Karker-Farm Bureau Scholarship contributes \$500 each year to one or two students who attend Michigan State University, majoring in ag-related courses or in medicine.

Young People's Citizenship Seminar: Michigan Farm Bureau and county Farm Bureaus annually sponsor this activity which provides opportunities for high school students to learn about our form of government and have actual experience in the political process. Nationally-renowned speakers help teach some 200 students each year how to be good citizens and prepare them to be tomorrow's leaders.

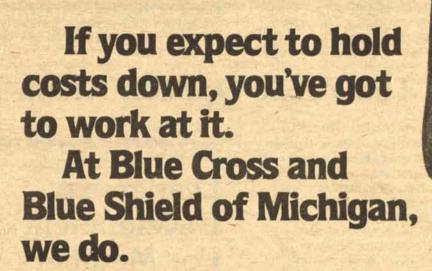


# Tell Me More I would like to know more about

I would like to know more about the following Farm Bureau programs and services. Please send me more information on:

Address:

Return to Michigan Farm News, P.O. Box 30960, Lansing, Mich. 48909.



We're fighting inflation by increasing our productivity. And our cost containment efforts have helped slow the rise in health care costs, saving our subscribers millions of dollars they would have otherwise had to pay.

In 1979 we processed 35 percent more claims than in 1975, with only 5 percent more employees. And we anticipate even greater gains as new computer systems speed the work flow. Further inroads against inflation have been made by working cooperatively with participating doctors, hospitals and other providers ... and encouraging the prudent use of health

care resources.



CATALLE CONTRACTOR CON

The bottom line is greater value for your health care dollars.

Blue Cross and Blue Shield of Michigan.



# LEADERSHIP In The Legislative Arena

Full-Time Representation in Lansing and Washington, D.C.: Each year, Congress and the state Legislature give birth to hundreds of new laws, many of which would be detrimental to agriculture and all property owners if passed as introduced. Farm Bureau members are represented, full time, in both Lansing and Washington, D.C., by knowledgeable, highly respected lobbyists working full time for their best interests. The legislative counsels of Michigan Farm Bureau's Public Affairs Division are often called upon by legislators for accurate information on how proposed legislation will affect agriculture and rural citizens. Farm Bureau monitors labor legislation and opposes bills and regulations that would burden agricultural employers with unnecessary regulation of the workplace and overtime wage requirements.

Impact on Legislation: During recent legislative sessions several accomplishments have been realized. These include: agricultural export expansion through enactment of the Agricultral Export Act of 1978 and the Trade Expansion Act of 1979; the Foreign Investment Disclosure Act of 1978 requires foreign persons to report their U.S. farmland holdings to the USDA; improvements to the Federal Estate Tax include repeal of the carry over basis. Similar amendments were obtained in the Michigan Inheritance Tax Law; the Farmland and Open Space Preservation Act supported by Farm Bureau has resulted in tax relief for 95 percent of the landowners enrolled in this program.

Political Muscle: At the 1977 Michigan Farm Bureau annual meeting, farmer delegates approved a plan to beef up agriculture's political muscle by giving active support to candidates who were supportive of the organization's policies and philosophies. AgriPac, the political arm of Michigan

Farm Bureau, was formed and designates candidates with a record of supporting agriculture as "Friends of Agriculture." These candidates are supported through voluntary contributions by Farm

Bureau members. During its first year of activity, 66 of AgriPac's 73 designated "friends" were successful in the 1978 elections. Further success is expected in 1980.

## In The Public Opinion Arena

Reliable News Source: Michigan Farm Bureau has earned the reputation of being a credible, reliable agricultural news source for the public news media. A Farm Bureau produced weekly packet of news-leads, news releases, agricultural information and editorials is regularly used by 350 Michigan news media. Other media services provided by Michigan Farm Bureau include radio programming, press conferences in connection with major Farm Bureau activities, and filling media requests for resource people. General public information efforts at the state level are complemented by county Farm Bureau Information Committees who work directly with their local news media.

