



(Photo by Burton Stafford, Cass County)

## *Agriculture Fares Well in Wetlands Bill*

Agriculture is treated better than any other industry that is effected by the wetlands bill, Substitute S.B. 3, according to Al Almy, director of Michigan Farm Bureau's Public Affairs Division. The bill, which has been under consideration much of the summer and fall by the House Conservation Committee, was reported to the floor on November 1 and is now awaiting consideration by the House of Representatives.

"The bill allows, without a permit, farmers to use wetlands for agricultural production, including the draining of those wetlands for agricultural production," said Almy. "The only possible stipulation that might effect agricultural use is if the wetlands would be considered to be in the public interest, such as harboring an endangered species. Then the state would have the burden of proof to show that the public interest would be injured if the wetland were drained for agricultural or any other use."

Substitute S.B. 3 will allow farmers to use

wetlands to graze livestock and grow crops with minor drainage, which includes ditching and tiling. Farmers may also maintain dikes, and construct irrigation ditches, or farm or stock ponds in a wetland. Construction of farm roads is also permitted. Maintenance, improvement and operation of private agricultural drains, as well as county drains legally established pursuant to the Drain Code, is allowed.

Robert E. Braden, administrative director of Michigan Farm Bureau, commended Rep. Tom Anderson (D-Wayne) and the members of his House Conservation, Environment and Recreation Committee, "for listening to the agricultural concerns that were expressed to them during consideration of the wetlands bill. Their recognition of the agricultural problems and support of clarifying amendments came only after they were satisfied the changes were in the public interest."

Braden said the bill is "fully consistent" with Michigan Farm Bureau policy, adopted by voting

delegates at the organization's annual meeting last year.

A final amendment, which was most controversial in the committee before reporting it out, establishes the effective date of the Wetlands Protection Act as October 1, 1980 except in those counties of less than 100,000 population. In the counties of less than 100,000 population, the bill will not become effective until an inventory of wetlands has been completed.

At the present time, counties over 100,000 population include Bay, Berrien, Calhoun, Genesee, Ingham, Jackson, Kalamazoo, Kent, Macomb, Monroe, Muskegon, Oakland, Ottawa, Saginaw, St. Clair, Washtenaw and Wayne counties.

"There will undoubtedly be a lot of controversy when the bill is considered by the House," said Almy. "I do feel, however, that the bill stands a good chance of passing."

**Member Services Directory -- See Page 5-12**



### From the Desk of the President

# The New "Farm Vote"

A dramatic protest against this increasing regulation is seen in those instances where businesses pull up stakes and move their operations to another area that is more economically advantageous.

Have you ever put a pencil to the cost of government regulations on your farm? It would be difficult to assess the thousands of dollars that you as a farmer have lost due to the infringements of government on your farming operation. Where would you begin to calculate the cost of regulations on transportation, labor, equipment and other needed production supplies? How many lost dollars are there in domestic and foreign markets that have turned to more competitive producers in other states or other countries for their agricultural products? The cost of these losses to agriculture, as well as to other business and industry, is incalculable.

In agriculture, however, we do not have the option of relocating our farming operations. Instead, we must seek to change the economic and political climate in which we produce. Through more aggressive political involvement, we can have an impact on the legislative actions that are at the root of the government's encroachment on our productivity and our profitability. Through strengthening our influence in the political arena, we can have a positive impact on those programs and policies that are needed to promote a healthy economy for our state and nation.

This is no easy solution to

the economic challenges faced by farmers. In fact, a more aggressive political posture for agriculture raises a new challenge for farmers and their farm organization, Farm Bureau. Traditional political involvement, such as voter registration and political education activities, is not enough to meet this challenge. We must work to make our political influence felt at every step of the political process if we are to gain political clout for farmers.

The seeds of this new political involvement have already been sown. In the 1978 primary and general elections, the Michigan Farm Bureau Political Action Committee, AgriPac, acted on behalf of contributing Farm Bureau members to announce campaign endorsements of 74 political candidates for public office in Michigan. Results of last year's elections saw 63 of the 74 "Friends of Agriculture"

succeed in their campaigns. Responses from these successful candidates confirm that the contributions and work done by the Michigan Farm Bureau AgriPac were recognized and appreciated.

