

# Rural Living

MICHIGAN FARM NEWS



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**MARCH 1987**

**Inside: Farmers . . . Entrepreneurs**

**A "Good Day" for Farm Bureau**

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# Rural Living

MICHIGAN FARM NEWS

A Publication of the Michigan Farm Bureau

## About the Cover

*It's the time of the year when farmers like Alan Garner of Ingham County are getting ready for the planting season ahead.*



## In This Issue

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Alan Garner, 29, shares the story of how he has successfully expanded the family farm from 200 acres to 2,000.
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**Editorial:** Connie Turbin, Editor and Business Manager; Donna Wilber, Contributing Editor; Marcia Ditchie, Associate Editor.

**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.

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## 1987 Farm Credit Objectives

Current forecasts suggest that by the end of this year, total agricultural debt will be down approximately 15% from its 1982 peak. This will help restore the industry to sound financial footing. However, major challenges still exist in agricultural finance.

Certainly, we can be proud of our accomplishments in support of two tier debt restructuring. Based on our 1986 policy, we called for and got greater regulatory flexibility for lenders to work out debt restructuring plans for troubled borrowers. Our farmer organization took the lead in getting bank regulations relaxed and changed to permit needed refinancing and restructuring.

Actions by federal bank regulators to give commercial banks more flexibility to restructure some agricultural loans are to be commended. We are hopeful that all lenders will pursue vigorous debt restructuring wherever possible.

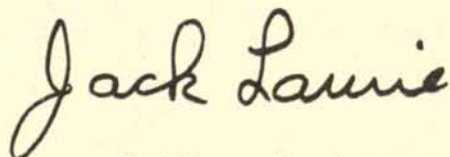
Through their policy action at the American Farm Bureau Annual Meeting in January, the national body of farmer delegates again focused attention on the need to maintain agricultural credit as a high priority issue.

Representing our farmer members in the AFBF policy session, our Michigan delegation voted to approve AFBF policy calling for continuation of the Farmers Home Administration as the lender for individuals who cannot obtain credit elsewhere. Our 1987 agricultural credit policy also calls for FmHA to institute graduated interest rates that slowly reach current market rates and expansion of the guaranteed loan and debt adjustment program.

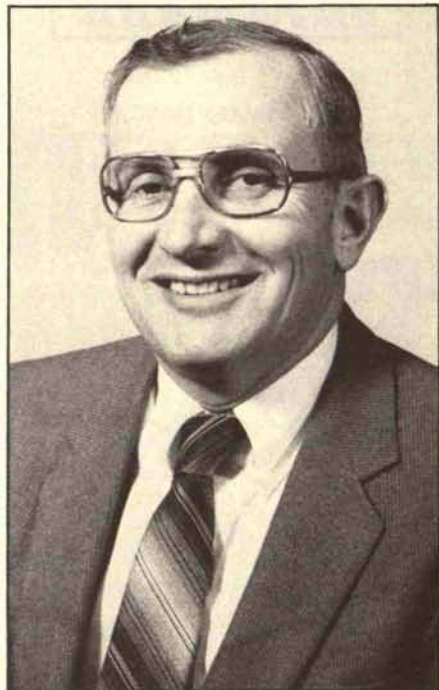
In addition, delegates reaffirmed their belief that preservation of the Farm Credit System is in the long-term best interest of agriculture. To assure this, the 1987 AFBF policy calls upon the Farm Credit System to adhere to the following principles: "(1) continuation of a borrower-controlled organization; (2) decentralization to the maximum extent feasible; (3) lending limited to farmers and their cooperatives; (4) full disclosure of financial condition; (5) protection of the value of member-borrower stock; (6) pursuit of meaningful and effective restructuring of member-borrower loans; and (7) prompt infusion of federal government capital as needed."

Another key element of our 1987 Ag Credit Policy supports creation of a secondary mortgage market for quality farm mortgages. Creation of a secondary market could be a major step in assuring that the future credit needs of our industry are met. (See the story in Tips and Trends on page 21 for more information).

We can be proud of our foresight in developing the policy which resulted in last year's accomplishments. I believe this year's ag credit resolution has even more potential. It will take your involvement and support to reach that goal.



Jack Laurie, President  
Michigan Farm Bureau



### Seeds

- On Feb. 3, President Laurie met with representatives of cherry producing states at the International Cherry Industry Meeting in Traverse City, Mich.
- President Laurie met with representatives of Michigan livestock commodity organizations on Feb. 9 at FB Center to discuss environmental concerns.
- On Feb. 16, President Laurie attended the MSU Farm and Food Policy Conference in Lansing. The ninth annual conference focused on the economic and political factors influencing farm and trade policies.
- President Laurie delivered the State of the Companies message to county FB presidents attending the 1987 Presidents' Conference in Lansing, Feb. 19-20.
- President Laurie joined farmers from throughout the state to participate in the Governor's Conference on Agriculture at the Lansing Radisson Hotel and Convention Center, Feb. 25-26.



THE  
**Elton R. Smith**  
 ENDOWED CHAIR

As a farmer and as president of the Michigan Farm Bureau, Elton R. Smith dedicated more than a half century to improving economic opportunities for agriculture. His dynamic leadership for all of agriculture was especially evident in his support of agricultural research and study at Michigan State University.

No more fitting tribute could be given to Elton R. Smith than the creation of the Elton R. Smith Endowed Chair for the Study of Food and Agricultural Policy at the state's land grant university.

The Elton R. Smith Endowed Chair at Michigan State University will be supported by annual earnings from the invested principal in perpetuity. These earnings will be used annually to assist in supporting an academic position within the Department of Agricultural Economics in the College of Agriculture and Natural Resources.

Endowed chairs not only retain and reward outstanding faculty, but also provide an excellent opportunity to attract world renowned researchers. Being offered the opportunity to fill

an endowed chair is an accomplishment all faculty strive to achieve.

Each of us has a role in assuring that the creation of the Smith Endowed Chair becomes a reality.

Please lend your support to this effort. Your gift will represent your personal tribute to a dedicated and distinguished agricultural leader — a tribute that will extend to future generations.

You may wish to consider membership in the Farm Bureau "22 Club." As a member of this elite group, your name will be entered into a bound volume which will be maintained at Farm Bureau Center. Membership requires a \$110.00 commitment to the endowment fund. That's an annual contribution of one dollar for each year that Elton served as MFB president, pledge for a five year period.

**To contribute, complete the pledge form below and return with your check or money order to:**

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County

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## FB Urges More Compensation for Flood Losses

### Washington

■ **Expanded Disaster Program Eligibility** — In testimony before the House Agriculture Subcommittee on Wheat, Soybeans and Feed-grains, MFB Director of Public Affairs Al Almy urged prompt and favorable consideration of H.R. 904 to amend the 1986 disaster program. Almy told the subcommittee that MFB supports expanding the program to include eligibility for dairy and livestock producers who lost their hay crop in 1986 due to excessive rains or who lost newly seeded and established hay fields. Further, MFB seeks authorization of an additional \$400 million for the disaster program to assure producers of meaningful compensation for their losses.

