



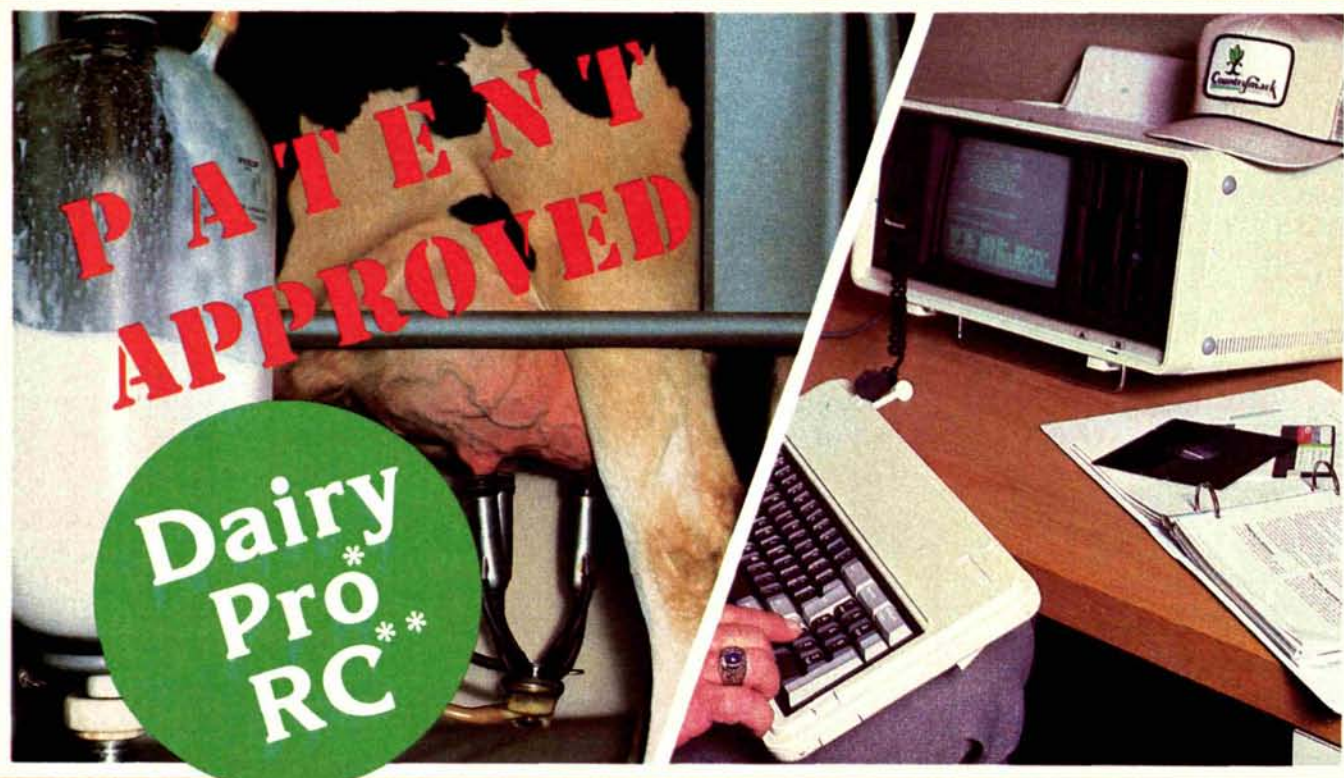
Rural Living

MICHIGAN FARM NEWS

JANUARY 1987

Inside: Annual Meeting Report

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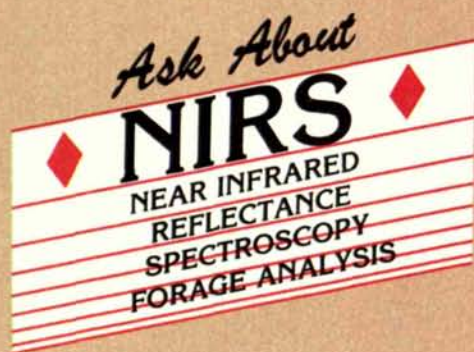
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RuralLiving

MICHIGAN FARM NEWS

A Publication of the Michigan Farm Bureau

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**MICHIGAN'S
FARM BEST**

MACMA — First in Quality

About the Cover

*Winter settles in blanketing farms
and fields with fresh snowfall.*



In This Issue

- 8 For Those Who Can Dream** For 22 years, Elton R. Smith served as president of the Michigan Farm Bureau. His philosophy and leadership style gave others the chance to join him in a dream of a better future for agriculture.
- 11 Delegate Reporter** The activity filled schedule of events during the 1986 annual meeting of Michigan Farm Bureau and affiliated companies is summarized in this special section.
- 19 A Vision for the Future of Agriculture** Michigan State University has announced the Elton R. Smith Endowed Chair for Food and Agricultural Policy within the College of Agriculture and Natural Resources.

Columns

| | | | |
|---------------------------|----|--------------------------------|----|
| Legislative Review | 5 | Agrinomic Update | 23 |
| President's Message | 7 | Grassroots Perspective | 27 |
| Country Almanac | 18 | Farm Bureau Market Place | 30 |
| Rural Exchange | 22 | Advertisers' Index | 30 |

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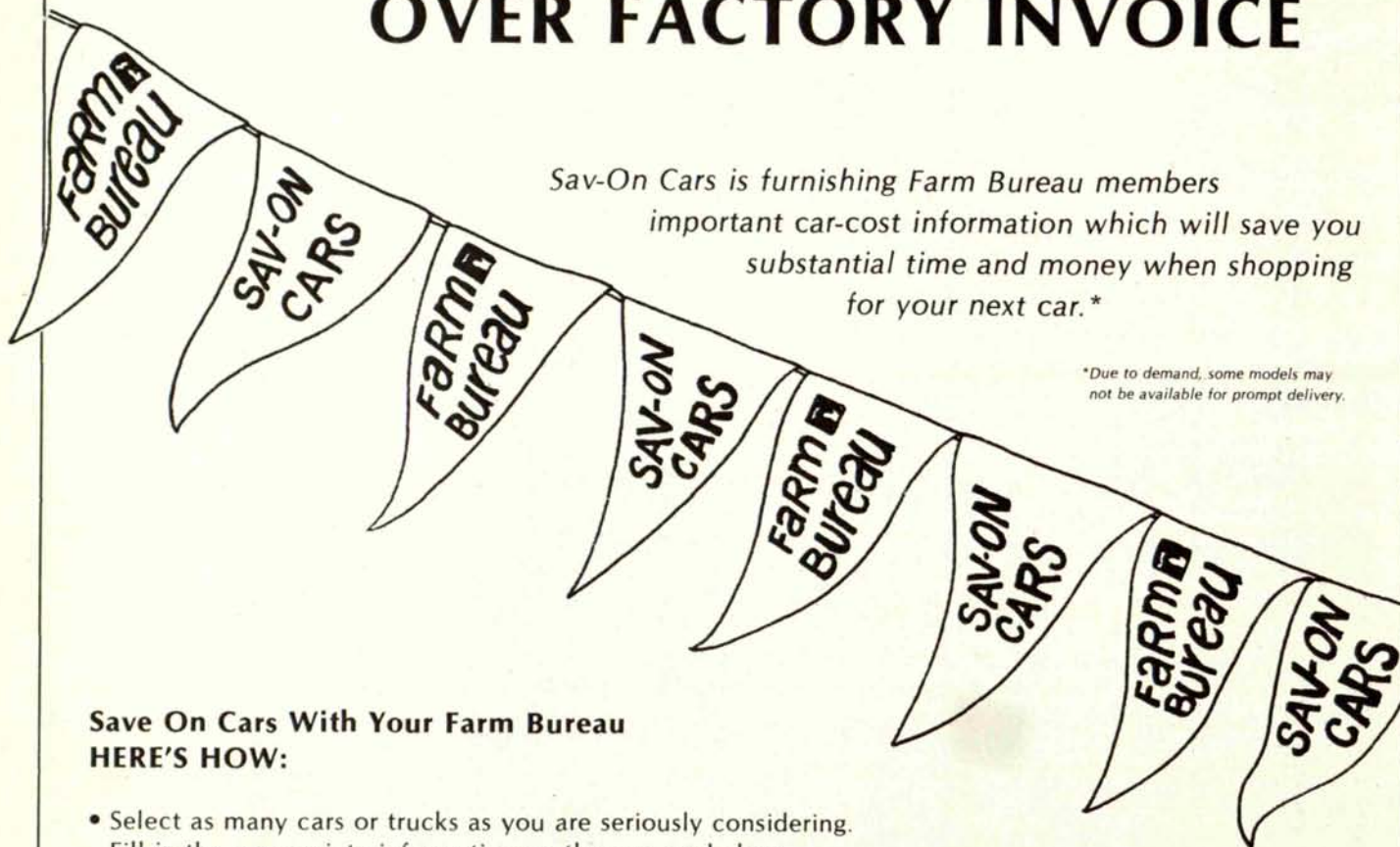
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Officers: Michigan Farm Bureau President, Jack Laurie, Cass City; Vice President, Wayne Wood, Marlette; Administrative Director, Robert Braden; Treasurer and Chief Financial Officer, Tom Parker; Secretary, William S. Wilkinson.

Directors: District 1, Marlin Outman, Constantine; District 2, Blaine VanSickle, Marshall; District 3, James Sayre, Belleville; District 4, Charleen Thompson, Freeport; District 5, Mark Smuts, Charlotte; District 6, Jack Laurie, Cass City; District 7, Larry Snider, Hart; District 8, Lyle LeCronier, Freeland; District 9, Robert Gregory, Traverse City; District 10, Margaret Kartes, West Branch; District 11, Robert Wahmhoff, Baraga. At-large: David Conklin, Corunna; Wayne Wood, Marlette; Richard Leach, Saginaw. Farm Bureau Women: Diane Horning, Manchester. Young Farmers: Ed Cagney, Scotts.

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USDA Grants Changes in PIK Assistance Regulations

■ **Farm Groups Seek Changes** — Recently elected MFB President Jack Laurie participated in a Washington, D.C., "fly in" on Dec. 4 to deliver comments on proposed USDA regulations to implement the PIK disaster assistance.

Washington

The group also included Bob Young, executive director of the Great Lakes Sugar Beet Growers Association; Charles Mulholland, chairperson of the Michigan Potato Industry Commission; Bob Vandenberg, representing the Michigan vegetable industry; and Jim Byrum, executive secretary of the Michigan Bean Commission. U.S. Sen. Don Riegle, Rep. Guy VanderJagt and Rep. Bill Schuette joined the group for meetings with USDA officials.

The group expressed their concerns about PIK disaster assistance regulations and asked for changes to:

- Allow farmers to qualify for the assistance based on losses in a specific crop rather than the proposed "whole farm crop loss" provision.

- Recognize crop quality as a basis for determining loss instead of just volume loss.

On Dec. 19, the USDA announced changes in PIK assistance rules to allow eligibility on a per crop basis. Changes to recognize quality loss in determining eligibility are allowed for non-program crops only. Applications for the PIK assistance will be available in county ASCS offices Jan. 12-30.

■ **No Charge** — The USDA has decided not to charge farmers for the service of evaluating crop losses incurred in a disaster, Michigan 8th District Congressman Bob Traxler reported recently. The department had been called "callous"

for its decision to make farmers pay to have damages assessed by officials. Traxler said Richard Goldberg, USDA undersecretary, notified him of the decision by letter and said that farmers who had paid for damage assessments would receive refunds.