In this important election year ahead, AgriPac 1980 will review the voting records and legislative actions of incumbent congressmen and legislators. This bipartisan committee of farmers seeks to provide support and promote the election of candidates who have demonstrated an understanding of the importance of agriculture in our economy and who have responded with realistic solutions to the problems and concerns of agriculture in Michigan.

The need for agriculture to have "friends" in elected offices is vital. Their understanding and willingness to consider and support our view point on issues, can be the key to

passage of laws that agriculture needs — or defeat of proposed legislation that would be detrimental to our industry.

Farmers must begin thinking of political clout in Lansing and Washington, D.C., as a necessary tool for their business operations. The old "I don't believe in getting involved in politics" theory is not only outmoded, it is dangerous! Decision makers in key offices who do not understand and who are not supportive of our industry can have a negative impact, not only on our own well-being, but that of the entire economy.

Voting for our friends is no longer enough. We must commit both financial and educational resources to their election. Your active support of AgriPac 1980 will be an investment in your future that will pay dividends of a stable, healthy farming industry.

ELTON R. SMITH

## Naughty Little Poltergeist

Listening to a radio talk show the other day, I was surprised at the number of people whose houses are occupied by poltergeists. These are spirits who make their presences known by making noises or moving objects. Some are just playful; others are reported to be downright mean to the "intruders" who have come to live in their houses.

I'm neither a believer nor disbeliever at this point, since I've not had to share my home with a poltergeist or personally known anyone who has—at least anyone who talked about it. But one thing I've believed for a number of years—there is a type of poltergeist who lives in newspapers. Perhaps they're former editors who never did lose the "ink in their blood"—a common disease among members of the Fourth Estate—even after they went on to collect their just rewards. Or maybe they are former irate readers who passed on before they had a chance to write a stinging letter-to-the-editor.

Generally, these little spirits—unlike their cousins who occupy houses—are very quiet. But they share that characteristic of moving objects—letters, words, sentences, paragraphs, commas—instead of furniture, lamps and ashtrays.

Sometimes they take these treasures back to wherever their secret hiding place is; sometimes they return them, but to the wrong place.

We had a real playful poltergeist having fun with the pages of the FARM NEWS last month. Not only did he steal letters out of a couple annual meeting speakers' names, he switched cutlines on two VIPs—Very Important Presidents Allan Grant and Don Witt. I think when he saw the headline on President Smith's column on the accompanying page, "It's Important to Know Who We Are," he just couldn't resist the temptation!

Anyway, we apologize to Presidents Grant and Witt for our little poltergeist's antics. We'll try to keep a closer eye on him. DON'T MISS IT!

Speaking of presidents, I shared a table at the MMPA Leaders Conference luncheon recently with Elwood Kirkpatrick, president of the Huron County Farm Bureau. He voiced a common concern of all Farm Bureau leaders and staff—FARM NEWS Editors among them—how do you get people to read so they know all the organization has accomplished and what it has to offer?

Certainly, if they read their



FARM NEWS and their county Farm Bureau newsletters, they would know. But, how many, for example, when asked that old standby: "What has Farm Bureau done for me?" pointed with pride to that article in last month's FARM NEWS on Farm Bureau being rated No. 1 by key people "on the hill" in Washington, D.C.? If the skeptics can't see how the opinion of these decision-makers affects them and their farming operations, then they've got a problem.

In this issue, there's a Directory of Services for Farm Bureau members. PLEASE read it, pull out the section and save it, share it, use it. It will give you ammunition when dealing with those who can't fathom how legislative clout in Washington, D.C. helps them. It's packed full of reasons for being a member.

A favor: if you find this directory helpful—and we're sure you will—would you let our FARM NEWS advertisers know you're grateful for making it possible? They'd appreciate that and so would we!

May your Christmas holiday be filled with joy.



Best Wishes for a holiday season filled with happiness and good cheer.

The editors and staff of the MICHIGAN FARM NEWS

### MICHIGAN FARM NEWS

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# Enthusiasm High for Clint Meadows Endowed Chair



Dr. Clint Meadows is proud to have his name on an endowed chair and confident that Michigan's dairymen will be successful in their campaign to raise over half a million dollars.