Commodity Promotions: To promote their particular commodities and/or an understanding of their industry by the non-farm public, many Farm Bureau members participate in mall promotions, exhibits at county and state fairs, and sponsor rural-urban activities. To broaden this base of understanding, members also work with consumer and other special interest groups to provide the farm viewpoint.

Agriculture Understanding Day: Farm Bureau Women sponsor this event, officially proclaimed by the governor, to gain understanding and support for agriculture. In 1980, state and county Farm Bureau Women's Committees sponsored "Empty Plate Breakfasts" to illustrate the challenges farmers

face in keeping consumers' plates full. Key decision makers at the state and local levels were their target audience.

## Leadership Development For Members

Women's Programs: This program offers opportunity for involvement of women in activities of the total Farm Bureau, to develop and conduct special interest projects of concern to farm women and to surface and train leaders for the organization

Young Farmer Program: This program offers the opportunity for young farmers to become involved in Farm Bureau programs and have an active part in developing and executing Farm Bureau policy, as well as providing informational, educational and social activities.

Community Action Groups: These groups provide an informal atmosphere for the open expression of individual opinions, strengthening community ties and providing opportunities for members to discuss problems, propose solutions and take remedial action.

# We grew up on the farm . . . and we'll never forget our roots



Farm Bureau Insurance Group was founded in 1949 by a group of determined Michigan Farm Bureau members. They started with a simple plan to sell auto insurance to Michigan farmers . . . and laid the groundwork for a company that today serves 300,000 policyholders . . . a company that today is by far the leading insurer of farm property in the state.

But through all our years of growth, our number one focus has remained on the Farm Bureau member. And that commitment continues today as strong as ever with special benefits and insurance programs exclusively for members.

We provide member programs like:

Guaranteed Auto Insurance
Farmowners Insurance
Member Life Insurance
Accidental Death & Dismemberment Insurance
Ag Work Comp Insurance
Work Comp Safety Group
Guaranteed Arrest Bond Certificate
Farm Estate Planning

Your local Farm Bureau Insurance agent can give you all the details about our special programs for Farm Bureau members.

MEMBER PROGRAMS FROM FARM BUREAU INSURANCE GROUP HELPING TO MAKE YOUR FUTURE A LITTLE MORE PREDICTABLE



FARM BUREAU MUTUAL . FARM BUREAU LIFE . COMMUNITY SERVICE INSURANCE

# Members Show Visitor Farm-Style Hospitality

The advertising message of a national communications system urges each of us to "reach out and touch someone," but for two St. Clair County farm families, the phone company's slogan has taken on an international meaning.

On the first of November, Lorry Domagalski of Richmond answered an early morning phone call. To her surprise, the caller was Joembak Cho, a Korean seaman she and her husband Jim had met six years earlier while visiting New Orleans, Louisiana.

"He might have been calling from the other side of the world," Lorry said. But Cho's call did not come from his Korean homeland nor from any of the many international ports he visits. On this cold, November morning, Cho was just twenty minutes away from the Domagalski farm and was looking forward to visiting with the American friends he had met years ago. Still surprised by the call, Lorry made plans to contact the Ledebuhrs, a farm family in nearby Capac, who had also met Cho on the New Orleans trip.

In 1974, the Ledebuhrs and

Domagalskis were attending the American Farm Bureau Federation annual meeting in New Orleans. While sightseeing in the city's port facilities, the four met Cho, then chief engineer aboard the Gilbraltar Pansy. The grain transport ship was loading corn for shipment to the Netherlands.

Through Cho's hospitality, Jim, Lorry, Don and Leah were welcomed aboard for a ship's tour, treated to authentic Korean food, and became acquainted with Cho and the other Korean crew members. Sincerely grateful for the unique vacation experience, the four left their new friend with an invitation to visit their Michigan farms if the opportunity ever arose.

Now, six years later, the Ledebuhrs and Domagalskis would have the chance to welcome their friend and share their hospitality with him.