■ **Tax Talk** — Speaker-elect, House Democrat Jim Wright of Texas, said recently that Congress will have to make some tough decisions regarding the budget deficit, including a possible tax increase. Wright clarified his remarks by saying that tax cuts scheduled under the new tax law could be delayed beyond 1988 when the maximum tax rate on individuals is supposed to fall to 28%.

The FY 1988 budget has entered the final stages of preparation and clearance and will be made public in an abbreviated document on Jan. 5. The fully detailed budget will not be released until Feb. 3, after the president's State of the Union message.

The budget reportedly contains \$1.1 trillion in spending and \$50 billion in proposed spending cuts and "increased receipts." The cuts and receipts are necessary to meet the Gramm-Rudman 1988 deficit target of \$108 billion.

Cuts in the Extension Service and USDA user fees may be expected in the proposed budget. The Office of Management and Budget will undoubtedly target the farm program for changes to achieve savings.

■ **Social Security Check** — Sen. Phil Gramm has announced he will introduce a bill in the first days of the 100th Congress which will affect the operation of the newly-enacted Immigration and Nationality Act.

The bill would provide for a verification system in the Social Security Administration accessible to employers by telephone lines. Employers

could call the system to verify the authenticity of a Social Security number. Computer response would be immediate with a follow up mailed verification. There would be a charge for the service.

Other features of the proposal would include a mandate to require the SSA to make available upon request "tamper proof" Social Security cards. Penalties and fines for using or possessing a falsified card, providing false information to obtain a card and for counterfeiting a card would be increased. □

Lansing

As usual, the Michigan Legislature had a flurry of last minute activities prior to adjournment. During a special session, several significant bills of importance to agriculture were approved.

■ **Farm Loan Program** — Following the recommendation of Governor Blanchard, the House and Senate considered and amended the disaster loan program. The program is capped at \$200 million, with zero interest to farmers. The money will be made available to local institutions, including banks and PCAs, to assist farmers who have suffered weather related losses in 1986.

The loan criteria contains the following points:

- Funds are available to a person engaged in and intending to remain engaged in ag production as an owner/operator of a farm.

- To qualify, the farmer must have suffered a 25% loss in a major enter-

(continued on next page)

Legislative Review

(continued from previous page)

prise, or a 50% production loss in any one crop which has been certified by ASCS.

- The farmer must have applied for federal assistance under the new \$400 million federal grant program.

- A farmer is limited to a \$200,000 loan, or the value of the crop, whichever is less. The loan size also will be reduced by any PIK grants or crop insurance payments.

- Loans may be made for any purpose that the lender feels appropriate, including the refinancing of outstanding loans to an individual.

- No repayment of principle shall be required until the fourth year after the loan is made.

- The loans will be made at 0% interest.

Following passage of the loan program, there was considerable discussion on the problem of lending agencies needing at least minimal return to cover the cost of processing the loans. Final negotiations resulted in the state of Michigan developing a mechanism to cover the costs of the lenders' processing fee. FB was instrumental in clarifying that these loans would be at no interest and no cost to the farmer.

The law provides that a lender begin collecting principle payments in the fourth year, and that the loan be paid by the tenth year. There is, however, some flexibility between the lender and the borrower.

It appears that any delay in the program will result from the need to have crop loss certified by ASCS, which already has a tremendous workload.

■ Proof of Tax Payments — P.A.

160 was signed by Governor Blanchard in July. It requires that individuals claiming credit under P.A. 116 show proof of payment of the property tax in the current or previous year. It is extremely important that farmers carefully prepare the tax return for the P.A. 116 credit, utilizing the Michigan form CR-5.

In addition, because of substantial reorganization within the Department of Treasury, it is imperative that all information required be provided, in-

cluding documents, and the yellow mailing notice be attached to the tax return. Delays in payment of credit may be experienced this year, and farmers should also notify the tax preparer that additional precautions should be taken.

■ Tax Exemption for Drain Tile and Portable Grain Bins —

S.B. 738 (Sen. Nick Smith, R-Addison) passed both the House and Senate and was presented to the governor. It provides a sales tax exemption on tile and portable grain bins. The somewhat controversial issue was finally passed after considerable discussion by both bodies. FB worked with the sponsor and supported the proposal.

■ Air Pollution Control Commission —

The Air Pollution Control Commission and Water Resources Commission continue to wrestle with the issue of agricultural odors and water discharges.

At its December meeting, the Air Commission ruled that the farm in question is required to obtain an air permit, and that the lagoon must be covered and the manure injected to reduce odors. The commission's recommendation will go to the Water Resources Commission for its consideration of a permit for the farm in question.

FB has expressed opposition to the Air Commission regarding its ruling, and explained that agriculture odors are a normal and routine part of food production.

FB continues to work with the regulatory agencies, the farmer involved and the various commodity organizations to resolve this issue of critical importance to agriculture. As urban residents continue to move to and occupy rural areas, they subsequently find agricultural odors objectionable, thus placing agriculture in a very difficult situation. FB has initiated legal action to resolve this dispute.

In addition, FB continues to work with the Michigan Department of Agriculture and numerous individuals who are assisting with the MDA's Manure Handling Task Force in developing recommendations for clarification or modification to existing law,

including the Right-to-Farm Act. It is expected that these recommendations will be presented at the Jan. 15 meeting of the task force.

■ Ag Labor Camp Licensing Rules —

FB is represented on the Agricultural Labor Camp Licensing Rules Review Committee which was appointed by the director of the Michigan Department of Health. The committee held meetings in November and December with recommendations to be submitted to the Agricultural Labor Camp Advisory Board in early 1987. This is the first review of the department's rules in several years.

■ Unemployment Insurance —

Employers' responsibilities for unemployment insurance for seasonal workers were addressed and defined in the just completed 83rd Legislature. It is anticipated that a new definition of an individual working in "seasonal employment" will reduce the numbers eligible for unemployment compensation in legislation scheduled to be re-introduced early in 1987.

■ College Tuition Program —

Michigan has become the first state in the nation to provide a guaranteed tuition plan for future college students. First proposed by Governor Blanchard, H.B. 5505 was modified by the House and Senate, then passed into law.

The program works like this: an initial payment of about \$3,500 to \$5,000 at the birth of a child will guarantee payment of tuition and fees at state colleges and universities. Students attending private schools in or out of state would receive amounts equal to the average tuition at state schools.

The governor will appoint a nine member board to develop the total program. Applications will be accepted after a ruling by the IRS to determine whether earnings on the investment will be tax exempt. □

Lansing legislative topics were reviewed by Ronald E. Nelson, MFB legislative counsel.



Newly elected MFB President Jack Laurie answered questions for news people in Grand Rapids, Dec. 12, following his election to the organization's top post.

Seeds

- On Dec. 12, by unanimous vote of the delegate body and vote of the MFB Board of Directors, Jack Laurie was selected to serve as president of the Michigan Farm Bureau.
- One of President Laurie's first official responsibilities was to meet with members of the AFBF Resolutions Committee at the organization's national offices in Park Ridge, Ill., Dec. 14-17. The committee reviews national policy recommendations received from all state FBs in the federation.
- President Laurie was in Washington, D.C., Dec. 18-19, to meet with members of the National Commission on Dairy Policy. He was appointed to the commission by USDA Secretary Lyng.
- President Laurie will lead the MFB delegation to the AFBF annual meeting at Anaheim, Calif., Jan. 10-15. MFB voting delegates are Jack Laurie, Wayne Wood, David Conklin, Mark Smuts, Jim Sayre, Margaret Kartes, Charleen Thompson and Marlin Outman. Alternate delegates are Ed Cagney, Bob Wahmhoff, Larry Snider, Lyle LeCronier, Diane Horning, Dick Leach and Blaine Van Sickle.

Commitment to the Future

As a farmer and as a volunteer leader in Farm Bureau, I can think of no greater honor than to be selected as the president of the Michigan Farm Bureau. While I am honored, I am challenged, too. The vote by the members of the board of directors and nomination by voting delegates of the 67th annual meeting expressed their confidence in my ability. I accept the challenge to measure up to their high expectations.

As president, I am appreciative for the tradition of quality and leadership that has established the Michigan Farm Bureau as aggressive, innovative and forward thinking. Farm Bureau people and a sound organizational structure are the basics of our organization as they have been for 67 years. These are the strengths that have earned respect and influence for Farm Bureau.


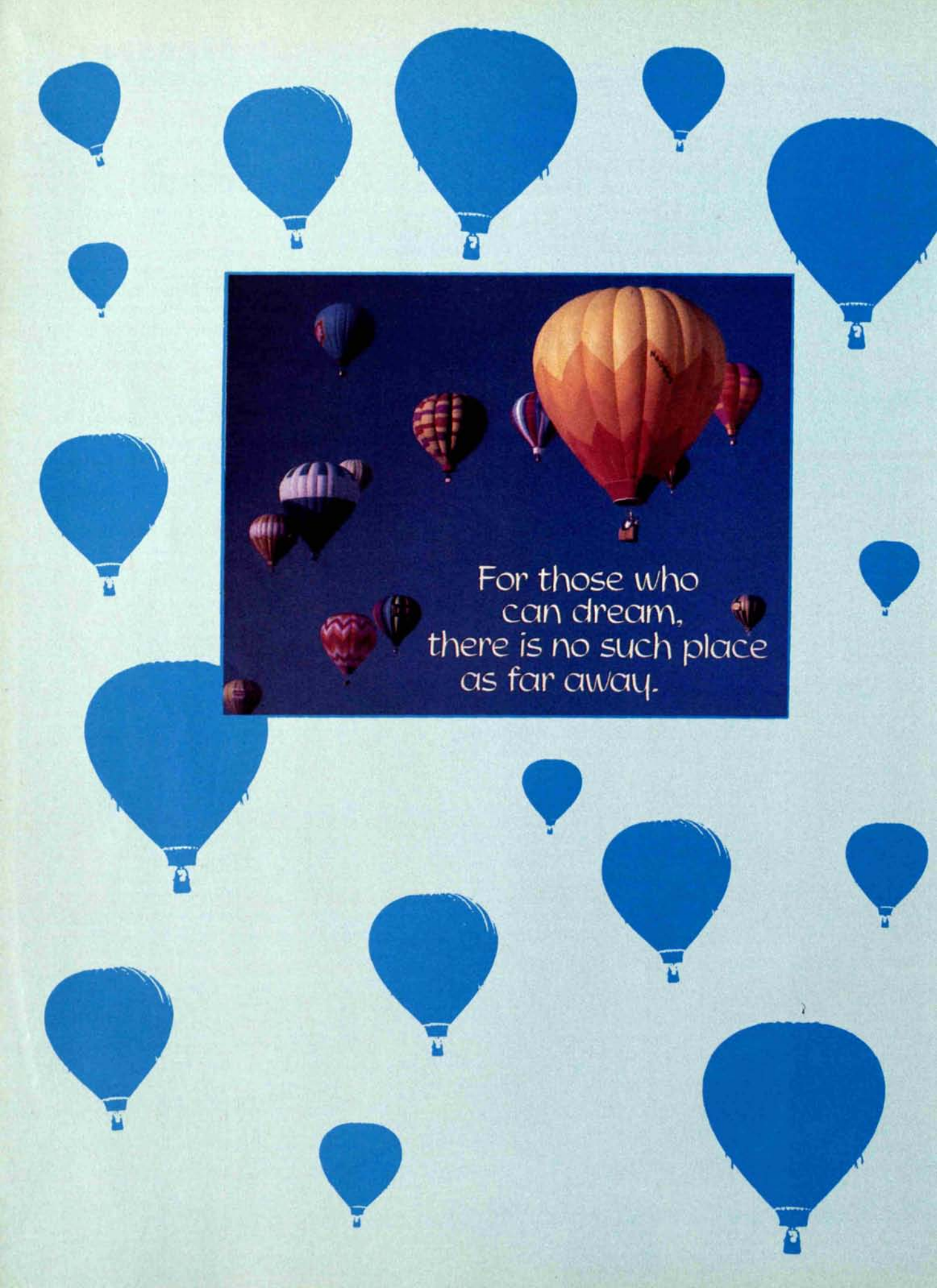
We hold this respect through making constructive contributions to our industry and to the communities in which we live and farm. Our opinions are valued. At the Governor's Conference on the Future of Michigan Agriculture, which will be held in Lansing next month, Farm Bureau members will be asked for their support and input.