Dr. Clint Meadows, whose numerous contributions to the dairy industry during his 21 years at Michigan State University earned him Michigan Farm Bureau's "Distinguished Service to Agriculture" award last year, is — in his words — "standing pretty tall" these days. The reason: the dairy industry of Michigan has united to establish the Clinton E. Meadows endowed chair for dairy management within MSU's Dairy Science Department.

"I'm extremely pleased and so is my family that the dairy producers of the state would permit my name to be put on this chair," said Dr. Meadows. "There's about six partially-funded chairs at Michigan State University, and if the goal is reached on this one, it will probably be the first fully-funded chair."

The fact that the goal is a half-million dollars has not dampened the enthusiasm or optimism of anyone involved that it will be reached. About 275 farmers and industry people turned out for a dinner on November 8 at the University Club to kick off the drive and

show their support for the endowment.

"Dairy farmers need the information the university produces; they need the delivery of this information," explained Dr. Meadows. "It's an opportunity for them to invest their dollars in research and, at the same time, our tax laws are such that it's not really an expense—it's a straight tax deduction. Our dairymen are intelligent and I think they'll take advantage of this in their own best interests."

Dr. Harold Hafs, chairman of MSU's Dairy Department, agrees. "The enthusiasm we detect among dairymen and the dairy organizations of Michigan is unparalleled," he said. "Nobody has ever tried anything like this before at MSU and it's the first time, to my knowledge, that anyone's tried something like this in the entire country. I think we're going to succeed because dairymen in Michigan have always been leaders and my guess is they're going to accept this new idea and be the first to do it nationally."

MSU's Dairy Department now has only two people doing

the work, extension and research in the area of dairy herd management, Hafs explained. The endowment will allow the university to hire one highly-qualified person in the area of dairy herd management and, at the same time, provide support dollars for research. The Dairy Department's advisory council, composed of dairy farmers and dairy industry people, will help set the policies on how the money will be spent.

Dr. Meadows was selected for this honor, Hafs explained, because "the man is truly a giant in the dairy industry" and is well-known to farmers throughout the state. "I see this Clint Meadows chair for dairy management as a new bridge between Michigan State University and the dairymen we serve in our department," he said.

Contributions to the Clint Meadows chair are tax deductible. Checks should be sent to Michigan State University Foundation, 1407 S. Harrison, Suite 220, Nisbet Building, East Lansing, MI 48824, specifying that the contribution is for the Clinton E. Meadows Endowed Chair for Dairy Management.

## Co-ops, Federal Order Program

### Criticism "Not All Bad"



Glenn Lake (left), president of MMPA, presents USDA Dairy Division Director Herbert Forest with a plaque of appreciation "for the integrity that has characterized the federal milk marketing order program" under his guidance.

The 70s will be remembered as the decade when, for the first time, serious criticism was leveled at the federal marketing order program and the development of cooperatives, said Herbert Forest, director of the USDA's Dairy Division, at the Michigan Milk Producers Association Leaders Conference in Lansing, November 7.

This criticism is "not all bad," according to Forest. "It is recognition that the co-ops and the federal order program are doing a significant job; they're having an impact," he said. "We should expect to have criticism, particularly in a time when we have inflation and

people are critical of and are raising questions over any increase in price, especially when they find government has something to do with those increases."

Forest said that co-ops and the federal marketing order program were in "select company" when they were challenged by the federal Antitrust Review Commission. "If we weren't doing anything, we wouldn't have been selected," he said.

The 70s will also be remembered, Forest said, as the fifth decade that the federal marketing order program and cooperatives have developed a stability in the dairy industry.

"Over these five decades, we have gotten the respect of everyone involved for the kind of job we are doing," he said.

Forest explained that there are pressures from the Justice Department to put a price tag on the order program to society. "How can you quantify stability and confidence? How do you measure stability, when you have the dairy farmer secure because he knows he has a market that is protected and he will get a certain price?" he asked.

"He can be a better producer, a better farmer. He can be a better, more dependable supplier of the things which consumers need, and he can be a better citizen. I think when dairy farmers have the confidence and can do the job they're doing today, they create a base of confidence not just in the dairy industry, but in all of agriculture and the country as a whole," he concluded.

Following his presentation, Forest was presented with a plaque from Glenn Lake, MMPA president, which read: "In recognition and appreciation for the integrity that has characterized the federal milk marketing order program under your guidance. We dairy farmers of the Michigan Milk Producers Association gratefully acknowledge the enduring significance of your contributions to the stability of the dairy industry in the United States."