■ **Unemployment Compensation for Flood Disaster Victims** — The U.S. Department of Labor has relaxed unemployment compensation eligibility guidelines which may result in benefit payments to diversified agricultural producers who were affected by the 1986 flood disaster. Diversified agricultural producers are identified as those farmers who raise both livestock and crops.

According to the Michigan Employment Security Commission, 1400 previously denied claims are scheduled for review. Those diversified farmers who did not file for disaster benefits in 1986, can still make application for the benefit period at local MESC offices. Eligibility will be reviewed on a case by case basis.

■ **Harkin Bill** — U.S. Senators Harkin and Gephardt have reintroduced an updated version of their

1986 farm policy proposal that would place U.S. producers of 16 farm program commodities under a nationwide supply management program. The bill proposes:

- A producer referendum for each commodity; wheat and feed grains jointly.
  - Elimination of target prices and diversion payments.
  - A 70% parity loan rate for 1987 with annual increases thereafter.
  - National marketing quotas by commodity established by the secretary of agriculture.
  - Acreage set aside requirements up to 35% per farm based on reported planting intentions.
  - Marketing certificates must be used to market commodities.
  - A family farm debt and mediation program.
  - A nine-month period for the president to enter into multilateral negotiations on world market prices and shares. If no agreement is reached, the secretary of agriculture would be mandated to use export PIK or cash subsidies to maintain exports.
- AFBF economists are currently reviewing the Harkin proposal. □

### Lansing

■ **The State of the State 1987** — Governor Blanchard's State of the State message before a joint session of the Legislature, state officers and high court justices was significant because 1987 is Michigan's Sesquicentennial. In 1837, Michigan's first governor, Stevens T. Mason, asserted that "no country has ever been settled by more enterprising, intelligent and industrious citizens." In the Sesquicentennial Year State of the State message, the state's 45th governor, James Blanchard, pro-

claimed that "the spirit of Michigan and the people of Michigan have led us to the forefront of American ideas and prosperity."



Gov. James J. Blanchard, Michigan's 45th governor, delivered the Sesquicentennial Year State of the State message.

The 19-minute speech briefly summarized the official 64-page document. The governor reflected on the achievements made in the past four years to wipe out the state's \$1.7 billion debt and bring Michigan's credit rating from the worst in the nation to the best; and to reduce the unemployment rate from 17.3% to less than 8%.

Pointing to agriculture as the second largest industry in the state, he reviewed the state's programs to assist financially distressed farmers (\$139 million in low interest loans during the last two years) and provide disaster assistance to victims of the 1986 floods, freezes and droughts (\$200 million no-interest loan program established in 1986).

He cited other programs to assist agricultural producers and improve

(continued on page 19)

# An Invitation to Travel

Holland/Germany/Austria/Liechtenstein/Switzerland/France/Belgium

Here's a group travel opportunity that you can share with other Farm Bureau members as you visit the Olde World cities and picturesque countrysides of Holland, Germany, Austria, Liechtenstein, Switzerland, France and Belgium. The FARM BUREAU CONTINENTAL TOUR, scheduled to depart July 11 and return July 25, is a totally escorted European travel vacation designed for Michigan Farm Bureau members only. Convenient departures are planned from Lansing and Grand Rapids.

The FARM BUREAU TRAVEL SERVICE has limited the size of this tour, so you'll share the memories of your summer in Europe with a small group of fellow travelers.

Call one of our experienced travel consultants, Mary Beth or Joyce, using the Farm Bureau Travel Service toll-free line, or clip the request form below to receive the FARM BUREAU CONTINENTAL tour brochure.

THERE'S MORE TO COME! Watch for information in the coming months about Farm Bureau Travel Service tours to Hawaii, New Zealand, and Australia!

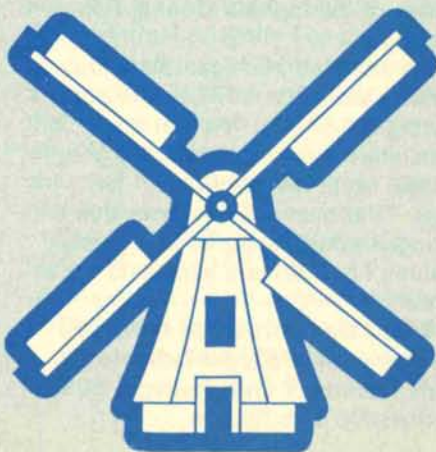


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Mail to: Farm Bureau Travel Service, 2421 Eastern Avenue,  
Grand Rapids, Michigan 49507.

# BEHIND THE DESK

## Approach to Farm Business

**“If you’re not sitting behind your desk, at your banker’s desk or talking to a potential landlord or business contact the first thing in the morning, then you’d better double-check and find out what you’re trying to do.”**



**T**hat’s the philosophy of Ingham County young farmer Alan Garner. He admits it’s a philosophy that some people question, but that hasn’t stopped him from following it himself. Even during the peak times of planting and harvest, he starts each day behind his desk.

Since 1977, Garner, 29, has almost single-handedly taken the family farm of 200 acres into a 2,000-acre operation. The success of his business-like approach is apparent.

Garner’s innovative management practices and his numerous activities in farm and community organizations were major factors in his selection as the Michigan winner of the 1986 American Soybean Association Young Leader award.

Garner represents District V and serves as first vice-chairperson on the Michigan Farm Bureau State Young Farmer Committee. He is also the third member of the executive committee of the Ingham County Farm Bureau.

He attended Michigan State University, but left in 1977 before completing his degree. “At that time, agriculture was booming and I got caught up in the syndrome,” he says. “But many of the farms that I thought would never be sold in my lifetime have already been sold twice.”

When Garner reached the 1,000-acre mark in 1981, his father took early retirement and entered a 60-40 partnership with his son.



Garner increased the farm's size through some unconventional methods. "I definitely purchased ground at the high point. But fortunately, in buying real estate, the purchase price isn't as important as the terms. And I wrote some very good terms for myself," Garner says. He credits his creative purchase agreements as the main reason that he's been able to hold onto his land. He negotiated interest-only payments in one case, and increasing interest schedules starting at 6% with a ceiling at less than 10% in another case.

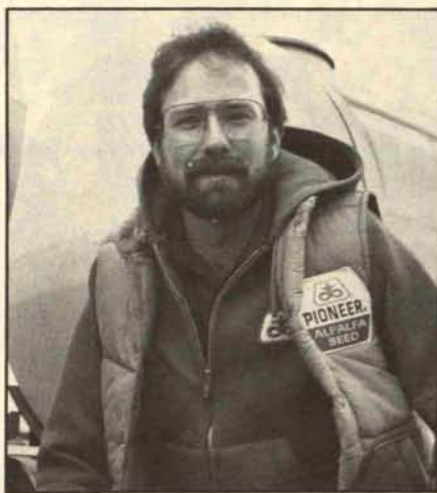
He also maintains a balance between buying and renting ground. Currently, the ratio is approximately one-third owned and two-thirds rented. "I don't think anyone can really justify owning more than 30% of what they farm," he says. "With land values of \$1,000 an acre, you're looking at \$200 a year an acre, plus the interest payment. I can rent the same ground for \$60 to \$70 an acre. So a lot of money can be saved just by writing long-term leases."