The theme of the conference is "Opportunities, Alternatives and Innovations." It is appropriate that these words direct our attention, not to our problems, but to solutions.

We must be willing to focus our resources and vision on the opportunities which lie ahead: new and better markets for our products, greater efficiency through agricultural research and technology, and an even more effective Farm Bureau organization. We must be willing to consider innovative ways of managing our own farming operations and creative methods of utilizing the resources of our Farm Bureau organization to meet the needs of farmers and our industry.

Our expectations and our commitment to the future of agriculture and Michigan Farm Bureau must be high. No one person, nor committee, nor even a single county Farm Bureau board of directors, represents the full potential of our organization. Each of us must be willing to accept the responsibility of joining in to achieve our goals. Together we can take the challenges of today and make them the opportunities of tomorrow.

Jack Laurie, President
Michigan Farm Bureau



For those who
can dream,
there is no such place
as far away.

A Tribute to Elton R. Smith

We build the image of the organization based on the kind of leadership we can attract, says Elton Smith. "This is one of the top priorities of the organization. Farm Bureau has the responsibility to seek out, find and nurture capable leadership for agriculture." This commitment to excellence and faith in the abilities of farmer members to guide their organization are the trademarks of Elton's leadership approach.

That strong belief has had a profound influence on the lives of many Michigan farmers. His own philosophy of "whatever you do, give it your best" has been an example for countless Farm Bureau members who have taken advantage of the "leadership development" opportunities offered by the organization.

Elton's sincere interest in those who accept the leadership challenge in Farm Bureau has motivated and inspired those serving at the county, state and national Farm Bureau levels. Despite the demands on his time and commitments to both national and international affairs, Elton continued to be fully involved with the Michigan farmers he represented, attending Young Farmer leadership development conferences, visiting the farms of every county president, participating in Community Action Group activities and more. He has always been willing to share his views on leadership responsibilities and offer encouragement.

Based on his own leadership path in Farm Bureau, Elton understands that for an organization to truly be successful, it needs the best potential leadership it can find. That belief fueled his steadfast support for policy, programs and activities to strengthen the county Farm Bureau structure.

Elton began his own Farm Bureau leadership growth as an officer in a neighborhood Community Group in 1943. Members in the west Michigan counties of District 4 chose him as their representative on the Michigan Farm Bureau Board of Directors in

1956 — a leadership trust that he has retained for 30 years. Members of the MFB board elected him as vice president in 1961 and president in 1964.

In 1966, Elton began his service on the American Farm Bureau Federation Board of Directors. He was a member of AFBF's Executive Committee from 1976 to 1986, and served four years as AFBF vice president, beginning in 1982. As AFBF vice president, Elton chaired the AFBF Policy Development Committee and served as chairperson of the national Farm Credit Task Force. He traveled to numerous state Farm Bureaus to discuss policy and major agricultural issues and frequently testified at congressional hearings in support of Farm Bureau policy.

His knowledge of agricultural issues and counsel to national leaders frequently placed Elton in positions of national and international responsibility. Following the 1980 election that brought Ronald Reagan to office, Elton served on the new administration's Agricultural Task Force for transition in the USDA. Other appointments have included: the National Council of Farmer Cooperatives, National Agricultural Research Advisory Committee, and the Federal Farm Credit Board. He currently serves on the National Dairy Promotion and Research Board.

On the state level, he has contributed his leadership talents to the Michigan 4-H Foundation, Agricultural Stabilization and Conservation Committee, Michigan Blueprint for Rural Progress and as a committee member for the Governor's Con-

ference on Agriculture during two administrations. His most recent appointment was to Governor Blanchard's Task Force on the Revitalization of Agriculture through Research and Education.

Elton has provided both leadership and support for farmer cooperatives throughout his career. For many years he served as president of his own local cooperative and he brought the same leadership commitment to his tenure as president of the Farm Bureau family of affiliated companies. The philosophy he used to build and maintain a strong Michigan Farm Bureau had two main goals. First, to organize and strengthen the county Farm Bureaus and, second, to surface and develop leadership for the organization through the Young Farmer program.

This leadership approach has earned Michigan Farm Bureau repeated recognition on the national level. In January 1986, MFB earned 13 gold stars for outstanding programs and activities on the county level. This achievement is unparalleled in the history of the star award program.

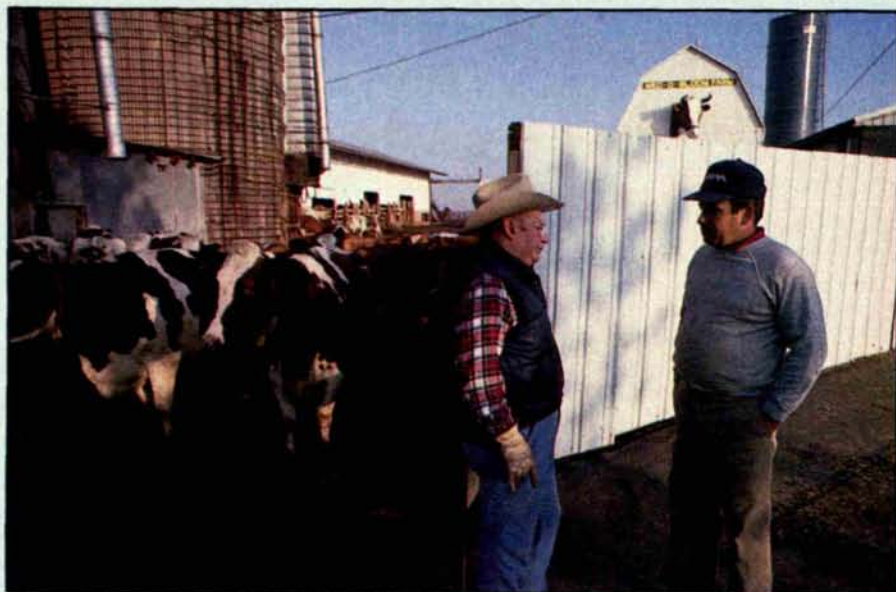
A Bridge to World Understanding Through Trade

Elton's firm belief in farmer developed policy and commitment to the open market philosophy have made him an untiring advocate for sound agricultural policy here and abroad.

He believes that if there is to be world peace, all nations must strive

"Elton's value of believing in himself, the people around him, and the people he surrounds himself with has caused both the organization and himself to grow and flourish. With dedication and desire, he has shared his convictions with everyone he met."

Tom Guthrie, President, Barry County Farm Bureau



"Whether it be in crop yields or milk production per cow, Elton is always watching for new ideas and trends that we could use on our farm in Caledonia."

Jerry Good, Partner, Med-O-Bloom Farms

to achieve and appreciate our international community through world understanding, people-to-people communication and world trade.

His opportunities to promote these goals have been plentiful. Elton has been appointed by two U.S. presidents to serve on technical advisory committees for the General Agreement on Tariff and Trade (GATT) negotiations in Geneva. This responsibility provided him direct input into the negotiations.

He was also a member of a team which visited the Soviet Union to meet with government officials and discuss trade expansion possibilities. In 1978, during a second visit to that country, he headed a five person delegation that met with farmers and leaders of state collective farms.

To aid in the development of trade with Israel, he participated in a 15 day visit to that country as a member of an agricultural exchange team.

In 1982, Elton was among the Farm Bureau leaders who participated in farmer trade missions to Japan and the European Economic Community. Again in 1985, he was

a member of a similar international trip to the Pacific Rim. The goal for these missions was improved trade relations and greater opportunities for U.S. markets abroad.

As a member of the AFBF board and second in command of the national organization, Elton was respected as a forward thinking, knowledgeable leader for U.S. agriculture. This knowledge and respect made him a frequent visitor to the halls of Congress and the oval office.

Here in Michigan, Elton has been an outspoken advocate in support of the programs at Michigan State University. He strongly believes in the land grant philosophy and the need for research and extension programs.

A Farmer First and Last

With all the duties and responsibilities of a national farm leader, Elton Smith is first and foremost a farmer. Beginning with 120 acres, Med-O-Bloom farm near Caledonia has grown to 800 acres today. Elton and his partner since 1969, Jerry Good, have developed a Red and White

Registered Holstein herd that is recognized as one of the finest in America.

Elton has received a number of awards for contributions to his industry including the title of "Dairyman of the Year" and the "Distinguished Service to Agriculture" award from Michigan State University, and the "Distinguished Service" award from the Michigan State Horticultural Society. He has been presented with the "Honorary Alumni" award for outstanding contributions to Michigan State University and the community, the Michigan Association of Soil Conservation Districts' "Distinguished Service" award and received the Future Farmers of America "Honorary American Farmer" degree. In 1986, Elton and his wife, Lynde, were inducted into the Michigan Farmers' Hall of Fame.

Elton has often expressed that farmers have the responsibility to be good stewards of the natural resources with which they have been entrusted. The Kent County Soil Conservation District recognized him in 1972 for this stewardship with an award for "Outstanding Efforts in Soil and Water Conservation."

For more than half a century, Elton has strived to improve the farming industry for all farmers. He has been involved and held leadership positions in his local farm supply and dairy cooperatives, county and community Farm Bureaus, Dairy Herd Improvement Association and Soil Conservation District.

In addition to his leadership of Michigan Farm Bureau and the American Farm Bureau Federation, he has provided guidance to other statewide organizations by serving as president of the Michigan Livestock Council, president of the Michigan Purebred Dairy Cattle Association and president of the state Guernsey Breeders Association. He has also been an active member of the Michigan Agriculture Conference for nearly two decades.

Elton Smith has been a successful agricultural leader, but he was a successful farmer first. Elton and Lynde will enjoy many more years of happiness and prosperity at Med-O-Bloom Farms. □

Smith Points to Strengths and Challenges for FPC

In his final address to delegates at the 38th annual meeting of Farmers Petroleum Cooperative on Tuesday, Dec. 9, Elton R. Smith encouraged delegates to be aware of trends that pose challenges to agriculture and the cooperative way of doing business: poor economic conditions in the agricultural sector, the trend toward larger farms, and the failure of local co-ops to patronize regional co-ops.

To combat these negative trends, Smith said FPC must capitalize on organizational strengths, i.e., member ownership, patronage distribution, FPC's affiliate relationship with Michigan Farm Bureau, and expertise in serving the needs of Michigan's farmers. He said the co-op's most important strength is people — members, employees, co-op directors

and others in the Farm Bureau family of affiliates.

Smith also announced that a joint proposal has been made by FPC and Countrymark, Inc., for consolidation of their respective petroleum operations. He emphasized that similar arrangements have recently been approved by two other large regional co-ops. Such agreements are mutually advantageous and avoid the disadvantages of merger.

Voting members re-elected Bill Brewer of Clare County, and elected Victor Weiss of Saginaw County. They will serve two year terms on the FPC board of directors. Elected to represent MFB on the board were Lyle LeCronier of Bay County, Mark Smuts of Eaton County and Wayne Wood of Sanilac County.

We Show Our Appreciation

MFB's Top Agricultural Communicators of the Year were honored at a reception hosted by MFB President Smith and county FB Information Committee members.