During his visit, there was homecooked American food and plenty of it. But for Cho, the real treat was visiting the farm while the corn harvest was in full swing. He had the chance to observe the harvest and drying equipment.

Domagalskis to learn that Cho had never seen standing corn. much less the kernels on the cob. Dried corn is cattle feed in the Orient, he told them, and sweet corn, while available, is considered an expensive foreign vegetable.

"Americans have so much that costs so little," he said. Cho explained that plain rice remains the staple of every meal for Korean families. While ham and most vegetables familiar to Americans are available in Korea, beef is a luxury. In his homeland, Cho says beef prices are nearly four times higher than the U.S. consumer

Cho speaks and reads English well, but for his American hosts, an attempt at learning a few Korean phrases provided amusement for the whole family. Cho told the Domagalskis that the Korean alphabet is comprised of 24 letters and words are formed phonetically, much the same as English words. By contrast, other oriental languages, such as Chinese, have approximately 30,000 characters which repre-



Korean visitor Joembak Cho drove Jim Domagalski's JD 4400 combine in the corn field. He was intrigued with the huge machine's precision and the cleanliness of the end product.

sent words or complete thoughts.

Cho's visit continued the next day on the Ledebuhr dairy farm in Capac. Because of his work as chief engineer aboard many ships, Cho was interested in the various machines and equipment used on American farms. On the Ledebuhr farm, where there are 100 plus Holsteins to be milked

each day, Cho tried both mechanical and hand milking. It was easy to see that Cho was more comfortable with the mechanical method and he proved to be quite adept at putting milkers on the cows.

"Are your cattle registered with the government?" Cho asked Don and Leah Ledebuhr. He explained that the

(continued on page 19)

# Safemark's Unconventional Convention Special

To order your Convention Special Charger cut out this ad and mail it to Michigan Farm Bureau Group Purchasing, 7373 West Saginaw Highway, P.O. Box 30960, Lansing, Michigan 48909. Make checks payable to MFBGP. Add \$5.00 for United Parcel Service charges. Deadline for ordering chargers is December 15, 1980.



#### M-110D MOBILE 110-AMP CHARGER

Our most powerful \$ charger with a 110-amp output for extra duty work. For 6 and 12-volt reg. \$284.61 batteries

P-50D PORTABLE 50-AMP CHARGER



Our most popular charger. For 6 and 12volt batteries.

reg. \$216.80



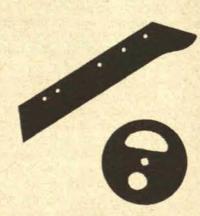
#### SS-10A 10-AMP AUTOMATIC **BOOSTER CHARGER**

For 12-volt batteries only. Protected against overloads or reversed connections.

reg. \$55.49

## **FALL STEEL PROGRAM**

Tillage Tools supplied by Wiese Corporation.



Long Wear Shares - priced six per box with bolts

LW 14".	3 Bolt	\$45.86
LW 14"	4 Bolt	47.70
LW 16"	3 Bolt	49.34
LW 16"	4 Bolt	50.40
LW 18/20"	4-5 Bolt	59.65

#### **Disc Blades**

	Plain	Notched
16" x 11" Gauge	7.38	7.98
18" x 9" Gauge	10.21	11.96
20" x 7" Gauge	15.81	17.42
22" x 7" Gauge	20.27	22.75

In addition shins, landsides, moldboards, anhydrous knives, chisel spikes, cultivator shovels and sweeps may be ordered.

Sickle Sections supplied by Kondex Corporation.







Kondex parts that will be offered to the Michigan Farm Bureau members include: sickle sections, riveted sickle assemblies, sickle heads, forged steel guards, knife clips, rivet assortments and rivet tools. Prices not included because they depend on the particular make and model.