Garner says he attempts to "be on the cutting edge of technology" with things that will make his operation more cost efficient. But that does not mean scrapping successful past management practices to adopt new ones.

In 1986, he monitored DuPont pre-emergence herbicides and post-emergence herbicide in a portion of his soybean acreage. He is now analyzing the results to determine if he will alter his herbicide program.

His normal program has been to apply a tank mix of herbicides separate from tillage and planting. "I feel that we have greater flexibility that way. We're able to fine-tune the chemical rates to our soil types from one field to another," he says.

Garner's previous fertilizer field trials convinced him to switch his soybean fertilization program. His fertility program for soybeans is aimed at producing the highest economic yields.



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**"I definitely purchased ground at the high point. But fortunately, in buying real estate, the purchase price isn't as important as the terms. . . I wrote some very good terms."**

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Garner reviews product specifications for a new pre-emergence herbicide with DuPont sales representative Dan Dawes (right).

"I've always kept on top of soil testing," he says. "However, I began to get frustrated when my tests showed that I didn't need any fertilizer for ground that I planned on rotating to beans. Even though I didn't feel comfortable with the recommendation, I tried it for a year or two and just wasn't happy with my yields."

He began comparing yields among plots not fertilized, those receiving small amounts of fertilizer, those receiving bulk spread fertilizer and those with in-row fertilizing.

"I found that I received my top yields and maximum net income when I fertilized much the same way as I do with my corn crop," he says. "I could see as much as a five-bushel advantage over non-fertilized beans, particularly in lighter soil."

He spreads 100 pounds of potash bulk in the fall and applies 7-23-5 starter fertilizer at 30 pounds of phosphorus per acre in the row with his planter. In a few cases, Garner has sidedressed soybeans using 40 to 50 pounds of nitrogen. "That's only economically justified when the spring is very wet and cold, when the plant can't set its nodules on the roots properly," he says.

His field tests also have made him a believer in cultivating all of his soybean acres twice, whether there's a weed problem or not. "I've seen at least a two-bushel advantage per acre." On his second pass he runs the cultivator a little more shallow, just to make sure that he doesn't disturb the plant's root system.

Garner has two bases of operation, one west of Mason and the home farm about 20 miles southeast. He expanded to the Mason area for two reasons: better soil types and less competition for renting ground. □



# FARMERS...

# Entrepreneurs

**F**orget granny's recipe for spring tonic! This spring a better remedy for lagging spirits is the sixth annual National Agriculture Week television special, "Farmers... Entrepreneurs."

Nashville entertainer Louise Mandrell narrates the half hour special which airs on some 135 stations nationwide during National Agriculture Week (March 15-21). The program features three farmers who are building a positive future through innovative marketing, management and association work: California winemaker and orchardist Dwight Caswell employs innovative marketing techniques such as a "wine of the month club" to turn a profit; Iowa purebred breeder Dave Nichols studies management techniques and applies them to his farming operation; Tom and Maralee Johnson of Illinois work hard on soybean market development through the American Soybean Association.

Through their stories, the bigger story of American agriculture is told, and television viewers across the nation gain an awareness of and appreciation for American agriculture.

## Marketing is the Key

As a commercial photographer in California's Napa Valley, Dwight Caswell, Sebastopol, Ca., became seriously interested in winemaking. Some five years ago, he and his

family (including father Dwight, Sr., mother, Helen, and three brothers) looked hard for an opportunity to purchase a farm of their own. They found 64 acres in Sonoma County.

Dwight decided from the outset to market his own product directly to the consumer. He makes unique products such as mead (honey wine) and fermented apple cider, as well as traditional varietal table wines, including Chardonnay, Sauvignon Blanc, Pinot Noir, Claret and Zinfandel.

Gradually developing a loyal clientele, their marketing program began modestly with a harvest party for friends. From this a mailing list was developed and expanded.

New product development followed suit. In addition to wines, the Caswells started to produce jams and jellies, unusual flavors such as cinnamon apple, rose geranium, anise plum and ginger pear.

Dwight comments on the importance of marketing: "Right now I think marketing is almost everything in agriculture. If we didn't have a good marketing program, we wouldn't be making any money at all."

A really big marketing idea that has paid off has been the "Wine of the Month Club" modeled after the

"Book of the Month" club. The Caswell recipe for success is a simple one: hard work and imagination. The family is optimistic about the future. They plan to expand, and stay on the marketing offensive.

## Executive Farmer

The Dave Nichols story is a management story with emphasis on employee relations. Dave's unique style of farming came out of a crisis several years ago.

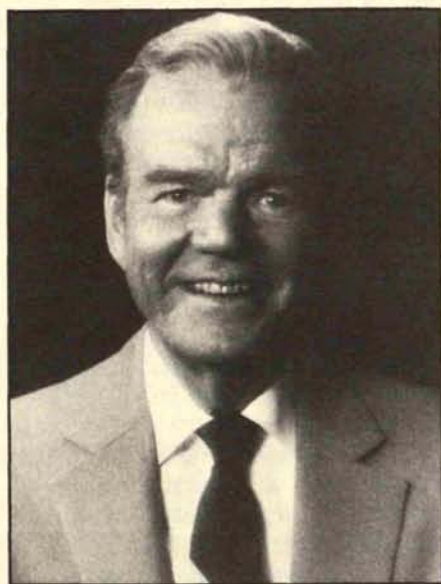
Dave's brother and partner, Lee, passed away. Demoralized, Dave considered selling out. But he asked his employees if they wanted to take up the challenge of running the farm. They did. He delegated responsibilities. Dave and his team have built Nichols Farms into one of the leading purebred operations in the U.S.

In addition to being a top-notch employee relations manager, Dave is a bit of a visionary. His latest idea has enormous potential: "We started a company called Ranch Connection. We're selling low cholesterol, low calorie beef that has less cholesterol and less fat in it than baked haddock with no butter!"

Dave shares a very positive vision of agriculture's future with viewers: "I think agriculture's going to move to higher plateaus. It's so exciting, I

*(continued on page 17)*

# A "Good Day" for Farm Bureau



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**"The Farm Bureau has already managed the miracle of leading and speaking for farmers who farm everything from lumber to cattle to catfish."**

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**Farm  Bureau**

*Editor's Note: Jan. 24 was indeed a "Good Day" for Farm Bureau members throughout the nation. For those who tuned in to Paul Harvey's Saturday broadcast, pride in their organization swelled as the national radio personality praised the Farm Bureau organization and Farm Bureau people for their commitment to rural values. With Paul Harvey's permission, the Rural Living editors invite you to read the text of that radio program printed below:*

**I** was preparing to address a convention of the Farm Bureau, the largest of all organizations dedicated to the quality of rural living. On my desk was a copy of current Farm Bureau policies. And as I read about the precepts and purposes of this organization, I found myself reading about progress based on freedom with responsibility . . . responsibility based on moral and religious concepts . . . individual opportunity rather than guaranteed security . . . and helping to elect people who share these fundamental beliefs and principles.