Award winning communicators in 1986 were Robert Driscoll, Michigan Farm Radio Network, nominated by Sanilac County, and Mike Van Buren, *Kalamazoo Gazette*, nominated by Kalamazoo and Van Buren counties. Runners-up were Phil Cloud, WION-Ionia, nominated by Ionia County, and Bob Grnak, *Owosso Argus-Press*, nominated by Shiawassee County.

This is the 12th year that MFB and county FBs have conducted the Ag Communicator recognition program for news people who have done an outstanding job of covering agriculture and Farm Bureau.

MACMA Marks 25th Anniversary With Tribute Ceremonies

MFB's cooperative marketing association, MACMA, celebrated its silver anniversary with a little extra sparkle. Emcee Ken Bull presented three outstanding leaders in the organization's 25 year history — Elton R. Smith, Robert E. Braden and Walter W. Wightman — with framed tributes to their contributions.



MACMA honored three outstanding leaders in the cooperative's 25 year history. Pictured left to right are: MACMA President Elton R. Smith, Allen Wightman (grandson of Walter W. Wightman), and Robert E. Braden, MFB administrative director (formerly MACMA general manager).

Reports from MACMA President Elton Smith and General Manager Noel Stuckman emphasized the success of the co-op since its establishment in 1961, and reported a successful financial and membership year. Smith expressed serious concern over the recent series of attacks on co-op marketing "tools" such as the Michigan Marketing and Bargaining Act, Michigan Agricultural Commodities Marketing Act and the federal marketing order.

MACMA delegates re-elected P. C. Morrison Jr. of Grand Traverse County, Herbert Umlor of Ottawa County, George Stover of Berrien County and Richard Walsworth and Larry Snider of Oceana County to the board of directors. Re-elected to represent MFB were Jack Laurie of Tuscola County, Jim Sayre of Wayne County and Dave Conklin of Shiawassee County. Newly elected were Bob Gregory of Leelanau County, Wayne Wood of Sanilac County and Margaret Kartes of Ogemaw County.

1987 Membership Campaign Takes Off in High Style!

Tuesday evening was a night of celebration for those attending the 1987 Membership Kick-Off Banquet. The all time high membership climb to 99,383 families in 1986 was recognized as both an achievement and a challenge to reach 100,000 in 1987.

Awards were presented to the Fabulous 15 county FBs that achieved goal early in the '86 campaign. Recipients were: Antrim, Bay, Kalamazoo, Kent, Livingston, Mackinac-Luce, Macomb, Menominee, Midland, Monroe, Muskegon, Oceana, Ogemaw, Wayne and Wexford.

The Golden Tractor award for the highest percentage of growth in regular members went to: Hiawathaland, Huron, Iron Range, Menominee, Monroe, Montcalm, Oceana and Wexford.

Key Club membership continues to grow. Now in its fourth year, nearly 171 members have been inducted. Members in attendance stood to receive applause for their membership sign-up achievements.

Smith Poses Challenges for Farm Bureau's Future

The audience at the President's Luncheon stood to applaud retiring MFB President Elton Smith at the close of his annual address to the membership. In his speech, Smith reviewed the growth and success of MFB and its affiliated companies during the years of his presidency and posed challenges for the future of the organization.

He warned that proposals for mandatory production controls would hamper American agriculture. "We should all remember how government intervention has affected our industry," he said. "Prices arbitrarily set by production controls would again invite foreign farmers to undersell us not only in the world market, but in our backyard as well."

There is trouble in our backyards, too, as complaints from non-farm neighbors increase the political pressure for "right-to-farm" and "permit to farm" regulations. Smith reported on MFB's actions and recommendations to the Michigan Department of Agriculture urging better coordination of existing regulations and for continued research and information programs on the latest farm management practices.

Does World Bank Create Competition or Opportunity?

At the MFB Commodity Session, World Bank spokesperson Peter Riddleberger told FB members that the World Bank activities to finance agricultural development in Third World countries creates opportunities in the long term for U.S. agriculture. He cited the economic development in post war Japan as an example of how an injection of capital into the economy increases import demand. The Japanese population has gone from eating seaweed to beef, he said.

He told those attending the session that expanding commodity markets does not necessarily mean taking someone else's market share. Riddleberger asserted that World Bank

He outlined new initiatives in MFB for the Community Action Group program and urged FB members to increase their involvement in the grassroots program.

Smith praised FB members and leaders for their demonstration of caring and support to farm neighbors who were victims of the fall flooding and rains. He described the continuing efforts by the organization to provide assistance and support in the aftermath of the disaster.

Looking ahead, Smith affirmed his confidence in the future of agriculture and Farm Bureau. The organization's policy development process must continue to be one of the great strengths of Farm Bureau, he said. "By involving a broad cross section of farmers from all commodities, we are able to develop sound policy based upon its impact on the total industry... I call on each of you to exercise that vision which will continue to make our Farm Bureau family of companies a strong voice in the Legislature and Congress, a sign of service in our local communities and a caring organization that reaches out to its membership."

loans and credits to strengthen the basic agricultural economies in the Third World contribute to a "larger economic pie." The financial and technical assistance, he added, is not given unconditionally. Recent loans made to Brazil, for example, include the condition that export subsidies be dropped and that fertilizer credits be discontinued.

Commenting on U.S. grain quality shipped abroad, Riddleberger said that poor quality grain was hurting the American farmer's export opportunities. The remark brought many questions and comments from the audience in defense of the producer's role in determining price and quality of exported grain.



Elton R. Smith gives his final president's address.

A Super Way to Start the Day!

From the upbeat message of author/lecturer Maureen Burns to the positive, forward looking report from MFB Women's Committee Chairperson Diane Horning, the 1986 Welcome Breakfast program provided delegates and guests with a good start for the full day of meetings and activities.

Using a variety of "props," including a brightly wrapped Christmas package, to illustrate her message, Burns encouraged the audience to approach life positively and with hope. Her message of self-motivation, personal growth, positive mental attitude and communication is the basis for her book, *Run With Your Dreams*, a guide to positive and realistic goals for adults.

Horning also had a positive theme in her presentation, outlining a new direction for involving women in the total Farm Bureau organization with emphasis on promotion and education activities.

"Times change... needs change..." she said. "What do we have to gain by this step? It will allow our Farm Bureau to better utilize its resources — financial and human — through increased member involvement and greater effectiveness to achieve the goals of the organization. It provides us with the flexibility to direct activities to meet specific local needs."

Here's a Real Talent Show!



A proud and happy group of Monroe County FB members gathered for a photo in front of the star awards display at the MFB annual meeting.

Stars Shine at Annual Awards Program

Monroe County FB members captured top awards recognition for program excellence in 1985-86 at the annual awards program. The county received eight gold stars for commodity/marketing, direct marketing, support for AgriPac "Friends," FB Women, local affairs, membership, policy development and policy execution.

The runner-up was Chippewa County with seven gold stars for FB Women, information, local affairs, membership, policy development, policy execution and Safemark.

Macomb County received six gold stars for support for AgriPac "Friends," information, local affairs, membership, policy development and policy execution.

Ogemaw County won five gold stars — for direct marketing, membership, policy development, policy execution and Safemark.

In addition, three counties won four gold stars, three counties won three gold stars, six counties won

two gold stars and 28 received one gold star.

There was another crop of talented young farmers at this year's annual meeting to participate in the Young Farmer Discussion Meet contest. Twenty-eight contestants, representing all MFB districts and 25 county FBs, competed in the preliminary round of "talks."

The Discussion Meet "flights" continued with semi-finals right after lunch, culminating with the finals competition in late afternoon.

Finalists in all of the Young Farmer contests for Discussion Meet, Outstanding Young Farm Woman and Distinguished Young Farmer were recognized at the awards program later in the evening. Winners were Robert Lund of Allegan County, Discussion Meet; Karen Stoneman of Gratiot County, Outstanding Young Farm Woman; and Dean Smith of Huron County, Distinguished Young Farmer.



Robert Lund of Allegan County wins the Discussion Meet.



Karen Stoneman of Gratiot County, MFB's 1986 Outstanding Young Farm Woman, receives a congratulatory hug from Young Farmer Chairperson Gary Skinner, also of Gratiot County.



MFB's 1986 Distinguished Young Farmer, Dean Smith of Huron County, checks out the cab of a new Deutz-Allis tractor, the prize for the contest winner.

AgriPac Boosters Help Build '88 Campaign Fund

MFB's political action committee, AgriPac, held a fundraising breakfast Thursday morning to raise funds to elect "Friends of Agriculture" in the 1988 election. Guest speaker was Maria Schultz, a Ukrainian refugee and naturalized American citizen, who shared her views on why she is proud to be an American.

During the breakfast, the FB Women and Young Farmers made their annual contributions to the AgriPac campaign fund.

This year the FB Women contributed over \$1,000 in proceeds from the AgriPac Silent Auction held Wednesday evening during the Jamboree and Las Vegas Night. Handcrafted items up for bid at the auction included a ceramic Christmas tree, ceramic duck, wooden pig, hand puppets, grapevine wreaths, farm scene quilt, corn husk wreath,

comforter, desk set, embroidered pillow cases, a teddy bear, a "cow in a crate," a District 8 FB Women's cookbook and 10 lb. bags of sugar.

The Young Farmers contributed about \$4,000 from raffle ticket sales. Winners of the raffle prizes were determined at a drawing during the breakfast. There were two winners from the Saginaw County Farm Bureau: Dale Kettler won the Caribbean cruise and Ed Hebler won the Northern Michigan mini-vacation. Wendell Young of Lenawee County was the winner of the 19" color TV. The microwave oven will be put into service at the Martin Thomsen residence in Montcalm County. Robert Recker of Isabella County received the VCR unit and Don Smith of Ogemaw County was the winner of the 35mm camera.

Schuetz Hopeful About Progress on Disaster Relief

Michigan's 10th District Congressman Bill Schuetz told delegates at the luncheon that he is "cautiously optimistic" about progress in revising a USDA disaster assistance rules interpretation that would make most Michigan farmers ineligible for aid.

Schuetz said he had met with USDA officials and that there had been "some movement," but that it was too early to declare victory. He expected the final USDA rules to be published within a week.

In other remarks on the Washington scene, Schuetz predicted that trade issues would be very controversial in the next Congress, and he warned that protectionist measures could mean retaliatory action against U.S. farmers by foreign traders.

On the perceived high cost of the federal farm program, Schuetz reiterated to the audience that "farmers didn't cause the grain embargo, high interest rates or the strong value of

the dollar. The government did that, and the government should now assist farmers in getting through these difficult times."



Rep. Bill Schuetz told FB members he was "cautiously optimistic" about obtaining needed revisions in USDA disaster assistance rules.

Farewell to a Friend and Leader



In closing remarks, retiring MFB President Elton Smith paid special words of tribute to his wife, Lynde.

Spirits and sentiments were high at the 67th MFB Annual Banquet when FB members, agricultural dignitaries and friends of Elton R. Smith gathered to pay tribute to the MFB leader. A highlight of the evening was the announcement of the Elton R. Smith Endowed Chair for Food and Agricultural Policy at Michigan State University. Smith also received MFB's Distinguished Service to Agriculture award.

The program of tribute by leaders in government, Farm Bureau and education included special messages from President Ronald Reagan, Governor James Blanchard, former Secretary of Agriculture Earl Butz and Malcolm Dade, chairperson of the MSU Board of Trustees. Michigan Department of Agriculture Director Paul Kindinger presented Smith with a governor's proclamation of tribute. A Senate concurrent resolution honoring Smith was presented by Sen. Richard Posthumus. Congressman Bill Schuetz, who was among the special guests in the audience, brought a personal gift to Elton and Lynde of a U.S. flag which had flown over the U.S. Capitol in Washington, D.C.