## Look ahead this Winter

Though growing season is over and the land is at rest, the cold winter months can be the most productive on your farm.

Use them for planning, for setting goals for the future, and the return on your winter months may surprise you.

Top managers plan ahead. They decide, sometimes with the aid of a lender or other advisor, how things should happen. They shape events rather than letting events shape them.

Goals will help you shape events. Make your goals realistic. Make them for the short run and the long run. Some will be large and some will be small. Make them specific and measurable, so you'll know when you've met them.

Look ahead this winter by setting goals for your year ahead. Need someone to talk to about goal setting? Try us; we're good listeners. Chances are that we can help when it comes to your financial goals and a line of credit to meet them.

### Michigan Production Credit Associations

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Farming is  
everybody's bread  
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## Capitol Report -- By Bob Smith

# State Essential Insurance Legislation Now Law

After months of controversy, the essential insurance legislation has been signed by Governor William G. Milliken.

The issue resulted to a great degree from a Supreme Court decision in the Shavers case. The court declared a section of the No Fault insurance law unconstitutional and mandated the Legislature to correct the law to make auto insurance available and affordable to everyone needing insurance.

The Senate passed the first bill, S.B. 428, which went far beyond the court's requirement. That version would have permitted only one rating territory. The effect of this would have been a decrease in auto insurance rates in the Detroit area of 30-35%. Outstate drivers would have had to pay for this subsidy by highly increased insurance rates. For example, rates would have increased by about 30% in the U.P. and other northern counties, 32% in the Grand Rapids area, 22-27% in Battle Creek, Kalamazoo, Ann Arbor and southwest counties and 2-25% in other areas. Farm Bureau members were very active in their opposition to this version of the bill.

The House of Representatives also passed a substitute version of the bill and added homeowners insurance to the bill. While the House version was not as bad as far as auto rates were concerned, it was worse legislation in many other ways.

Both Senate and House versions went to a conference committee. Farm Bureau insurance experts were leaders in

the negotiations on this highly technical legislation. The Legislature is confident that the legislation meets the mandate of the Supreme Court while allowing the competitive market to operate.

Some of the major provisions for **auto insurance** are:

- Agents must take all comers except those who have poor driving records, unsafe vehicles, serious violations convictions (drunk driving, reckless driving, etc.), invalid driver's license, unpaid premiums, etc.

- Driving records will be rated on a point system. During the first two years a motorist can have no more than five points to qualify for insurance through a standard company, after that no more than six points over a three year period. Points include two points for speeding 1-10 miles per hour over the limit or less than 15 m.p.h., or being substantially at fault in an accident. Four points will be given for the second at fault accident or speeding 15 m.p.h. over the limit or for careless driving.

In short, the good driver cannot be cancelled and will have the lowest rates and the bad driver will have higher rates and may be put into the assigned risk program.

- The number of base territorial rates is limited to 20. Rates cannot vary more than 10% between adjacent territories. The low rate in the state cannot be less than 45% of the high rate.

- Differences in rates because of sex or marital status are prohibited. There can be a variation because of age, miles

driven, type of vehicle use, vehicle modification, etc.

The **major provisions for the Homeowners Insurance** part of the law are:

- Insurance agents must accept all eligible persons as determined by the law. The type of policy required includes at least 80% of replacement cost for a replacement type policy and 100% of the market value under a repair cost policy.

- Insurance agents do not need to accept those who have been convicted of arson and similar crimes, who have a history of non-payment of premiums, whose dwelling does not meet minimum standards according to state insurance Commission rules, or the value of dwelling is not at least \$7,500 for a repair policy; \$15,000 for a replacement policy, etc.

- The number of base territorial rates is limited to three. The maximum rate difference between the highest and lowest rates cannot be more than 30% for homeowners and 35% for renters.

- As in the past, high risk properties can be assigned to the FAIR plan which is similar to the assigned risk plan for autos. Provision is made for rate determination.

Homeowners insurance rates, the same as auto insurance, will have some limitations. Basically, the individual will be assured insurance and cannot be cancelled except by his own performance.

It will be January 1, 1981 before the new law becomes totally effective.