Suddenly I realized that I am reading what dues-paying, grass-roots Americans have always believed in and died for. In this document I read specific guidelines on family, national security, law enforcement, property rights. I am reading an American Manifesto. What we stand for and what we will not stand for.

Frustrated Americans of recent generations have felt their country slipping away from them and felt they had nowhere to turn for help. Most of the once-honored organizations have atrophied or become impotent. Not this one. The Farm Bureau is as vigorous, as virile, as united as ever in defense of the American-ism.

The Farm Bureau has everything it needs — except the numbers. As our nation's farm population dwindles, so has its clout in Washington. Then I realized you don't have to be a practicing farmer to belong to the Farm Bureau and to support its objectives. Imagine what would happen if our Bureau leadership speaking not for 3.3 million — but for 50 million Americans — could confront the compromisers.

But you fear you'd never get that many free-wheeling individualist to stay in line behind any leader. Don't be too sure. The Farm Bureau has already managed the miracle of leading and speaking for farmers who farm everything from lumber to cattle to cotton to catfish.

If they can embrace that polyglot minority, they can organize our disorganized majority . . . against all our enemies, foreign and domestic.

The silent majority has a valid, established, credible voice. That voice needs only to be amplified.

Call us city folks who will kick in (annual dues) and who believe as you do — call us your Farm Bureau auxiliary, if you like. But let us help you to help us to outmaneuver, out-legislate, out-shout the homegrown ingrates and the hyphenated intruders who refuse to re-pledge their allegiance.

We don't need another "organization." Our nation already has too many organizations. What we need is to breathe fire into the belly of this most respected one — before the only crack in that grand old handmade bell gets any wider.

# Rural Values Keep Farm Bureau Strong

The people of Farm Bureau — people who believe in the same things they do — that's why Jim and Madeline Vantine of Oakland County belong. It's why they joined over 30 years ago and it's why they still belong today.

It was people that attracted the Vantines to their neighborhood Community Action Group back in the early 50s. With that experience as their "launching pad," they soon became a vital part of Oakland County Farm Bureau's leadership team. Jim served as county president for five years and almost became a tradition as head of the county's membership campaign.

"I was membership chairman for 100 years," he jokes.

Certainly, Jim's "100 years" of leading the annual membership campaign earned him a rest, but the Vantines' zest for life makes them scoff at the idea of retirement.

Their love of Farm Bureau people made the MFB annual meeting a social highlight of the year for them and they haven't missed a single one since they joined the organization. They have also attended AFBF annual meetings in various parts of the nation, including Hawaii, for the past 17 consecutive years.

"We've met the nicest people and made the greatest friends through Farm Bureau," Jim says. "It's knowing all these people, people who believe in the same things we do, that makes belonging an experience we wouldn't trade for anything in the world.

"Belonging to Farm Bureau is a tradition we wouldn't think of breaking. It's just part of our lives."

## Leaders for the Future

MFB's legislative clout has long been recognized in the political arenas in both Lansing and Washington, D.C. That influence has also impacted the organization's membership growth.

"The strongest reason why I joined Farm Bureau is its legislative abilities," says Dean Smith, who was

named MFB's Distinguished Young Farmer at last year's state annual meeting.

"Farm Bureau and its Young Farmer program gives young farmers an insight into how legislative issues are carried out and gives young people an edge over others who are not involved in a similar program," Dean says. "I've been able to talk with legislators in Lansing and to participate in the Washington Legislative Seminar.

"The organization itself is unique in a lot of ways," he adds. "It grooms young people to be the organization's and agriculture's future leaders.

"Since joining Farm Bureau, I've gained a lot of leadership abilities, including serving on the county Farm Bureau board of directors, being co-host of the Channel 5 Farm and Garden television show, serving as county Young Farmer chairperson and certainly this last year, being named Distinguished Young Farmer. That was a great reward."

A member of a family farm partnership on a centennial farm near Bay Port in Huron County, Dean feels that in addition to gaining leadership strengths and participating in the organization's legislative activities, belonging to Farm Bureau has made him a better farmer.

"My ability to understand problems before they arise, or to be able to foresee some things that are coming down within a couple years has certainly helped. Farm Bureau has done tremendous things for me," he says.

## Serving the Forestry Industry

"Our strong agricultural suit is in forestry and most of our potential is there," says Bob Wahmhoff, MFB District 11 director, who operates a 600 acre evergreen nursery and Christmas tree farm near Baraga. "We wanted to become a credible voice in the forestry area, and it was about eight years ago when Copper Country Farm Bureau cranked up its forestry committee."

Since that time, FB's forestry members have witnessed several leg-

islative accomplishments, including establishment of the Forest Products Industry Development Council, the personal property tax exemption for wood harvesting equipment, farm-log plates for logging trucks, P.A. 116 designation for Christmas tree plantations and funding for forest improvement, disease and insect control and research.

Bob feels strongly that FB's involvement in the UP forest industry has created a stronger tie between those who manage the land for food and those who manage it for trees. One common area of concern has been the Ottawa National Forest Management Plan.

The plan called for designating a major portion of the Ottawa National Forest as a wilderness area. Part of the plan suggested 50% of the forest be managed under the semiprimitive classification, which would have curtailed all future tree harvesting on one-half of the forest's total acreage.

"Copper Country Farm Bureau developed a position paper on the management plan and mailed it to the county FB membership, encouraging them to mail letters to Ottawa Forest personnel," Bob says. "We worked very closely with the Michigan United Conservation Club, the Ottawa Sportsmen's Club and the Michigan Association of Timbermen. As a result of Copper Country's campaign, the plan received the most letters of any forest plan in the United States and the plan which did emerge was amended to reflect many of our suggestions."

## An Important Plus

Philip Dakin of Caro is an associate member who first joined Farm Bureau in 1981 after he compared auto and home insurance rates and coverages and found that FBIG offered the best. He joined the Community Action Group in his neighborhood because he thought it would give him an added insight into his job as district conservationist for the Soil Conservation Service.

*(continued on page 17)*

# AN EXCLUSIVE OFFER FOR FARM BUREAU MEMBERS

# NEW



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*Robert E. Braden*  
Administrative Director

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Minimum Monthly Payment	3%*, minimum of \$10	4%*, minimum of \$10	3.33%*, minimum of \$20	\$20 (under \$720), 2.77%* (over \$720)
Prepayment Option	Yes	No	Yes	No
Cash Advance Fees	No	No	\$.95 per transaction	2% of advance, min. \$2, max. \$10

\*Amount of outstanding balance (Competitive comparison based on survey completed February, 1987.)

# Farm Bureau Money Key VISA Application

Independence One Bank, N.A., Rapid City, SD

(Please enter your Farm Bureau Membership No.)

## About You, The Applicant

Please print your name exactly as you wish it to appear on your credit card(s).

## Membership Number

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

## About Joint Applicant (if any)

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

## Credit References

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

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

NUMBER OF OTHER CREDIT CARD APPLICATIONS CURRENTLY PENDING

## \* Additional Information

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

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

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

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

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

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

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

## BANK USE ONLY

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

EMPLOYEE NUMBER: \_\_\_\_\_

BANK NO. (LAST 6 DIGITS) \_\_\_\_\_

VISA NO.