In his remarks, Smith said that his career in Farm Bureau was successful and fulfilling to him because of the people he had met and worked with over the years. His reminiscences included special words of personal tribute to his wife, Lynde.

Delegates Elect MFB Board Members

On Friday, the 494 voting delegates wrapped up the policy setting session and elected at-large directors and directors from even-numbered districts to serve on the MFB board.

JACK LAURIE, PRESIDENT (District 6)

Newly-elected MFB President Jack Laurie operates the Cass City farm in Tuscola County where he was born and raised. The 1,100 acre farm specializes in dairy and also produces feed grains, navy beans, wheat and alfalfa. In addition, the Lauries have 70 head of beef cattle. Jack is the third generation to operate the family owned and managed farm.

Jack has served on the Michigan Farm Bureau Board of Directors since 1966 and was elected to the board's executive committee in 1970. He has been MFB vice president since 1977 and in that position chaired the state Policy Development Committee for nine years. He has chaired the organization's political action committee, AgriPac, for six years. He has also served on the boards of several MFB affiliates.

A 1962 MSU ag economics graduate, Jack was a member of the first class of the Kellogg Farmers Study Program in 1966. He has served on the 7th District Federal Reserve Agricultural Advisory Council and was recently appointed by USDA Secretary Richard Lyng to an 18-member National Commission on Dairy Policy.

His reaction to being elected president? "I'm deeply honored. Working with farm people and the Farm Bureau organization over the past 20 years has been the most learning of experiences. Farm people are the greatest people in the world: they're compassionate, they're considerate and they're good business people."

Jack is looking forward to fulfilling Farm Bureau's goal of "Meeting the Challenge of Change" in the year ahead. "As we look at the challenges



New MFB President Jack Laurie (center) of Tuscola County poses for a photo with members of the MFB Executive Committee: Wayne Wood (left) of Sanilac County, vice president, and Dave Conklin (right) of Shiawassee County, third member. The Executive Committee was selected in the reorganization meeting of the MFB Board of Directors, following the close of the 1986 annual meeting in Grand Rapids, Dec. 12.

that are ahead of us in 1987, we have to accept the fact that agriculture is in the low part of its cycle. That means there are opportunities ahead. Those of us who were selected to lead the Michigan Farm Bureau for the next year will take an aggressive, enthusiastic approach in helping our members reach the goals of our organization. I strongly believe that we can take advantage of the opportunities that are ahead, expand our agriculture and make our members feel good about being farm people.

"We've also targeted increased participation in the Community Action Group program as one of our primary efforts in 1987," Jack said, "because we know the value of farmers meeting together in their own communities, sharing their problems and then having the opportunity to use the Farm Bureau organization to seek solutions and explore new areas."

"Basically, what we'd like to do is increase member involvement and build enthusiasm about agriculture and Farm Bureau."

WAYNE WOOD, VICE PRESIDENT (At-Large)

Sanilac County dairy farmer Wayne Wood was elected vice president of the MFB board at the reorganization meeting Dec. 12. He was elected as a director at-large in 1984 and also served on the state board in 1974 as Young Farmer Committee representative.


Wayne operates a family farm near Marlette in partnership with his father, brother and son. They have a 170 head Holstein dairy herd and grow wheat, corn, navy beans and soybeans on 1,200 acres.

DAVID CONKLIN, THIRD MEMBER EXECUTIVE COMMITTEE (At-Large)

Dave Conklin, a dairy farmer from Shiawassee County, was elected third member of the MFB Executive Committee at the Dec. 12 reorganization meeting. Dave has seven years of experience on the board, six as a director at-large and one as Young Farmer Committee representative in 1979.

Dave operates a 630 acre dairy farm near Corunna in partnership with his father.

(continued on page 29)



It takes an understanding and a depth of knowledge in agriculture itself. At Farm Credit Services, our loan officers can give you that depth of knowledge and expertise. But they also give you something more. They take an active interest in your specific operation. Not because they have to, but because they want to make sure you are aware of available financial options. As a result, you can make more informed business choices.

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All of which means, that we can lend you more than just money: we can lend you the financial expertise and personal attention that goes with it. And that's an unbeatable combination in anyone's book.

Look to Farm Credit Services. We can help you work your finances as well as you work the land.

Farm Credit Services



WE KNOW THERE'S MORE TO AG FIN



ANCING THAN JUST LENDING MONEY.

Country Almanac

January

- Jan. 6** Michigan Soybean Association 1987 Annual Meeting, Zehnders, Frankenmuth. Contact MSA Executive Director Keith Reinholt for registration and meeting information, phone 517-652-3294.
- Jan. 6-7** County Leader Institute, Clarion Hotel, Lansing. This is the first in a biennial series of comprehensive training sessions for county FB executive committees and committee chairpersons. Registrations are made by the county FB.
- Jan. 8** Michigan Swine Industry Conference, MSU, East Lansing. Representatives from agricultural lending institutions, agribusiness dealers and Extension agents can learn about the future of Michigan's swine industry and how their organizations impact the industry's future. For more information, telephone Andy Thulin, MSU Department of Animal Science, 517-355-8396.
- Jan. 10-15** AFBF Annual Meeting, Anaheim, Calif. FB members from throughout the nation will gather for the 1987 convention.
- Jan. 20-21** AgriCom/AgriVisor Winter Marketing Seminar, Clarion Hotel, Lansing. The seminar is open to all subscribers. Non-subscribers may attend but must pay a \$100 registration fee in addition to meal and room expenses. Sessions will cover cash marketing, hedging, options and computer operation. AgriVisor analysts will provide outlook and strategies for grains and livestock. Reservation deadline is Jan. 6. Contact MFB AgriCom at 517-323-7000, ext. 547.
- Jan. 26-Feb. 6** Membership Blitz for 100,000 in 1987. Membership campaign volunteers will launch the 1987 drive to reach the statewide goal of 100,000 member families.
- Jan. 27-29** Great Lakes Vegetable Growers Convention, Lansing Civic Center. Growers are invited to attend daily educational sessions and the trade show. For information, contact Bernard Zandstra, MSU Department of Horticulture, 517-353-6637.

Coming Up

- Feb. 1-6** Final days of the 1987 Membership Blitz for 100,000 FB member families.
- Feb. 19-20** Presidents' Conference, Clarion Hotel, Lansing.
- Feb. 20-21** Michigan Cattlemen's Association Annual Convention and Trade Show, Clarion Hotel, Lansing. For additional program and registration information, contact Pam Bontekoe at 616-743-2202.
- Feb. 25-26** Governor's Conference on Agriculture, Radisson Hotel, Lansing. Theme of the 1987 conference will be "Opportunities, Alternatives and Innovations."



*Elton R. Smith Endowed Chair
for Food and Agricultural Policy at MSU*

A Vision for the Future of Agriculture

Plaques are nice and certainly appreciated, but when you've earned as many as Elton R. Smith has during his years of service to the agricultural industry, some of the excitement is bound to wear off. Spoken words of tribute will be tucked in the corners of his big heart, recorded ones proudly shared with family and friends, written ones placed in a scrapbook to be read and re-read in the years ahead.

But an endowed chair at the land grant university he loves, supports and credits, along with Farm Bureau, for his long and illustrious career? When Elton told MSU President John DiBiaggio that his announcement of the creation of an Elton R. Smith Endowed Chair for Food and Agricultural Policy was "indeed a great honor," it was more than just a polite response.

"I'm just overwhelmed," he said. "There isn't anything that anyone could have done that means more to me than that!"

Dr. DiBiaggio made the announcement during the special tribute to Elton, who served as MFB president for 22 years, at the organization's annual banquet on Thursday evening, Dec. 11.

"Elton Smith's open-minded spirit of inquiry, his perceptiveness in viewing today's problems in terms of tomorrow's promise, his breadth of understanding of agricultural and trade issues, and his unswerving loyalty to MSU make him a man for all seasons," Dr. DiBiaggio said.

"This chair, better than any other recognition we could offer, will symbolize his quest for knowledge and insight and his dedication in searching out ways to benefit both farmers and consumers."

The faculty position funded by the chair will be in MSU's Department of Agricultural Economics. It will be the only such position in the country devoted solely to agriculture and food policy.

Newly-elected MFB President Jack Laurie followed the announcement with a letter to county presidents urging their active involvement and leadership in raising the \$1.2 million necessary to fund the chair. "This chair represents much more than a fitting tribute to Elton Smith. It is an investment in the future of our industry," he said.

He said every FB member will have a role in making the fund raising campaign a success — through personal pledges and by promoting it to those outside the organization.

Members of the endowment fund raising committee include the 16-member MFB board; Dr. Gordon Guyer, director, Michigan Department of Natural Resources; Elwood Kirkpatrick, MMPA president and Michigan Agriculture Commission member; Dr. James Anderson, dean, MSU College of Agriculture and Natural Resources; Larry Connor, chairperson, MSU's Agricultural Economics Department; Dean Pridgeon and Tom Reed, members of the MSU Board of Trustees; Martha Thuemmel, Huron County farmer representing the leadership of MFB's 69 county FBs; Russell Mawby, chief executive officer, Kellogg Foundation; and Delton Parks, president, Country Fresh, Inc. □



Fond farewells and congratulations from friends will be cherished for many years as Elton and Lynde look back on the evening of Dec. 11, but an endowed chair which will promote research and education gives a lasting tribute to MFB's long time leader.

Farmer to Farmer Thank You

It was a Thanksgiving I'll never forget, Tuscola County Farm Bureau President Barry Hedley told members attending the Farmers Petroleum Cooperative annual meeting on Dec. 9. Barry and his wife, Sally, appeared on the program to express their gratitude to FPC for sponsoring their trip to Greenville, S.C., to participate in "America's Second Thanksgiving."

The Hedleys were part of a delegation of 16 Michigan farmers who flew South for what was likely the largest Thanksgiving gathering in the country. Over 500 people ate a traditional turkey dinner on the dairy farm of Tom Trantham who, with the help of Conoco Oil Co., staged "America's Second Thanksgiving" as an expression of appreciation to people throughout the nation involved in "Operation Haylift."

Trantham maintains that he is still in business today because of the generous response of others to the plight of farmers in the drought-stricken Southeast this summer. But it wasn't just the farmers who were thankful for that help, Barry reported.

"The people at the airport, the local merchants, the motel operators — everyone thanked us and meant it. We got more hugs than we got handshakes," he said. "There was a Thanksgiving service at the church the evening before the dinner; after the service, everyone there stopped to say: 'thanks for helping our farmers.' And this was not a country church. The love and appreciation they showed us was just hard to believe."

Area hotels furnished rooms for the visiting farmers and a local church provided the Michigan group with a van for transportation while they were there. On the evening of their arrival, Anderson County farmers hosted a pig roast at Clemson University for nearly 500 guests and local residents.

Members of an area high school choir who furnished entertainment for the Thanksgiving dinner also presented a check for the Michigan Farmers Relief Fund. "That really choked me up," Barry said.

Don Speerstra, Isabella County FB member who coordinated the Michigan group's trip to South Carolina, was also part of the program, reading a letter from Gov. Blanchard on behalf of the citizens of Michigan.

Barry reported that Michigan haylift efforts, in addition to shipping 210,000 bales of hay, also collected donations of \$13,500. That money was used to purchase and ship rye grass seed to replant the fields. "Most of the seed was planted within a couple days after it arrived and shortly after it was planted it rained — finally — and now some of the fields are getting green," he said.