For further information on these steel programs contact your county secretary or the Michigan Farm Bureau Group Purchasing office in Lansing, phone 517-323-7000, extension 525 or 527.

delas



# AGRINOMIC UPDATE '80

Report of the Commodity
Activities & Research Department

"Critics of the U.S. dairy price support program, which may cost taxpayers \$1 billion to \$1.3 billion this year, are becoming increasingly vocal, and Congress is listening.... Supply and demand are dangerously out of balance. Congress, pressured into cutting taxpayers costs, will soon face the challenge of correcting the balance. As Congress swings its cost-cutting axe, we're concerned that it may chop down the tree rather than trim the branches. We must not let this happen. We must preserve the dairy price support program intact! If pruning will make that tree healthier and enhance its growth, then we must face that reality."

Statement by Ralph Hofstad, President, Land O'Lakes, Inc.

#### The Problem

The current law (Food and Agriculture Act of 1977, as amended) on the National Milk Price Support Program expires Sept. 30, 1981, and a new program must be adopted to maintain a viable American dairy industry. Dairymen are at a crossroad - they must stop and examine the price support program.

Milk production is out-ofkilter with commercial use and the program is pushing dairy product retail prices up so fast relative to competing food prices that dairy sales are declining sharply.

The federal government is purchasing all surplus manufactured dairy products at a record cost of \$1.3 billion. Consumer groups and other dairy price support foes are gearing up to try to kill the program during the battle on the 1981 farm bill.

#### **Background Information**

The current law requires the milk price support to be established by the secretary of agriculture at a minimum support level of 80 percent and a maxi-

mum 90 percent of parity. Prices are updated on Oct. 1 and April 1 each year. The current program's purpose is to guarantee an adequate supply of wholesome milk.

The federal government is to establish floors under prices but not at a level that will encourage dairymen to produce large quantities of milk which consumers will not buy at the resulting prices. Experience has shown that when programs are operated in a way which subordinates this marketing principle to others, problems develop.

Supply and demand for dairy products continues to be out-of-balance. For the first eight months of 1980, accumulated production reached 86 billion pounds, which is 4 percent above the same period in 1979. Dairy farmers are realizing good profits in their farm business and are further expanding production to increase their net incomes. U.S. milk production is expected to total 128 billion pounds in 1980.

Demand is declining due to both higher retail prices for dairy products and the national economic recession. Conse-

Table 1 - U.S. Dairy Imports January-August, 1979-80

Product	Cumulative 1979	January-August 1980	Change From Year Earlier
(-		million pound	ls
Cheese All Dairy Products	124.3	101.6	- 22.7
(milk equivalent)	1,230.1	1,021.6	-208.5

# Reminder: Pay Dues by Jan. 31 To Continue BC-BS Coverage

With health care costs climbing high in this economy, it makes good sense to maintain adequate protection.

Don't miss out! To continue your Blue Cross-Blue Shield coverage with the Farm Bureau plan, you must pay your dues by the Jan. 31, 1981 deadline.

# U.S. Dairymen Seek Solutions to Supply-Demand Imbalance

quently, a milk surplus is building and the federal Commodity Credit Corp. is expected to purchase almost 10 billion pounds of manufactured dairy products (nonfat dry milk, butter and cheese) at a cost of \$1.3 billion this year. The \$1.3 billion cost is double what the Carter administration had anticipated.

Retail dairy prices have increased faster than all food prices for 16 consecutive months. USDA officials estimate the minimum support level of 80 percent parity has raised retail prices by 6 cents per gallon after Oct. 1, 1980. The increasing volume of milk in excess of commercial demand is putting a downward pressure on producer prices: For example, the average price f.o.b. for manufacturing milk in September was 17 cents under the support price. It's estimated that the producer price for manufacturing class milk in September was near 75 percent parity due to excess milk supplies

On Oct. 1, 1980, the support price for manufacturing grade milk was increased to \$12.80 (3.5 percent fat) per hundredweight. This price must be adjusted on April 1, 1981 to reflect the estimated change on the index of prices paid by farmers. Farm Bureau economists expect marketing prices to increase only in response to support price increases. They are expected to increase 65 to 70 cents every six months over the next two years.