# Country Almanac

## March

- |           |   |                  |  |
|-----------|---|------------------|--|
| March 1-7 | Final Days, Safemark Spring Steel Sale.   | March 14         | Michigan Livestock Exchange Annual Meeting, Clarion Hotel, Lansing.                        |
| March 3   | Lansing Legislative Seminar for Saginaw Valley Region.  | March 15-21      | Agriculture Week.  |
| March 3   | Safemark Grand Opening, Becker's Tire Service, Vicksburg, Mich.   | March 17         | Lansing Legislative Seminar for Central and South regions.                                 |
| March 5   | Lansing Legislative Seminar for Thumb Region.   | March 18         | Safemark Grand Opening, Norm's Tire Service, Jonesville, Mich.                             |
| March 5-6 | Professional Turfgrass Manager's Workshop, Kellogg Biological Station Education Center, Gull Lake, Mich.  | March 19-21      | MFB Leaders' Conference, Radisson Hotel, Lansing.  |
| March 5-6 | "Groundwater Quality, Contamination and Movement" will be the topic of the 8th Ground Water Conference, Kellogg Center, MSU. Registration fee is \$35. Contact Michigan Department of Public Health, P.O. Box 30035, Lansing, Mich. 48909; phone Eric Way, 517-355-8313, or Donald Keech, 517-335-8300. | March 20         | Agriculture Understanding Day.   |
| March 11  | Lansing Legislative Seminar for West and West Central regions.  | March 20         | Safemark Open House, Reinbold Sales and Service, Reese, Mich.                              |
| March 12  | MFB Statewide Commodity Conference (county and state), Sheraton Inn, Lansing.   | March 21         | Safemark Open House, Willie's Tire Service, Homer, Mich.                                   |
| March 14  | Michigan Milk Producers Association Annual Meeting, Fairchild Auditorium, MSU.  | March 23-28      | Comstock Park Branch of FPC will hold an Open House three days during this week.           |
|           |   | March 24-25      | Michigan Certified Farm Markets and Farm Markets Cooperative Annual Meetings, MSU.         |
|           |   | March 24-27      | Ag & Natural Resources Days (Farmers' Week), MSU.  |
|           |   | March 26         | Michigan Association of Farmer Cooperatives New Directors Seminar, Clarion Hotel, Lansing. |
|           |   | March 26-28      | Open House, Hart Branch, FPC.  |
|           |   | March 31-April 3 | Washington Legislative Seminar, Washington, D.C.   |

### Coming Up

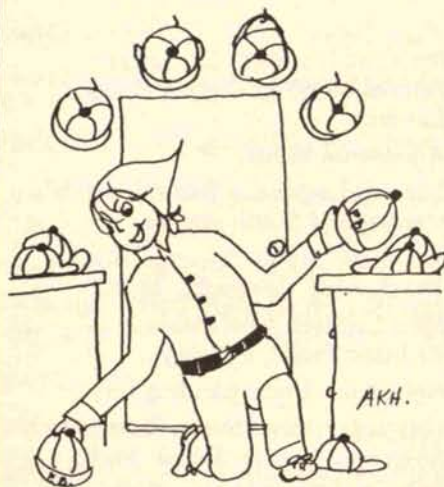
- |         |  |          |   |
|---------|--|----------|---|
| April 2 | Safemark Open House, Stechschulte Gas & Oil, Inc., Owosso, Mich. | April 19 | Easter Sunday.  |
| April 2 | Safemark Open House, S & K Farm & Yard, Owosso, Mich.            | May 6    | MACMA Spring Sale (fresh asparagus) order deadline.                         |
|         |  | May 14   | Michigan Association of Farmer Cooperatives Legal Tax & Accounting Seminar. |



# Rural Exchange

## FARMETTE

By Andrea Hofmeister  
Tuscola County



"There's no doubt about it. Farm caps multiply in the dark."

## Members Support 4-H Youth Program

Van Buren County FB members who donated \$500 to the local 4-H youth program, say they are making an investment in young people. County President Tom Bodke signed the check and deposited it in the hands of county Extension Director Pete Vergot on Feb. 11.

According to Bodke, a change in Michigan State University's Cooperative Extension Service (CES) funding level in 1977 finally caught up with the local program when long time agent, Ed Poole, retired.

Under the county 4-H funding policy established by MSU back in 1977, CES provided 100% of the funding with the stipulation that when a new agent was hired, continued funding would be equally shared by the county and CES. Until Poole's retirement, the CES share remained at 100%, but with the hiring of the new 4-H agent, Carleen Haeg, the 50%-50% requirement took effect.

At the county FB annual meeting last October, members expressed concern that adequate local funding would not be available. Hoping to emphasize the importance of the program, and prompt action by the county commission, they voted to contribute \$500 to the local 4-H program.

"Basically, we wanted to show our support for what has been a fine youth program in our county. We felt we could best indicate how vital we considered 4-H programs by contributing to the local funding," said Bodke. "We feel certain that the money we're contributing today will help provide our youth with wholesome, learning activities and values through 4-H. That's the kind of investment that pays long-term dividends."

Newly elected members of the Van Buren County Commission are taking the cue and have called for a review of the county's financial commitment to the program.

Nearly 700 young people and 250 adult volunteer leaders are currently active in 20 4-H youth clubs in the county. Statewide an estimated 10% of Michigan's youth participate in 4-H programs. □

## RURAL RASCALS



It's hard to say who's more timid: the preschooler or the baby Angora goat? The "kids" were introduced by Hiawathaland FB member Carl Brousseau at the Marquette Mall Agriculture Display. The mall show was co-sponsored by the Hiawathaland FB and the Growing UP Ag Association.

## FOR SALE

Elevator equipped for grain, feed & fertilizer; located in Mayville, MI (Thumb area), F/K/A **Mayville Feed & Grain**. Approx. 100,000 bu. storage, dryer, 50 ton scales, feed mill, bulk feed station, warehouses. Facilities on leased RR property. Best offer, will finance.

Contact **MAYVILLE STATE BANK**, P.O. Box 441, Mayville, MI 48744. Phone (517) 843-6145, ask for Gary or Bob.

## OOPS! TOO LATE!

Did you forget to order on the MACMA Mid-Winter Sale?

**DELIVERY** is March 9-13.

From Michigan Farms to the processor, then direct to you, first quality frozen fruits and vegetables are available through MACMA.

We guarantee our quality.

Direct Marketing serves Farm Bureau Members.

Watch for our Spring Sale in the May issue of your Rural Living.



**MICHIGAN'S  
FARM BEST**



## Opinion: Evaluating Board Tenure Policy

(Editor's Note: This article is the sixth 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.)