When the farmers who were beneficiaries of "Operation Haylift" heard of the floods in Michigan, they started raising funds. There is now almost \$20,000 in the Michigan Farmers Relief Fund to help meet the emergency needs of farm families this winter.

"When the floods came here, the people of the South returned the favor by raising money for their waterlogged benefactors in Michigan," Sally said. "They set up a farmer-to-farmer assistance network across the country."

"We have been shown such hospitality, starting with Farmers Petroleum and the other companies which sponsored our flights to the 'Second Thanksgiving' and ending with the super kindness and love shown by our friends in the South who opened their homes, hands and hearts to us."

"It is heartwarming and refreshing to know that there are still people in the world who can pull together in times of need and know it's still more blessed to give than to receive," she said.

Barry asked for time on the FPC annual meeting program not only to say thanks, but also to assure Michigan farmers that the hay they sent to the South went where it was desperately needed and did make a difference.

UPlifting!

Farmer to farmer assistance within the state's borders hasn't gone unrecognized. Hiawathaland farmer Joann Steff made sure that her farm neighbors to the south were properly thanked for the three truckloads of hay delivered to the Steff farm this summer. Barry County FB President Tom Guthrie and his wife, Nancy, along with their neighbor, Charles Dorff, shipped the hay after hearing that drought in the U.P. had created a hay shortage.

At this year's MFB annual meeting in Grand Rapids, Steff arranged to present two gift baskets of Upper Peninsula products to Guthrie. FB members in the U.P. counties who were attending the state annual joined Steff in making the presentation. The baskets included a mink corsage, mink golf tees, copper craftwork, maple syrup, saltwater taffy, navy beans, cheese, potpourri, chocolate candy and honey.



Crop Insurance Helps Michigan Farmers Survive

The heavy rains and floods of last September and October did millions of dollars in crop damage throughout Michigan, but many farmers survived the loss because of multi-peril crop insurance. Now Farm Bureau Insurance Group is taking steps to make sure even more Michigan farmers have this protection in 1987.

"Multi-peril crop insurance helped a lot of farmers in 1986, but our goal is to double our efforts in 1987 so that more Michigan farmers know how important crop insurance is," said Jim Gallagher, manager of the CSAC Agency, a subsidiary of FBIG which writes Federal Crop Insurance for farmers throughout the state.

In 1986, FBIG agents wrote over \$480,000 in hail and multi-peril crop insurance in Michigan while losses paid were nearly \$1 million. Loss payments are guaranteed by the federal government. Rain and Hail Insurance Service, the company through which FBIG places its Federal Crop Insurance, reported that its total losses in Michigan in 1986 were over \$6.5 million, while the premiums for the year were \$678,000. FBIG agents accounted for nearly three-fourths of this premium.

"I think it's clear that multi-peril crop insurance pays," Gallagher said. "The more Michigan farmers we can reach, the better off the agricultural community will be if we ever have a repeat of the disastrous 1986 weather."

To help spread the word about the benefits of crop insurance and to make it more available to farmers throughout the state, FBIG is ex-

panding the number of agents trained to sell and service Federal Crop Insurance. In addition, Gallagher said FBIG will provide refresher courses and updates for agents already qualified to sell the crop insurance. "Our agents will be trained and qualified at least by March 1, well before spring planting."

Multi-peril crop insurance protects crops in the event of damage or loss from a variety of perils, including floods, drought, hail and more. The list of crops eligible for coverage is expanding, and most Michigan crops are eligible.

Multi-peril crop insurance is important for another reason, too. It can be used as collateral for farm loans. Many bankers now insist on multi-peril crop insurance as reassurance that farm loans will be repaid.

Here's why. If a farmer has financed a crop and then the crop is damaged or lost, the farmer will no longer be eligible for low cost disaster loans or disaster payments that have helped pay back lenders in past years. In writing the 1985 farm bill, Congress left agricultural bankers and other lenders very vulnerable by eliminating the disaster loan and disaster payment provisions with 1987 crops.

Eugene Gatz, executive vice president of the American Association of Crop Insurers, said crop insurance is "about the only protection farmers really have left" and about all that bankers can count on to provide repayment protection.

"Crop insurance has to become a habit with farmers," Gatz said. "Otherwise losses can strike in a year the farmer elected not to take out crop insurance, jeopardizing the

farmer, the family, the farm and the bank that loaned money on that crop."

Multi-peril crop insurance is tailored to the individual farmer's production history and premium is based on past yields.

FBIG has been writing Federal Crop Insurance for several years. "As Michigan's largest farm insurer, we feel a close relationship with Michigan's farmers and their needs," Gallagher said. "We think multi-peril crop insurance is one of those needs, and we are making a special effort to bring this important protection to farmers throughout Michigan." □



How Much Does the Farmer Get?

■ The Young Farmer Committee of Ingham County Farm Bureau observed National Farm-City Week, Nov. 21-27, by placing food baskets containing \$50.00 of merchandise in three Feldpausch grocery stores in the county. Shoppers were asked to guess the dollar value of the food basket that the farmer would actually receive as his or her share of the gross profit. The individuals in the Mason, Leslie and Williamston stores who came the closest to the correct

dollar amount were awarded the basket by the Young Farmers.

The farmers' share of returns from \$50.00 of food is \$14.84 as determined by the MSU Ag Economics Department. Guesses by Feldpausch customers ranged from 85 cents to \$49.00. The winner in the Leslie store was Steve Harmon with a guess of \$14.70; in Mason, Merle Boehmer won with a guess of \$14.78; and Claudia Kerber took the prize in Williamston with a guess of \$15.00. □

Payment Plan Helps Farmers Hurt by Flood, Rain & Drought

■ Farm Bureau Mutual has introduced an alternative premium payment plan to help farmers affected by the severe weather that hit the state in late summer and early fall. The plan is designed to help Michigan Farm Bureau members experiencing cash flow difficulties as the result of their flood or drought losses.

Under the plan, MFB members whose farms are insured through an FB Mutual Farmowners policy may pay their Farmowners premium in quarterly payments. Or, their premium due dates may be extended

two to four weeks at the request of their agents. The plan applies to Farmowner policyholders in all Michigan counties, and will remain in effect through March 31, 1987.

"We are committed to helping Michigan farmers and want to help them work through these disasters," said Robert Wiseman, executive vice president of Farm Bureau Insurance Group, Michigan's largest farm insurer. Wiseman reminds farmers that their local agents are always ready to help them find ways to reduce premiums. □

New Annuity Offers Tax Savings, Secure Retirement

■ Farm Bureau Life has introduced a new policy that offers Michigan residents a profitable way to fund their retirement. Called the Single Premium Deferred Annuity, the new policy requires a one time deposit and guarantees you a lifetime retirement income. From the date your policy matures (a date you select), you will receive an income for the rest of your life.

The annuity also offers tax savings advantages that are especially attractive in light of the new tax law. The

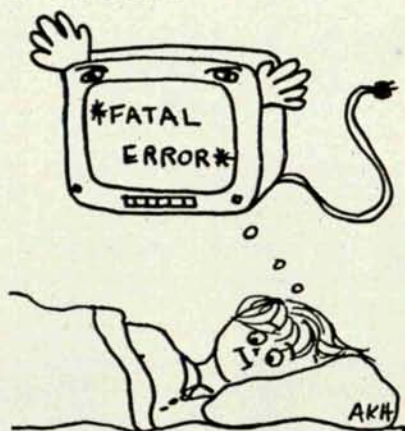
annuity will earn a high rate of interest as it matures — a rate guaranteed up to five years at a time, depending on the guarantee period you chose. All the interest earnings accumulate tax deferred, protected from income taxes until your annuity starts making payments to you.

You can have all the advantages of a Single Premium Deferred Annuity for a one time deposit of as little as \$5,000. The maximum premium is \$250,000.

Your local FBIG agent can answer any questions you might have. □

FARMETTE

By Andrea Hofmeister
Tuscola County



"I should know better than to work on the farm books just before bed."

RURAL RASCALS



Tony and Linda Raney of Oakland County enjoyed a dance with their two daughters during the annual meeting Jamboree on Wednesday evening, Dec. 10. Tony and Leah, 4, started the dancing but soon Linda and Emily, 2, joined them on the dance floor. The Raney's son, Danny, 4½ months, shook his rattle to the tune of the music.

Commodity Promotion Programs Face Challenges

■ The Michigan Agricultural Commodities Marketing Act (P.A. 232 of 1965) is being seriously challenged in court. Producers of several Michigan commodities are using P.A. 232 and similar legislation for product promotion, market development, product standards and inspection, research and other program areas. These activities are financed through producer assessments following approval by a majority of those voting in a statewide referendum.

Both the majority rule and mandatory assessment concepts were successfully attacked in Ingham County Circuit Court in the Old Orchard Brands ruling in February 1985. In June 1986, the Michigan Court of Appeals overturned the Circuit Court decision and upheld P.A. 232 as it relates to apples. The issue was appealed to the Michigan Supreme Court. On Oct. 29, the state Supreme Court declined to hear the case, thus upholding the Court of Appeals decision. The case may be appealed to the U.S. Supreme Court.

The lawsuit, which was filed by an apple grower with Old Orchard Brands, challenged the check-off provision of P.A. 232. In his Circuit Court ruling, Judge Jack Warren ruled the statute constitutional, but claimed certain provisions had been pre-empted by the Federal Agricultural Fair Practices Act. According to Judge Warren, the national act pre-empts P.A. 232 because the "Michigan Apple Committee does not provide for refunds to non-participating producers."

In its unanimous reversal of Judge Warren's decision, the state Court of Appeals cited two bases.

First, the court pointed out that the Federal Agricultural Fair Practices Act states "this chapter shall not be construed to change or modify existing state law." Since P.A. 232 was existing state law at the time the federal law was passed, neither the federal act nor any federal court decisions on the federal act can overrule P.A. 232.

Second, the court held that "unlike the Agricultural Marketing and Bar-

gaining Act (P.A. 344), the Agricultural Commodities Marketing Act (P.A. 232) . . . does not empower a producers' association to act as a sales and bargaining agent to producers." Hence, the Court of Appeals seemed to understand the critical difference between Michigan's marketing and bargaining law (P.A. 344) and the commodity promotion law (P.A. 232).

Michigan Farm Bureau has quite a long and proud history in the area of commodity promotion. In the early 1960s, several commodity groups pursued special legislation for their individual commodity in the market promotion and research areas. MFB supported some of the initial efforts, then FB members adopted policy calling for general enabling legislation so that it would not be necessary for the over 50 commodities raised in the state to seek separate legislation. □

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

Tips & Trends

Dairy

Tight Supplies — Premiums paid for milk in the current tight supply situation are being reported by the dairy press with an implied negative tone, and some processing plant managers are expressing concern about a possible milk shortage. At the core of the current concern is the desire to keep the overexpanded milk processing/manufacturing sector operating at capacity.

The most serious aspect of the current situation is that the dairy farmers who share the tight supply are, in effect, endorsing relatively low milk prices. It has been six years since the annual average price for manufacturing milk has exceeded the support price.

Poultry

Egg Production — Shell egg production during the next few months could be very near 1985 levels according to the Eggs, Chickens and Turkey Report recently issued by the USDA. If the trend holds, prices to producers should remain profitable at least through March 1987. It now appears the major growth area for the egg industry is in the value added segment. In 1980, only 13.9% of all table eggs produced were broken by commercial egg breakers. By 1985 that was 16.1%.

Turkey Supplies — Despite a 12% increase in supplies over last year, demand and prices have been extremely strong due to new product development, particularly deli products. It appears the market will be tested in 1987 because of increased poult placements — 20% higher for September through October than in the previous year.

COUNTRY THRIFT AND OLD FASHIONED VALUE

Get Michigan's Farm-Best Foods at Direct-to-member SAVINGS!