Considerable discussion is taking place within the dairy industry on whether excess production will dissipate in a few months as it has in previous surplus periods. This is due especially to higher cull cow prices expected next year and recent substantial increases in feed costs. However, this time there is one significant difference - cow numbers are increasing for the first time in about 30 years.

The number of U.S. milking cows was up 109,000 in August from a year ago. According to the Michigan Agricultural Reporting Service, the number of Michigan milk cows rose 2 percent from last year to a total 400,000 head in July 1980. And dairy replacement heifers increased 5 percent in Michigan during the same period.

In previous surplus periods, production per cow was the primary variable. But with cow numbers increasing and the nation's dairy barns being full with dairy replacements along with

production per cow gains, the nation's milk supply and surplus is going to continue to grow.

#### **Dairy Imports Declining**

Dairy product imports have also been a problem. However, U.S. imports of cheese were down 22.7 million pounds (18 percent) during the first eight months of 1980 from a year ago. During the same period, imports of all dairy products (milk equivalent) were down 208.5 million pounds (see Table 1). Apparently dairy imports have been curbed, due primarily to the Trade Agreement Act of 1979 which Farm Bureau supported.

#### **Possible Solution**

Farm Bureau believes that the present program, with some modification, is the best of the alternatives. A major asset of the current program is its simplicity. Of all the farm commodity programs, the dairy program is the most efficient from an operational basis products are generally stored

where they are produced, payments go to only a few plants and no producer payments, quotas or allotments are involved.

The major criticism of the dairy program might be lessened if the support level was directly related to CCC purchases of butter, nonfat dry milk and cheese. The support level would range from 75 to 90 percent of parity based on a Farm Bureau proposal which is similar to that proposed by the National Milk Producers Federation.

The basic issue is not 75, 80 or 90 percent of parity, but how to save the present program by making it more responsive to supply and demand conditions. If Farm Bureau's proposal, or a similar one, were incorporated in the dairy price support program, such a modification would provide more pronounced economic signals to dairymen for production adjustment - up or down; indicate producer and industry responsibility; and enhance the credibility of the dairy program.

Your Membership In The MICHIGAN FARM BUREAU Now Makes Available

# Institutional Liquid Assets

Designed to provide daily money market income with Two Portfolios:

PRIME OBLIGATIONS \*10.98%

GOVERNMENT \*11.11%

• Investment Adviser:

THE FIRST NATIONAL BANK OF CHICAGO

 Administrator and Distributor: SALOMON BROTHERS

\*Seven day annualized net investment income yield, computed by dividing the Portfolio's average daily net investment income per unit for the period ended November 16, 1980 by \$1.00 and multiplying the result by 365. On that date the average portfolio maturities in Prime and Government were 25 days each. The yields change in response to fluctuations in interest rates on portfolio investment and operating expenses.

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

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

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

The Farmer of the Week Award recipients for October 1980

Week of Oct. 6 - Karl Hass, 30, a dairy farmer from Bad Axe who farms 200 acres and milks 70 cows. Hass serves on the board of the Huron County Farm Bureau; is a member of the Michigan Animal Breeders Co-op: participated in a Cooperative Extension tour of dairy farms in the Western United States, is a member of the United Methodist Church; and is a member of the Upper Thumb Associa-tion. Hass and his wife, Susan, have two children.



KARL HASS



#### **GERALD KRAUSZ**

Week of Oct. 13 - Gerald Krausz, 46, of Lyons, who farms 800 acres, manages a dairy herd of 60 cows and raises 1,500 hogs. He farms with his wife, Sylvia, and their two sons. Krausz serves as a member of the school board of Portland Public Schools and is a past president of the board. He is a member of the Portland Co-op and served three years as co-op president; is a member of the Ionia County Farm Bureau; and served six years as a leader in 4-H in the Portland area

Week of Oct. 20 - Dale R. Duckert, 32, a beef and cash crop farmer from Imlay City. He farms 1,900 acres and raises 300 beef cattle in partnership with his father and brother. Duckert

serves as a leader in the local 4-H. specializing in beef; has been active with the Lapeer County ASCS board for several years; is a past member of the Lapeer County Soil Conservation Board; is a member of the Lapeer County Farm Bureau; and is a member of St. Paul's Lutheran Church. He and his wife, Linda, have four children,