*There has been a tendency within some local agricultural cooperatives to keep board members in office even after their effectiveness as a board member ceases. Board service for as much as 35 consecutive years is not unheard of. In some cases, the board member's tenure is justified. Such an individual may have much to contribute in terms of leadership, philosophy, fiscal management and historical basis.*

*Nevertheless some questions should be considered by the co-op members before voting in board elections: Is the decision making process enhanced by this person's influence? Do his or her contributions support the improvement and growth of the co-op?*

*Members should be cautioned as well not to rotate board members for the sake of rotation. Change is most prudently accomplished by presenting a slate of well qualified candidates, or by expanding the base of board participation by providing opportunities for younger members to serve.*

*Management may be reluctant to see board terms limited when the board members are doing a good job, or because they recognize the need for experienced board members to guide the co-op. On the other hand, members tend to favor limiting board tenure to two consecutive three-year terms, or six years. Recognizing the need for an experienced board, or to retain the leadership of an exceptional board member, it may be in the co-op's best interest to extend the limitation of length of service.*

## Rural Values

(continued from page 16)

"There were a number of leading farmers in Tuscola County I had worked with in soil conservation who belonged to the Cream of the Crop group. I started going to their meetings initially to gain a better insight into my job from the farmer's point of view," Philip says.

The Cream of the Crop Community Action Group is exactly that, he found, with former county president Ken Hoffmeister, current county president Barry Hedley, and MFB President Jack Laurie on its membership rolls.

"It's a unique group and gives me an opportunity to gain an overview of issues not just on the county and state level, but national as well," he says. "Even though the issues may not necessarily be in relation to what I do in my job, it still helps me when

I'm dealing with farmers if I know some of the things they're concerned about."

According to Laurie, having an associate member as a part of the group is equally beneficial to the farmer members. Having that different perspective adds a lot to the group's discussion, he reports.

In addition to insurance coverage, and the social and educational benefits of belonging to a Community Action Group, the Dakins also take advantage of some of the economic services FB members are offered.

"We used the car pricing program to get quotes and that gave us good leverage when we bought our new car. We used the Travel Service to book a flight to California this month and saved a lot," he says.

The Dakins haven't used the Family Saver Buyer's Service yet, but they paid their dues by Dec. 31 for free enrollment. "We'll be checking it out when we make our next major purchase," Philip says. □

## Entrepreneurs

(continued from page 10)

don't think we could even fathom. My dad is 81 years old. He saw the transition from horse power to tractor power and all from manure to fertilizer, and so on. I really believe that agriculture is going to see more changes in the next five years than my dad saw during his lifetime."

### An 8:1 Return

The final vignette presents Tom and Maralee Johnson, soybean and corn farmers near Pleasant Plains, Ill.

Tom sits on the ASA board of directors and is president-elect of the Soybean Development Foundation. He comments: "This is a very exciting job to be able to monitor the activities of international market development and research into new utilization and new uses for soybeans for all of America's soybean farmers."

Maralee explains some of these entrepreneurial new uses for soybeans, "Tofu ice cream, you may have heard of it as Tofutty or Tofulicious. Also, indirectly, in catfish and shrimp rations — an important market since seafood continues to grow in popularity!"

Do market development activities pay off? Tom Johnson provides the conclusive evidence: "Chase Econometrics was hired to study the effects of farmer-funded market development activity. And their results were an astounding eight to one return. I think any Wall Street investor would be tickled to have those kind of results."

This is the kind of documented pay off that proves the entrepreneurial success of farmers like Tom and Maralee Johnson, and thousands more like them.

In fact, narrator Louise Mandrell concludes the program with these words: "These farmers, and thousands more like them, are all 'farmers and entrepreneurs.' They keep America's agriculture industry the biggest and the best in the world. . . they create one in five jobs. . . and they feed us better and cheaper than anywhere else in the world. They show agriculture's true potential. . . and how our agriculture industry is making progress. . . despite the obstacles. □

# Grassroots Perspective

## Halls Corners Community Action Group

### Group Members Featured in March Video

■ The Community Action Group video spotlight will be on members of the Halls Corners Community Action Group of Mecosta County this month. The group contributed the winning entry in the "Name the CAG Video" contest. Their suggestion of "Rural Spotlight" was selected the winner out of four finalist names that were voted on by members attending the recent County Leader Institute in Lansing. Over 175 names were suggested by groups from across the state.

Producers of the Community Action Group monthly video attended the January meeting of the 18-member community group to deliver a new VCR — the prize in the statewide contest. The group plans to share their prize with FB volunteers in the "Agriculture in the Classroom" project.

Members of the Halls Corners Community Action Group are: Francis and Olivella Allen, Lyle and Janet Ball, Charles and Leisa Chapin, Cheryl and Douglas Chapin, Joel and Leona Chapin, LaVern and June Eldred, Barbara and Philip Peasley, Gerald and Eleanor Stickler, and Roy and Janet Thompson. □

### Discussion Topic

### Availability of Rural Health Care

■ The rising cost of health care continues to be a concern. Perhaps rural America has an even greater challenge, however, in dealing with a lack of physicians or adequate health care facilities.

The reason is that thinly-populated sections of Michigan don't have the health-care user base to support many specialized medical services or even traditional family practices. Placement information provided by the Michigan Health Council, a non-profit organization that has operated a physician placement service since 1959, shows that it is difficult to attract and keep doctors in rural areas.

According to the Council, the problem has been compounded in recent years by physicians leaving medical practice, or not locating in Michigan because of the perceived difficulty in getting malpractice insurance coverage. The problem is most dramatically illustrated by the declining number of physicians willing to provide newborn delivery services. The Council cites a Michigan State University report which shows

that two-thirds of the Michigan Academy of Family Physicians members, and 52% of the Michigan Section of the American College of Obstetrics and Gynecology members have stopped this service because of difficulty in obtaining insurance coverage.

A variety of factors have also encouraged many physicians to take early retirement, further reducing the number of available doctors.

Ironically, the American Medical Association Task Force on Physician Manpower, claims that there is a surplus of doctors in many areas of the U.S. The task force has recommended measures to cut back on the production of new physicians. Despite predictions of an impending glut of doctors, a survey by Jackson and Coker (a health consulting firm) shows that most U.S. hospitals (especially small facilities such as those found in rural areas) actually need more physicians.

(continued on page 19)

### "You Said It"

Here's how Community Action Group members responded after discussion of the December topic, "Groundwater Quality":

- Twenty-four percent said the quality of groundwater in their area was excellent, and 59% said it was good.

- Sixty-one percent said the quality has remained the same the past 5 to 25 years, 25% said it has worsened and only 14% said it has improved.

- CAGs made the following statements as to why the groundwater quality has changed: use of weed spray and chemicals; excessive use of phosphates and nitrates; minimum use of crop sprays; tougher standards for industrial users; good drainage and checking of underground gas storage facilities.

- CAGs made the following statements about the type of farming practices being used to protect groundwater: use insecticides and herbicides according to manufacturers' recommendations; care in use of pesticides and fertilizers; leaving grassed waterways and applying the minimum amount of fertilizers.

### In April

### Sesquicentennial Celebration

Rural Michigan is being asked to play an active role in state and local Sesquicentennial celebrations. Michigan Farm Bureau has been participating in ag-oriented events and this topic will suggest some ways that Community Action Groups can provide input and ideas on the county level.