Farm Bureau members can purchase high quality Michigan cherries, blueberries, strawberries, peaches, fresh asparagus, hams, and more through four local, county sales each year. In addition, special sale and shipment arrangements bring you fresh Florida citrus, juice concentrates and peanuts, Wisconsin cheeses, and pecans from New Mexico.



Choose Affordable protection and personal service for your family's health care needs

Michigan Farm Bureau members can choose from three Blue Cross/Blue Shield administered group health care plans designed to meet family health insurance needs at an affordable cost. Members are also eligible for group enrollment in one of seven health maintenance organizations (HMO's) throughout the state. Farm Bureau has been providing health insurance for members for over 30 years. Personal, expert assistance on benefits and claims is an important service plus of the Michigan Farm Bureau health care group.



Dollar-saving member-only insurance plans for your vehicles, farm and personal protection

You may already know that **Farm Bureau Insurance Group** is Michigan's largest farm insurer, offering exclusive programs for farmer-members, like Farmowners and Ag Work Comp insurance.

But even if you don't farm, you can take advantage of top quality, money-saving programs like:

- **Mutual Auto Insurance** provides complete coverage for your personal cars and trucks at competitive rates.
- **Special Auto Insurance benefits:** Farm Bureau Mutual auto policies also include a new benefit at no extra cost to you: \$10,000 of coverage per person for fatal injuries while properly wearing a seat belt. Another benefit of our Mutual auto insurance is emergency road service, which is included in comprehensive coverages at no additional charge to members.
- **Member Life Insurance** protects your whole family for just \$25 a year.

- **Accidental Death and Dismemberment** insurance provides no cost coverage for accidental death or injury (in participating counties).
- **Guaranteed Arrest Bond Certificate** guarantees bail for any member arrested for specific traffic violations.

FBIG Universal Life, homeowners, auto, farm, IRA, recreational vehicle and business policies protect people in communities across the state.

With 450 agents and agency managers throughout Michigan, you can always depend on hometown service from Farm Bureau Insurance Group.



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You'll proudly display your Farm Bureau membership every time you use this VISA card bearing the Farm Bureau name and logo. And you'll save money because you pay no credit card fee for the first 12 months, and only \$12 annually for each subsequent year. The FB VISA card is a full service credit card offering a 25 day grace period and an 18% annual percentage rate. Qualified card holders will get a credit line up to \$3,000; the capability of getting cash advances at any of 100,000 VISA financial locations or at Magic Line automatic teller machines; \$100,000 common carrier travel and accident insurance, and car rental discounts.

Be sure to include your 1987 FB membership ID number when you apply.

Of course you can use your FB VISA card to make purchases through any of these member services!

Farm Bureau Travel Service



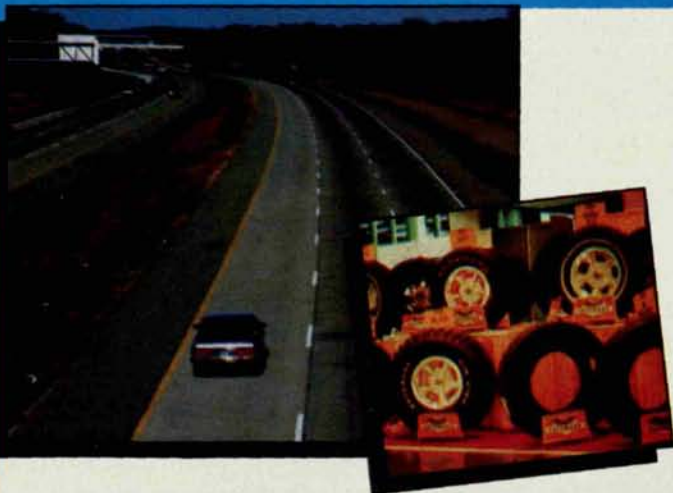
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The new Farm Bureau Travel Service is a specially designed program that not only offers full travel service features, but also makes available deep discount savings on unsold travel packages to vacation destinations in the U.S. and around the world. Just contact our Professional Travel Counselors by calling the toll-free Farm Bureau Travel Service line (1-800-331-1729; in Grand Rapids, call 452-9556) weekdays 9 a.m. to 5:30 p.m. You may also ask for the Deep Discount Travel Desk to receive information about Flexible Travel opportunities available at savings up to 50%.

Be sure to have your 1987 FB membership ID number ready when you call. No additional fees or service charges are made for FB members.



Save on American made cars and trucks—1% over dealer cost!!

You can save hundreds of dollars on your next New Car or Truck purchase with the Sav-On-Cars pricing and purchase system. For just \$9, request a personalized Car Option computer printout showing both wholesale and retail costs. Make your own deal with your local dealership, or buy directly from Sav-On-Cars at an average of just 1% over dealer cost!

Get top quality auto, truck and farm tires and batteries at group purchasing discount prices

These automotive products are available to Farm Bureau members and are sold under the "Safemark" brand. Safemark is a low-overhead, no-frills group purchasing program available through 53 Michigan dealers and vendors.



**ENROLL
FREE!**

Free enrollment means you start saving right away with the Farm Bureau Family Saver. The buyer's service program can save you 20-60% on purchases of nationally known furniture, appliances, carpeting, electronics, sporting goods and much more. The exclusive "Quik Quote" system lets you compare costs on new merchandise. We're sure you'll choose Family Saver discounts and convenience. Family Saver purchases are delivered to your door or to a retailer in your area. Plus you get full factory warranties and local service.

And you can save as much as 60% on tools and accessories. Check the form below to receive the special tool catalog with your enrollment. There is a \$4.00 charge for the tool catalog which is refundable with your first order.



Get NuVision Family Eye Care at Savings-to-Member prices

Farm Bureau families can save 20% on a complete pair of lenses and frames at all NuVision optical centers. Save, too, on both hard and soft contact lenses. To take advantage of this discount, use your Vision Family Plan card at any NuVision Center and present it when ordering glasses. Family Plan cards are available from your County Farm Bureau Secretary.

For more information about these Service Programs or other opportunities available to you through Michigan Farm Bureau, contact your County Farm Bureau Secretary.



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County

■ Want to see your group featured on this page? Then send us information about your activities!

Tell us when your group was organized, when you meet, what kind of special projects you've undertaken over the years, what you're up to now, how lively your discussions are... and anything else you can think of! If possible, send a picture also. Black and white photos are preferred.

Send the information and photo to: Rural Living, P.O. Box 30960, Lansing, Mich. 48909, then keep your eye on this page. □

"You Said It"

Here's how Community Action Groups responded after discussion of the October topic, "The Debate Over Mandatory Controls":

- If mandatory production controls were enacted and led to loss of our export markets, 50% would favor export subsidies to regain those markets.

- Eighty-two percent said mandatory controls would not have a long term benefit on Michigan agriculture.

- Following are some of your comments on how mandatory production controls would affect your farms: they would be a hardship on small farmers and put many out of business; they would eliminate the need for government storage; there would be more paperwork and government involvement.

In February

Rural Health Care Delivery

Lawsuits and liability are causing small rural hospitals to curtail services. What are the alternatives for rural residents?

CAG Videos Available

Community Action Groups can check out the January CAG video, now available at county Farm Bureau offices. This month's production features reports on the MFB annual meeting, the Elton R. Smith Endowed Chair at MSU and the discussion topic.

Thank you to all the groups that submitted entries in the "Name the CAG Video" contest. The names are being evaluated by a staff committee and a winner will be announced in February. The winning group will receive a free VCR!

Discussion Topic

Managing Stress

■ Being confronted with financial instability, even bankruptcy, is the most publicized aspect of the rural crisis. Unfortunately, foreclosure may not be the greatest consequence individuals and families face. Adapting to change or living day after day with uncertainty and a sense of helplessness are also very real threats to health and family stability.

Stress — or excess energy — is our physiological response whenever we sense demand of some sort. It can be a helpful "energy boost" in the short term, but over a long haul this energy build up can result in physical or psychological distress. Initial signs of stress may be occasional headaches, muscle tension, increased colds and flu and other physical upsets. Under continued stress, a particular system or organ may exhibit chronic symptoms. Eventually, we find ourselves requiring treatment for high blood pressure, heart disease, diabetes, ulcers, or even cancer (immune systems are compromised during heavy stress).

Emotional responses to stress are more easily recognized. We may feel

"uptight," or that we should be doing something, but be confused about the best course of action. Self confidence drops, and we may browbeat ourselves for imagined faults and failings. Insomnia, physical and emotional exhaustion, and loss of sexual drive may result.

We find ourselves wishing there were some kind of button to turn the whole thing off for a while. Instead we may "turn off," avoiding interaction with friends and family members. We may be less able to control our temper. There may be an increased use of alcohol or chemical use, overeating, or other forms of self indulgence.

Family life can become pretty tense. We may be unable to agree on, or even discuss, a course of action acceptable to everyone in the family. Each family member may feel that they are not receiving the support or understanding they need. Parents may expect teenage children to rally to the crisis, but not having

(continued on next page)

Discussion Topic

(continued from previous page)

money for school clothes or activities may be troubling to the children. A wife who is working at an off-farm job may view the farm as an unfair drag on the family income. She may secretly hope her husband will decide to leave farming. Because he is desperate to continue, he may see her as disinterested and unsupportive. By talking openly they would discover that his solution isn't hers. Unless they can negotiate a mutually acceptable solution, internal pressure on their relationship will continue.

Clearly stress can make a tough situation even worse. Anxiety and depression can greatly decrease our ability to think clearly and cope effectively — at the very time when it is important to do our best thinking. Though everyone is vulnerable to stress, several false ideas about stress continue to be accepted as true. For example:

- *Only weak individuals and families cave in under pressure.* False. The fact is that very strong individuals and families can buckle if events pile up heavily enough. The family may be handling other problems besides agricultural change. The length of time they've endured pressure is also a factor.

- *Everyone has stress; it's no big deal.* False. Everyone does experience stress, but its effects can be serious. Undischarged stress leads to disease and impaired health, even death. It ruptures family relationships, clouds our decision making, and depletes our physical and mental energy.

- *Counseling with a stress expert, clergy person or counselor means you're crazy.* False. Clergy and counselors may not have the answer, but just talking with them can help vent feelings, reveal another viewpoint, or lead to a plan for an eventual, reasonable solution.

- *Reducing stress overload by finding financial relief through community helping organizations means you're accepting welfare.* False. Local and federal entitlement programs were never meant as long

(continued on page 29)

Opinion

Losing the Larger Farmers

(Editor's Note: This article is the fourth in an eight part series on cooperatives, based on surveys and research conducted by Dr. William Black and Dr. Ronald Knutson of the Texas A&M University System and distributed by the American Institute of Cooperation.)

Attracted by the economic benefits of integration, on-farm grain storage and feed grinding facilities, and private supplies of farm inputs (often purchased directly from the manufacturer), larger farmers are abandoning the cooperative way of doing business. The trend toward integration stems from the farm operator's desire to reduce farm supply and grain marketing costs, increase returns and acquire market assurance. These are identical to the objectives of the co-op.

Why then would large farmers not participate in the co-op? While their objectives are the same, the large farmer's shift toward private supplies stems from the co-op's narrow and strict application of the principle of fairness. Fairness is interpreted to mean one man, one vote, and the same price per unit to everyone. Large volume purchasers, especially truck load users, benefit from the economy of scale and pay a lower price per unit. Unless the larger farmer shares in these economies through his co-op, he is apt to seek supply sources which will afford him these benefits.