Week of Oct. 27 - Jerry Todd, 34, of Flushing, who farms 200 acres, raising primarily soybeans, corn and wheat. He also raises pigs and beefalo (a cross between beef cattle and buffelo). Todd is active to the local leaf falo). Todd is active in the local Indian Guides youth program and served several years on the Genesee County In dian Guides Council, including a term as federation chief; is a member of the Genesee County Farm Bureau, a member of St. Robert's Catholic Church in Flushing and a leader in the church's Men's Club, which sponsors youth athletic programs. For 13 years he has volunteered his time to play Santa Claus for many local organiza-tions, including the Cub Scouts, local school, local nursing homes and clubs. He and his wife. Bonnie, have three children



JERRY TODD

## **MABC** Sets Dairy Seminar Series

The Michigan Animal Breeders Cooperative (MABC - Select Sires) annual dairy breeding seminar will feature four specialists discussing embryo transfer and high production goals, relating them to "The Economic Future of the Dairy

The seminar series will be held in eight locations throughout Michigan and Indiana Dec. 1 through 10.

Dr. Tom Spike, a dairyman from Owosso, has 250 head of Holstein averaging over 20,000 pounds of milk. He is managing his herd to be one of the first to reach a 30,000pound goal. At the seminars, he will elaborate on how he hopes to accomplish this goal.

Also discussing production goals of the future will be Dr. Glynn McBride, professor and Extension specialist in agricultural economics at Michigan State University. He will talk about the economic practicality of producing 30,000 pounds of milk or 1,000 pounds of fat.

In addition to getting more milk from their cows, dairymen of the future may also be getting more calves per cow. Blaine Crosser, sales and service manager of Select Embryos, Inc. will explain the process of embryo transfer and how dairymen can utilize this new technique.

The economic feasibility of embryo transfer will be discussed by Dr. Clinton Meadows, MABC special A.I. consultant. He will talk about both the genetic and economic potential that embryo transfer has for the dairymen of tomorrow.

Registration for each seminar session will begin at 9:45 a.m., with the program starting at 10:15 a.m. A buffet luncheon and refreshments are included in the registration fee of \$6.00 for adults and \$3.00 for students. Adjournment will be at 2:45 p.m.

Mon., Dec. 1, Gaylord, Chalet Motor Lodge, M-32 and I-75 Tues., Dec. 2, Ubly, Ubly Heights Country Club, Atwater Road (1/2 mile east of Ubly) Wed., Dec. 3, Clare, Doherty Hotel, downtown

Thurs., Dec. 4, Kalamazoo, Sheraton Inn, 1-94 at Exit 80 Fri., Dec. 5, Grand Rapids, Harley
Hotel, 4041 Cascade Road, S.E.
Mon., Dec. 8, Lansing, Long's of
Lansing, S. Cedar Street and I-96
Tues., Dec. 9, Goshen, Ind., Holiday Inn, U.S. 33 at city limits Wed., Dec. 10, Logansport, Ind., Holiday Inn, U.S. 24 East

### SEASON'S GREETINGS

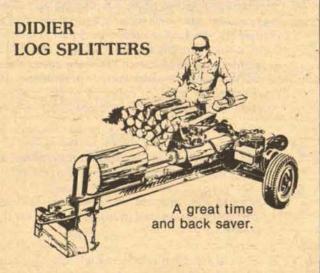


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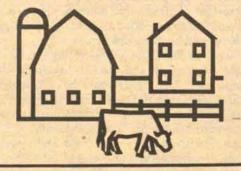
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\*For participating dealers in your area call toll-free, 1-800-292-2639, ext. 673 or 675.

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

## **SAVINGS THRU DEC. 31**

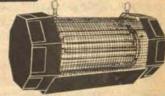


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# Read the Label Before You Buy

Food labeling enables shoppers to decide what to buy and which foods are the best deals. It also allows consumers to identify imitation products while protecting the integrity of the names of natural farm products.