## Discussion Topic

(continued from page 18)

Changes in health care delivery services have also contributed to the difficulty faced by many rural communities in recruiting doctors.

In urban areas, rising costs have led to the formation of health maintenance organizations (HMOs), preferred provider organizations (PPOs), walk-in centers, and other alternatives to traditional health care. These new health care settings give doctors opportunities for salaried positions and the availability of other physicians to share night and weekend hours. Such alternatives mean increased competition for rural areas unable to support those kinds of services.

While struggling to attract and keep doctors, rural areas face the added challenge of maintaining quality hospitals.

"Good local hospitals are important to rural people for several reasons," says Faye Adam, the former chairperson of the MFB Women's Committee who directed an MFB Health Care Study two years ago. "First of all, having to drive 50 or 60 miles to a hospital instead of a nearby local one could mean a big difference in a life or death situation. Second, local hospitals frequently offer wellness classes, free blood pressure clinics and other services that people otherwise would not have the opportunity to use."

A recent policy change by the federal government, the major payer of health care benefits, is putting financial pressure on rural hospitals. According to Darwin Root, administrator of the non-profit Marlette Community Hospital, Medicare and Medicaid no longer reimburse costs for patients who are not acutely ill. "As a result, there has been about a 50% decline in the number of beds we have filled. That means we're operating at only about one-half efficiency."

Alternative uses for hospital facilities such as long term care, mental health or substance abuse services would allow hospitals to use their unfilled beds. However, Michigan hospitals are currently prohibited from providing those types of "non-acute" services. Root says measures have been pending in the Legislature for

the past two years that would lift the prohibition on such services in the hospital environment.

Root adds that rural hospitals are also being affected by the rising cost of malpractice insurance. "We've seen our premiums climb 60% a year for the past several years and we expect them to climb more in the future," he says, adding that failure to deal with these problems "may jeopardize the long-term survival of rural hospitals."

Another factor putting the squeeze on rural hospitals is that the federal government cost reimbursements to rural hospitals are 21% less than those allowed for urban hospitals.

"The American Hospital Association is concerned about this disparity," says David Seaman, vice president of member services for the Michigan Hospital Association. "This differential, when it was first constructed, was intended to recognize the differences in the cost of various services, particularly labor."

As the health care industry has become more competitive, hospitals find themselves vying for the same pool of health care professionals. "While it might cost less to hire an electrician in Marlette than it would in Lansing, nurses are very much in demand and it's unlikely that you could hire a nurse for 21% less in Marlette than in Lansing."

Seaman says the MHA has suggested that reimbursement variations based on the cost of doing business in a particular area would be more accurate, and would bring the reimbursement differential between rural and urban hospitals down to about 7%.

### Discussion Questions:

- Do you feel there are enough health care professionals in your area?
- What are the advantages and disadvantages of using your local hospital for services like surgery and acute care?
- Are you satisfied with the physician and hospital care available in your area? How could it be improved?
- What is the status of your local hospital? Will they still be in business 12 months from now? What can we do to help? □

## Legislative Review

(continued from page 6)

Michigan's competitive position including funding and support for the toll free Agricultural Assistance Network, Extension Service EMAT Teams, research, establishing new agricultural trade offices in Hong Kong and Brussels, constructing a new soils research building at MSU, and establishing the Food Processing Institution and Biotechnology Institute at the state's land grant university.

The governor mentioned the second annual Governor's Conference on Agriculture on February 25 and 26, where many state agricultural issues would be discussed in detail including:

- Creation of a Center for Agricultural Innovation and Development to work with the Department of Commerce to expand new market development for Michigan's many agricultural products.

- Formation of Team 2001 to develop long-range strategies for farm families, the agricultural industry and rural communities.

- Expansion of the successful "Yes! Michigan!" program.

- Creation of "Project Quality" to assure consumers that Michigan's foods are of the highest quality and safety and that Michigan farms are environmentally sound.

The full text of the State of the State covers literally hundreds of items affecting the profitability and quality of life for Michigan families and businesses, including air and water quality, landfill, Pesticide Act enforcement, farmworker protection rules, integrated pest management, chlordane ban, water resources planning, K-12 education, prisons and crime control, juvenile offenders, welfare reduction, labor, business climate, income and SBT tax reduction, economic development and cooperation with local government.

■ **Governor's 1987 Budget Proposal** — While the State of the State message identifies issues, specific solutions must, for the most part, come through legislation. A reading of the governor's budget (continued on page 20)

# Legislative Review

(continued from page 19)

message provides further clarification of the proposals outlined in the governor's message.

The proposed budget continues to be very "tight," but balanced. Increases are in the areas of education, prisons and health programs. The General Fund budget proposal is \$6.45+ billion. When earmarked expenditures are added, the total proposed budget would be \$11.1+ billion. Within the budget there are always cuts in some programs to fund increases in other programs. FB is presently studying those budgets of greatest importance to agriculture.

**Tax Reform Studies** — There is no end of tax reform studies either in the past or presently underway. The most recent was released Feb. 10 by the 15-member Citizens' Property Tax Commission created by the Michigan Senate in March 1986. The commission, comprised of tax experts, educators, homeowners and local government officials, was chaired by former Senator Robert Young of Saginaw. Commission members addressed three areas of taxation: the assessing and appeals process; educational finance; and tax abatements, exemptions and personal property.

Some of the far-reaching recommendations in the 45-page report include:

## Assessment Process

- Require an education and training program for all assessors in order to obtain certification.
- Establish and enforce uniform assessing and equalization standards.
- Assistance for local units from the State Tax Commission in assessing industrial property and help in defending the assessments if appealed.
- Subject the State Tax Commission to the Administrative Procedures Act.
- Consider consolidation of assessment districts.
- Prohibit actively farmed land and agriculturally zoned land from being assessed on "potential" development considerations.
- Fund a study by MSU to determine the economic income of farm-

land and consider using a capitalization-of-income assessment approach.

- Prohibit property used for rural-residential from being classified as agricultural.
- Require property purchase price information be reported to the assessor.
- Encourage voluntary taxpayer/assessor conferences.
- Require training for Board of Review members.
- Includes several recommendations on the Tax Tribunal and appeals process.

## School Finance

- Increase state K-12 funding.
- Guarantee a basic quality education.
- Cut property tax for schools to a statewide uniform 18 mils and replace revenue by a two-cent sales tax increase. This recommendation would require a vote to change the constitution. Note: the present state share of school funding is 33.8%. In 1983 it was 26.44%, however, many years ago, it was as high as 60%.

## Other

- Tax mobile homes in the same manner as conventional homes.
- Require a legislative study of all tax exemptions and repeal wherever possible.
- Tighten present tax abatement programs.
- Modify the present homestead property tax credit.

Another tax study will be conducted by an 18-member bipartisan committee of state representatives, chaired by Representative Lynn Jondahl of East Lansing. Jondahl is also chairperson of the House Taxation Committee. Other studies also include one by the Michigan State Chamber of Commerce, the State Tax Commission Task Force, and another by a business organization called the Metropolitan Affairs Corporation in Detroit.