There is reason for concern by co-ops since half of the production in the U.S. currently comes from 5% of the farms. This trend will continue to advance with an even higher percentage of total production coming from the largest farms. For co-ops to survive, large farmer patronage is necessary. Without their participation, co-op volume and business will decline.

While co-ops can and should serve small and part-time farmers and retired farmers, they must adopt strategies which will attract the large farm operators as well. To serve the large volume farmer, co-ops must switch from charging the same price per unit to the same net margin per unit. This involves application of the concepts of price discounts and marketing premiums.

Serving large and small farmers through the same co-op also requires:

- New technical services adapted to the needs of each market segment.
- Better market information.
- Improved marketing methodology, integration and access to credit.

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MFB Board

(continued from page 15)

MARLIN OUTMAN, DISTRICT 1

Marlin Outman of St. Joseph County was elected to the state board in 1985. His family operates a 1,400 acre cash crop farm near Constantine. They specialize in seed corn and also grow corn and soybeans.

BLAINE VANSICKLE, DISTRICT 2

Calhoun County farmer Blaine VanSickle was elected to the board this year. He has a hog farrowing and cash crop operation near Marshall. They grow wheat, corn, soybeans, oats and hay on 900 owned and rented acres.

JAMES SAYRE, DISTRICT 3

Jim Sayre operates a U-pick fruit and vegetable farm on 460 acres near Belleville in Wayne County. He served as an at-large director on the MFB board from 1969 to 1977 and has been District 3 director since 1979.

CHARLEEN THOMPSON, DISTRICT 4

Charleen Thompson of Ionia County was elected to the board this year. Her family grows cash crops on 680 acres in Barry, Ionia and Kent counties and raises 150 head of beef cattle near Freeport.

MARK SMUTS, DISTRICT 5

Eaton County farmer Mark Smuts grows corn, wheat, navy beans and soybeans on over 2,000 acres near Charlotte in partnership with his wife and her mother. They also feed about 40 head of beef cattle each year. He was elected to represent District 5 in 1985 and served on the state board as Young Farmer Committee representative in 1983 and 1984.

LARRY SNIDER, DISTRICT 7

Larry Snider of Oceana County was elected to the board in 1985. His family's operation includes a 140 head Holstein dairy herd and 700 feeder pigs. They also grow hay, corn, peaches and apples on 200 acres near Hart.

LYLE LECRONIER, DISTRICT 8

Bay County farmer Lyle LeCronier raises corn, soybeans, navy beans and alfalfa on a 1,200 acre farm near Freeland. He was elected to the MFB board in 1980.

ROBERT GREGORY, DISTRICT 9

Traverse City fruit farmer Bob Gregory, who belongs to the Northwest Michigan FB, was elected to the board in 1986. He is a partner in a large cherry and fruit operation in Leelanau and Grand Traverse counties.

MARGARET KARTES, DISTRICT 10

Margaret Kartes has served on the MFB board since 1980. Her family has a dairy operation and raises cash crops on over 2,000 owned and rented acres near West Branch in Ogemaw County.

ROBERT WAHMHOF, DISTRICT 11

Copper Country FB member Bob Wahmhoff was elected to the MFB board in 1985. He has a 600 acre farm near Baraga in the Upper Peninsula. The operation includes an evergreen tree nursery, forest genetics and Christmas trees.

RICHARD LEACH, AT-LARGE

Newly-elected director at-large Dick Leach of Saginaw County grows cash crops on 2,065 acres near Saginaw. The operation includes sugar beets, soybeans, corn and dry beans.

DIANE HORNING, FB WOMEN'S REPRESENTATIVE

Diane Horning of Washtenaw County is serving her second year on the MFB board. Her family operates a 340 acre centennial dairy farm near Manchester. They milk 70 cows and have 80 replacement calves and heifers and grow all the feed for their livestock.

ED CAGNEY, FB YOUNG FARMER REPRESENTATIVE

Newly-elected Young Farmer Committee Chairperson Ed Cagney lives near Scotts in Kalamazoo County. His family's operation includes 1,200 acres of corn, soybeans and wheat. In addition, the Cagneys raise beef and sheep.

Discussion Topic

(continued from page 28)

term solutions to economic problems. The taxes that we pay when we're able entitle us to use these insurances if we need them on a short term basis. Actually, health and life insurance are set up on the same basis, and we don't feel at all guilty about collecting on them when we need to.

• *Mutual help groups are nothing but gripe sessions.* False. Robert Hughes, Illinois Extension specialist, suggests that the most important principles at work in a support group are: (1) people discover they are not alone in facing their problems or feelings, (2) they receive emotional support from others who can empathize, (3) they learn how others have been coping, and (4) they can receive feedback on how they have been handling situations. The support group also provides each person with the opportunity to help others. It reminds us that we do have much to offer others, even when we're feeling pretty vulnerable ourselves.

Stress doesn't need to be negative, but it can be tough to handle all alone. That's when our local and government structures and our communities prove their real value. These community systems exist to provide external support for us and our families. As we cope with stress in our agricultural communities, it will be important for farm families to take advantage of those supports or to construct needed support systems where they do not exist.

Discussion Questions

- What types of external supports are already available in the community to help farm families in distress?
- How can these services be made more readily available?
- Do plans need to be made to create more support systems in the community to help families adapt to ongoing agricultural change?
- What can be done to get in touch with hard-to-reach, needy families?

This month's discussion topic was prepared by Dr. Anne Soderman, assistant professor of family and child ecology at Michigan State University.

Farm Bureau Market Place

CLASSIFIED AD POLICY

- Farm Bureau members pay 25 cents per word for all classified advertisements.
- All other advertisers pay 50 cents per word for one insertion and 45 cents per word for two or more consecutive insertions of the same ad.
- All advertisements are subject to a 15-word minimum charge, including member ads.
- Please indicate if you are a Farm Bureau member.
- The deadline for ads is the first Monday of the month preceding publication.
- All ads must be pre-paid and may be pre-paid up to one year in advance.
- It is the responsibility of the advertiser to re-insert the ad on a month-by-month or year-by-year basis.
- The publisher has the right to reject any advertising copy submitted.
- No ads will be taken over the phone.

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CONDO AT NEW SMYRNA BEACH, FLA., FOR SALE OR RENT. Completely furnished, two bedrooms, two baths, ocean view from the fourth floor. Tastefully decorated. Phone 517-669-8252. (1-21p)

FOR SALE: FURNISHED 12X60 MARLETTE MOBILE with expando in Eustice, Fla. Own lot on canal to Lake Yale. More information on request. Phone 616-843-4143. (12-2t-23p)

ARKANSAS: 315 ACRES OF BEAUTIFUL ROLLING HILLS near Mountain View, Ark. Creek running through property. 175 acres with new fence. New 30x30 hay barn. 130 acres in pasture with four ponds. County road runs through property. Contact REENDERS BLUEBERRY FARMS, 14079 — 168th Ave., Grand Haven, Mich. 49417. Phone 616-842-6675, 616-842-5380 or 616-842-5068. (11-3t-54p)

FOR SALE: HOUSE AND 137 ACRES in Delta County of Michigan's U.P. Bordered by three roads, trout stream, apple orchard. Close to schools and churches. Has R-3 zoning, plus commercial frontage. Great for development or subdivide — \$65,000. Serious inquiries call collect, Fries, Va. Phone 703-744-7701. (12-2t-43p-ts)

FOR SALE: 100 ACRE FRUIT FARM, Berrien County, diversified. Can be divided. Home optional. Phone 616-429-4260. (1-3t-13p)

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FOR SALE: AUSTRALIAN SHEPHERD PUPS. Good with cattle, watch dogs and loving, loyal family members. Ready to go Nov. 22. Zielland Farms. Phone 517-874-4616. (12-3t-20p)

NURSERY STOCK

BERRY PLANTS — Raspberries, strawberries, blueberries, currants, gooseberries, others. Free catalog. Makielski Berry Nursery, 7130 Platt Road, Dept. RL, Ypsilanti, Mich. 48197. Phone 313-434-3673. (11-12t-22p)

NURSERY STOCK

STRAWBERRY PLANTS — ASPARAGUS CROWNS. Certified plants grown on fumigated sand. Free brochure. Krohne Plant Farms, Rt. 6, Box 586, Dowagiac, Mich. 49047. (10-12t-21p)

FOR SALE: HYBRID POPLAR 12 cents each. American Chestnut and other trees and shrubs. Coldstream Farm, 2030 Freesoil Road, Freesoil, Mich. 49411. Phone 616-404-5809. (12-5t-20p)

FARM EQUIPMENT

COMPLETE LINE OF NEW AND USED IRRIGATION EQUIPMENT — Also equipment for manure pumping and spreading by gun, tanker, or injection. Plummer Supply, Inc., 1-800-632-7731. (1-12t-24p)

HOG EQUIPMENT — Del-Air heat exchangers, Osborne feeders, K.G. Johnson farrowing crates, Chore-Time feeding, Mix-Mill systems. Hamilton Distributing Co., 616-751-5161. (6-12t-22p-ts)

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"OLD TIME FIDDLE MUSIC." Twelve Michigan fiddlers on a sixty minute cassette. Send \$4.50 to Fiddle Music, 448 E. Main St., Kinde, Mich. 48445. (12-2t-24p)

WRITE YOUR OWN WILL: It's legal. Four will forms to fill out. \$3.00 prepaid. Fast service. Moneyback guaranteed. PICK's, Dept. MIC, Tompkinsville, Ky. 42167. (6-6t-23p-ts)

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"OLD TIME FIDDLE MUSIC ON CASSETTE." Send long SASE for list. Fiddle Music, 448 E. Main St., Kinde, Mich. 48445. (12-2t-20p)

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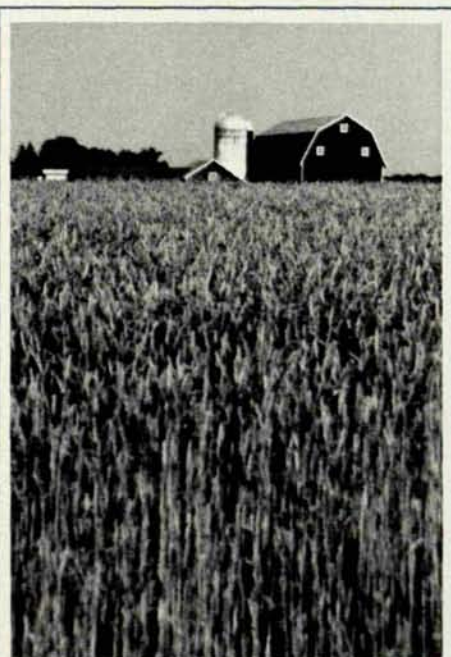
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That means you can still deposit up to \$2,000 each year into your Individual Retirement Account (or \$2,250 if your spouse is not employed) and deduct the entire amount from your taxable income.

Not everybody can do that under the new law, so the time has never been better for you to open an IRA with FB Annuity Company. Not only are your deposits tax deductible, but all your interest earnings accumulate tax-deferred, protected from taxes until you take your money out. And, of course, you'll earn a high rate of interest on your IRA deposits.

FB Annuity offers another big advantage — our IRA guarantees you a lifetime retirement income. When you start an IRA with us, you're starting something that will pay you back for the rest of your life.

Remember, farmers can especially benefit from an IRA, since they usually are not covered by company pension plans and therefore are permitted the full IRA tax deduction under the new law. Remember, too, that you have until you file your 1986 tax return (up to April 15, 1987) to make deposits into your IRA and still deduct them from your 1986 taxable income.

An IRA from FB Annuity Company is more important than ever to your successful financial future. Call your Farm Bureau Insurance agent today to open your own IRA... and look forward to years of tax savings, high interest, and a lifetime retirement income.

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