The average supermarket, where many people get most of their foods, contains more than 10,000 items. But shopping can be made easier once a person knows how to read the labels on the cans and packages at the store. Labels are actually little shopper helpers that tell a story. The basic food label tells four things: the name of the food, how much the content weights, how many things there are inside and the name and address of the manufacturer, packer or distributor.

#### Ingredient Labeling

The ingredients on the package are also listed. The largest amount of an ingredient is listed first; the second largest is second, and so on. If colorings or additives are used, these are listed also. Usually, there is a brief explanation of what these additives do. For instance, "added to maintain texture" or "added to retard spoilage."

There are nearly 300 packaged foods that don't list ingredients. But all of these foods must follow a general recipe. This is called "standards of identity"

and is set by the government.

For example, all peanut butter must be at least 90 percent peanuts. Spaghetti and meatballs must be at least 12 percent meat. "Beef with gravy" must be 50 percent beef. But, if the food label reads "gravy with beef," then it has to contain only 35 percent beef.

Three government agencies - USDA, FDA and FTC - have proposed that ingredient labeling be applied to all foods; that ingredients be listed by percent of the total product; that all colors, spices and flavors be listed on the label; and that fats and oils be listed by source, except food containing 10 percent or more fat on a dry weight basis which must list the specific fat and percent of total product.

Although ingredient labeling may appear extensive, present food labeling falls considerably short of the above proposal. For example, standardized foods - foods processed according to FDA's Standards of Identity - are exempt from having their mandatory ingredients listed on the label. This list of exempted foods includes foods such as canned fruit and vegetables, milk, cheese, ice cream, breads and margarines.

#### **Nutrition Labeling**

Nutrition labeling is another important item on a label. Any food that makes a claim in advertising or on the label that it will do something special for a person's health, must have a nutrition label. Other foods often have these labels because the manufacturer feels consumers will find them useful.

In the dairy section, for example, you are likely to find a fruit flavored yogurt. On the container you might find this kind of information: The contents provide one serving; the serving has 250 calories; it has one-fourth (25 percent) of the protein a person needs in a day, as well as some of the vitamins and minerals.

#### **Pull Date**

Packages in the dairy section contain dates and numbers on the top or bottom of the package. That date might look like this - "Mar 17" or "0317" or "417." Or it might just say "1980" or "80."

These dates help the purchaser to know when to use food while it is still fresh. And sometimes the dates tell when not to use the food.

If the package is stamped with "sell by Mar 17." that means that the manufacturer thinks it would be

# DISCUSSION TOPIC by KEN WILES Manager, Member Relations

best if the retailer (the store manager) sold the food by that date. It doesn't mean that it can't be used after that date.

Packages sometimes say: "Better if used by Mar 17." Or they might say: "Remains fresh at least one week after date stamped." Again this doesn't mean the food can't be used after that date. It means that the product might not be at its best or might not be as fresh.

But if the package says "Do not use after Mar 17" or "Exp Mar 17," that means DON'T USE IT AFTER THAT DATE. The exception to this rule is eggs. The mark on the egg carton means the same as a freshness date.

#### Accuracy of Labels

Does a packaged food item really contain the amount listed on the label? That question has been perplexing government regulators who are considering rules to assure the accuracy of weight labels.

The rules have been worked out over the past three years by the Department of Agriculture and the Food and Drug Administration. They are intended to ensure that consumers get accurate information about what they are buying and to provide specific standards that state and local authorities can enforce.

Under current rules, packages are allowed "reasonable" variations from the label weight. Since the rules do not define what is meant by reasonable, it is difficult to enforce them.

The proposed new rules provide that:

•Permissible variations would be defined with compliance based on the weight of the number of samples of each production lot. For example, if the total weight of 10 random containers from a lot of 250 equaled or exceeded the total labeled weights, the lot would be in compliance.

 Single packages would be allowed to be under weight because of unavoidable variations during manufacture, but there would be a limit on the amount any single package could be underweight.