The State Board of Education has created a special School Finance Task Force chaired by former MSU President Ed Harden. Two MFB representatives have been appointed to the task force: Walter Frahm of Saginaw County, past MFB board member, farmer, county commissioner, and long-time school board member;

and Robert E. Smith, MFB senior legislative counsel. This study is expected to be completed next September or October.

**Environmental Task Force** — The 17-member Environmental Boards and Commissions Task Force, appointed by the governor to study the state's environmental regulations and policy, has submitted a preliminary report. Key task force recommendations include:

- Place the rulemaking authority for environmental protection and resource management, now exercised by several DNR commissions, with the Natural Resources Commission (NRC). The effect would be to reduce duplication, provide more timely response and improve accountability.

- Abolish those commissions whose authority would be assumed by the NRC, i.e., Air Pollution Control Commission, Michigan Environmental Review Board, Water Resources Commission and the Toxic Substance Control Commission.

- Permits currently required by law would be issued by the DNR director and the NRC. However, a review board would review permits as requested and conduct informal hearings. A strict 30 to 90 day timetable is recommended to prevent undue delays.

- Establish an advisory council (Governor's Council on Environmental Quality). Council responsibilities would include review of environmental impact statements and long term environmental studies, and preparation of an annual Michigan environmental report.

- Conduct a review of the present Joint Committee on Administrative Rules and create a central office for regulatory affairs to provide a consistent rulemaking process.

- Prepare and distribute a guide to environmental permits outlining all permit procedures, enforcement policy and procedures, and penalty(ies).

Some changes may be expected before the final version is submitted to the Legislature. Public hearings could be held in mid-1987 with legislative consideration by late 1987. □

*Lansing legislative topics are reviewed by Robert E. Smith, MFB senior legislative counsel.*

## Cherry Growers Asked to Approve Referendum

■ The Michigan cherry industry, which produces over 75% of the nation's red tart cherries, will conduct a grower referendum in March to determine if its grower-funded promotions and research program should be continued.

MFB delegates, at the annual meeting in Grand Rapids in December, approved the following resolution to support the referendum, recognizing the important role the cherry industry plays in the state's economy:

*"Michigan ranks first in the production of red tart cherries with over 75% of the national production. We are a major producer of sweet cherries, ranking first, second or third, depending on the weather.*

*"The Michigan Cherry Committee's five-year periodic referendum will be held in 1987. We urge the growers to vote in the referendum and support the industry promotion and research program to meet the marketing and increased production challenges which lie ahead."*

Nearly 2,000 eligible growers will be given the opportunity to vote in this mail-in referendum, which is conducted by the Michigan Department of Agriculture under the Public Act 232 program. Eligible growers are those who have sold over

\$800.00 worth of cherries in one of the past three growing seasons. At least 50% of the growers, representing at least 50% of the tonnage, must vote "yes" in the referendum to maintain the program.

Growers will be asked to vote on continued funding of the Michigan Cherry Committee's promotions and research program, at the current assessment level of \$10.00 per ton.

Over the years, the Michigan Cherry Committee has conducted numerous programs to increase end-user awareness of cherries, and to study growing and harvesting methods within the industry.

The 1987 program is targeted primarily at the food service industry, where market research indicates the Committee can make the greatest gains in promoting the use of cherries. This aggressive approach will be augmented by the continuation of other successful programs launched in previous years.

The Committee also assists growers by funding research projects through Michigan State University. Recent projects include:

- Nitrogen fertilization through trickle irrigation, reducing nitrogen use by at least 50%. The eventual objective is to eliminate nitrogen contamination in ground water;

- Development of an air curtain sprayer, allowing compounds to be applied more efficiently in the field than by an air blast sprayer;
- Developmental research on Gibberellic Acid, a growth regulator which tends to relieve bare wood strips on fruit trees and works toward increasing a tree's yield;
- New research to develop a single spray to control insects as the American Plum Borer and the Lesser and Regular Peach Tree Borers for an entire growing season.

"We are grateful for the support we have received from the Michigan Farm Bureau," says Donald C. Gregory of Suttons Bay, a grower who serves as chairperson of the Michigan Cherry Committee. "In order to deal with the challenges in terms of production and consumption that we feel the industry will face entering the 1990s, it is very important to have the promotions and research program continued."

The cherry industry has an annual impact of over \$100 million in the Michigan economy. The referendum voting period is March 9-19, with the Department of Agriculture tabulating and releasing the results of the vote shortly thereafter. □

## Tips & Trends

Insurance companies and banking interests have been working for the past year to create a secondary market for farm real estate loans which would link loan originators and investors. Although new to agriculture, the concept has been used for housing mortgages and student loans for many years. The secondary market works this way:

- Lenders sell their mortgages to a secondary market.
- In exchange, the lender receives cash.
- The secondary market pools and packages the loans into securities.
- The securities are sold to investors.
- In exchange, the investor's cash flows into the secondary market.

While secondary mortgage markets are not a cure for credit problems facing agriculture, it would provide for additional sources of credit and thereby lower interest rates to borrowers. The secondary mortgage market would also attract lenders interested in long-term agricultural financing by: enabling banks to remain liquid so that funds are available to meet customer needs; facilitating transfer of funds from low to high loan demand areas; and making it possible for small agricultural banks to extend long-term credit without exceeding their limit on lending to an individual borrower.

# Farm Bureau Market Place

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- 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.
- No ads will be taken over the phone.

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**MILKING SHORTHORNS:** Young bulls, yearlings and calves for sale. Write or visit Stanley M. Powell and Family, Ingleside Farm, Rt. 2, 3248 Powell Hwy., Ionia, Mich. 48846. (10-6t-27p)

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**HILLSDALE HAY, INC.:** Brian Hasty, Sales Manager, 106 S. County Line Road, Tekonsha, Mich. 49092; home phone 517-765-2099. Litchfield sales phone 517-542-3438 (Wednesdays only). All hay NIR tested. (12-tfn)

**HOWELL LIVESTOCK AUCTION:** Bill or Larry Sheridan, P.O. Box 157, Howell, Mich. 48843; office phone 517-548-3300. (12-tfn)

**FOR SALE: HAY.** First cutting. Square bales; small and big round bales. Phone 313-634-7174. Holly, Mich. (3-15p)

## 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)

**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)

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**GLADIOLUS BULBS** — Free brochure. Send self-addressed, stamped envelope to Poest Gladiolus, Box 55, Department RL, Zeeland, Mich. 49464. Phone 616-772-6049. (2-2t-19p)

## FARM EQUIPMENT

**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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**WANTED: LATE MODEL TRACTORS**, combines, cornheads and cornpickers. Shinabery Equipment Co., 517-448-8091 or evenings, 517-523-2803. Ask for Bob Jr. or Wayne. (2-12t-20p-ts)

**FOR SALE: HOWARD "P" ROTOVATOR** 3 hp hydromatic centrifugal pump, Skibbe spreader/seed, Scheu orchard heaters, new #8 grape wire, Welch concord contract. All used wisely. Phone 616-429-4260. (1-3t-25p)

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