•Weight loss resulting from moisture loss would be permitted in cases where the rate of loss is known. For example, frozen fruits and vegetables packed in cartons could lose up to 1 percent of their weight due to moisture loss, soft ripened cheese would be allowed up to 3 percent and flour packaged in Kraft paper would be allowed up to 4 percent. Officials say this is because hermetically sealed containers cannot always be used to reduce moisture loss. Flour and rice, for example, deteriorate faster when stored in air tight containers. Some cheeses must be allowed to continue curing and moisture must escape from baked goods or they will become soggy.

•Net weight would be defined as the total weight of the item minus the weight of the packaging material. Included in the net weight would be any usable liquids that drain from the products. Nonusable liquids such as brine and vinegar would not count in the net weight.

Officials have not yet decided whether to count liquids that drain from meat and poultry that are absorbed by the packaging material.

#### Farm Bureau Policy

Current Farm Bureau policy regarding labeling states in part:

"Detailed nutritional labeling should not be a mandatory requirement for the marketing of fresh or processed fruits and vegetables.

"We favor placing warning labels which disclose possible health risks on products instead of banning their use.

"All products offered to the public in imitation of, or as a substitute for, or in the adulteration of, any farm product or any item processed from a farm market should be labeled to include the names of all ingredients and, where labeled 'home grown' or 'native,' the point of origin.

"When imitation ingredients are used, the word 'imitation' should appear on the label in print large enough to be readily recognized by consumers.

"We support legislation to require wholesale and retail outlets, including restaurants, to identify imported agricultural commodities and substitutes for farm products.

"We believe association of the word 'turkey' with 'ham' is an effort to gain an acceptance for a form of turkey meat. Use of the word 'ham' should be restricted to its traditional use in connection with pork

"We believe that any liquid product using the word 'honey' on the label should be required to contain at least 51 percent table grade honey.

"Administrative rules and regulations governing the labeling and advertising of vegetable oils, vegetable oil products and products containing vegetable oils should require manufacturers to identify all vegetable oil ingredients and indicate the relative amounts of each.

"We urge USDA to re-evaluate regulations on the labeling of products that contain 'mechanically processed species (beef, pork, lamb, mutton, poultry) products' to permit this information to be included in the ingredient statement on the label instead of the format presently required. The term 'mechanically' serves no useful purpose and labeling requirements which include it are misleading to consumers. We further recommend that powdered bone, which is mostly calcium, be listed as calcium in its order of predominance in the ingredient statement. We support using the same standards on protein and fat limits for deboned products as are currently used for non-deboned products."

#### Questions

- 1. Should standardized foods be required to have all ingredients listed on the labels?
- 2. Should the amount of saturated fat and cholestrol contained in food be listed on the label?
- 3. Should warning labels, which disclose possible health risks, be placed on products instead of banning their use?
- Aside from price, please list any particular problems, difficulties or concerns members of your group have with food.

# Korean Visitor Enjoys Michigan Hospitality

(continued from page 15) Korean government keeps records of all cattle and determines the time of slaughter. Leah answered by explaining the differences between U.S. Holstein herd registration and the type of government intervention he had described. She also explained the relatively

small role government plays in the operation of American

Throughout the three-day visit, the Ledebuhrs and Domagalskis found Cho's comparisons of Korean life and American life interesting and often surprising.

For instance, Cho found it amusing that the train station was nearly empty. In Korea, he said, people frequently use rail transportation since cars are very expensive to own and operate. In his country, the price of gasoline alone is almost three times the American price

Cho left his friends to continue on to Houston, Texas, where he would receive additional technical training. At the end of November, however, he expected to return to his family in Pusan, Korea, for the holidays. He had many small mementos with him which he would share with his three young sons and his wife.

Before leaving he told the Ledebuhrs that he had learned so much about American farms in such a short time that it would be a long while before he formed his opinions, but he observed that "...the Korean works hard, but the American farmer is more diligent."

# Farm Bureau Market Place

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