This has been a major controversial issue for two years. Those supporting the original legislation this year included

major unions, consumer and citizens, coalitions, the governor's office and metropolitan  
(continued on page 15)

## Farm Bureau on the NATIONAL SCENE

### FARM BUREAU COMMENTS-EMBARGO ON IRAN:

AFBF President Allan Grant said November 14 that farmers would not oppose an embargo of food shipments to Iran if national security is involved.

"We must not succumb to the blackmail tactics of Iranian militants," Grant said as he pledged the federation's support to President Carter's use of "any necessary economic and moral sanctions, including full embargo of food commodities if needed," against Iran.

Normally, farm and ranch people strongly oppose embargoes or moratoriums on agricultural exports, Grant said.

"But these are not normal times," the farm leader said. "The Iranian invasion of the U.S. Embassy and holding of U.S. citizens as hostages, under threat of death, must not be tolerated." In response to numerous media calls regarding President Grant's statement, Larry R. Ewing, director, Information & Public Relations Division, said: "I'm sure that the majority of our members hope such an embargo does not become a reality. We hope that the American citizens held hostage in that country are released soon, before such an embargo is seriously considered."

**REPEAL OF CARRYOVER BASIS URGED:** Farm Bureau has urged repeal of the carryover basis and a return to the stepped-up provisions of the pre-1976 tax law.

In testimony before the House Ways and Means Committee with regard to the Carryover Basis Provision of the Tax Reform Act of 1976, a Farm Bureau national affairs spokesperson said, "Designed to remedy so-called inequities between taxpayers, carryover basis fosters an insidious bias against farmers and ranchers. Most of their assets, such as land, machinery and livestock, fall within the definition of carryover basis property."

Farm Bureau's testimony statement included the following points:

- a farmer's capital assets appreciation stems from inflation, not increased productivity;
- heirs should not have to pay increased taxes on artificial gain in land values, especially when the appreciation occurred prior to their ownership;
- fresh start adjustment and increased minimum basis are unworkable and inadequate as suggested reforms;
- the lock-in effect will be intensified, not diminished; and
- carryover basis is an administrative burden to fiduciaries, valuation problems and the specter of double taxation through the aggregate effect of estate and income taxes.

**TRADE ACT OF 1979:** The Trade Agreements Act of 1979 will become effective January 1, 1980 if the parties to the agreements have completed the required procedures. To date, however, the United States is the only major trading nation that has completed the necessary procedures to bring its legislation in accord with the trade agreements.

**FARMERS COOPERATIVES:** Farm Bureau is supporting efforts to limit the Federal Trade Commission's authority to conduct antitrust investigations of farmer cooperatives which have been organized in accordance with the provisions of the Capper-Volstead Act. An amendment to the Federal Trade Commission appropriations authorization bill, H.R. 2313, would restrict and clarify FTC's role in antitrust investigations of farmer cooperatives and leave such authority vested in the Department of Agriculture.

### Washington Addresses

Senators: Senate Office Building, Washington, D.C. 20510.

Representatives: House Office Building, Washington, D.C. 20515.

## MAFC Annual, Dec. 7

"Energy for Cooperative Growth" will be the theme of the Michigan Association of Farmer Cooperatives (MAFC) 1979 annual meeting to be held December 7 at the Lansing Hilton Inn.

Featured speakers at the meeting will be Darrell Lankford, a nuclear programs analyst for Consumers Power Company, and Dean Pridgeon, director of the Michigan Department of

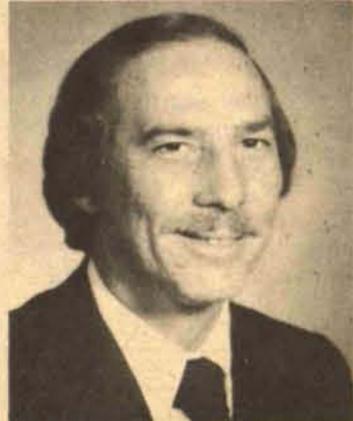
Agriculture, both of whom will be speaking on nuclear energy.

Also on the agenda will be the business meeting and an address on the "Washington Scene" by Randy Torgerson, deputy administrator for cooperatives, United States Department of Agriculture.

The meeting is scheduled to begin at 9:30 a.m. with registration; adjournment will be at 3:30 p.m.



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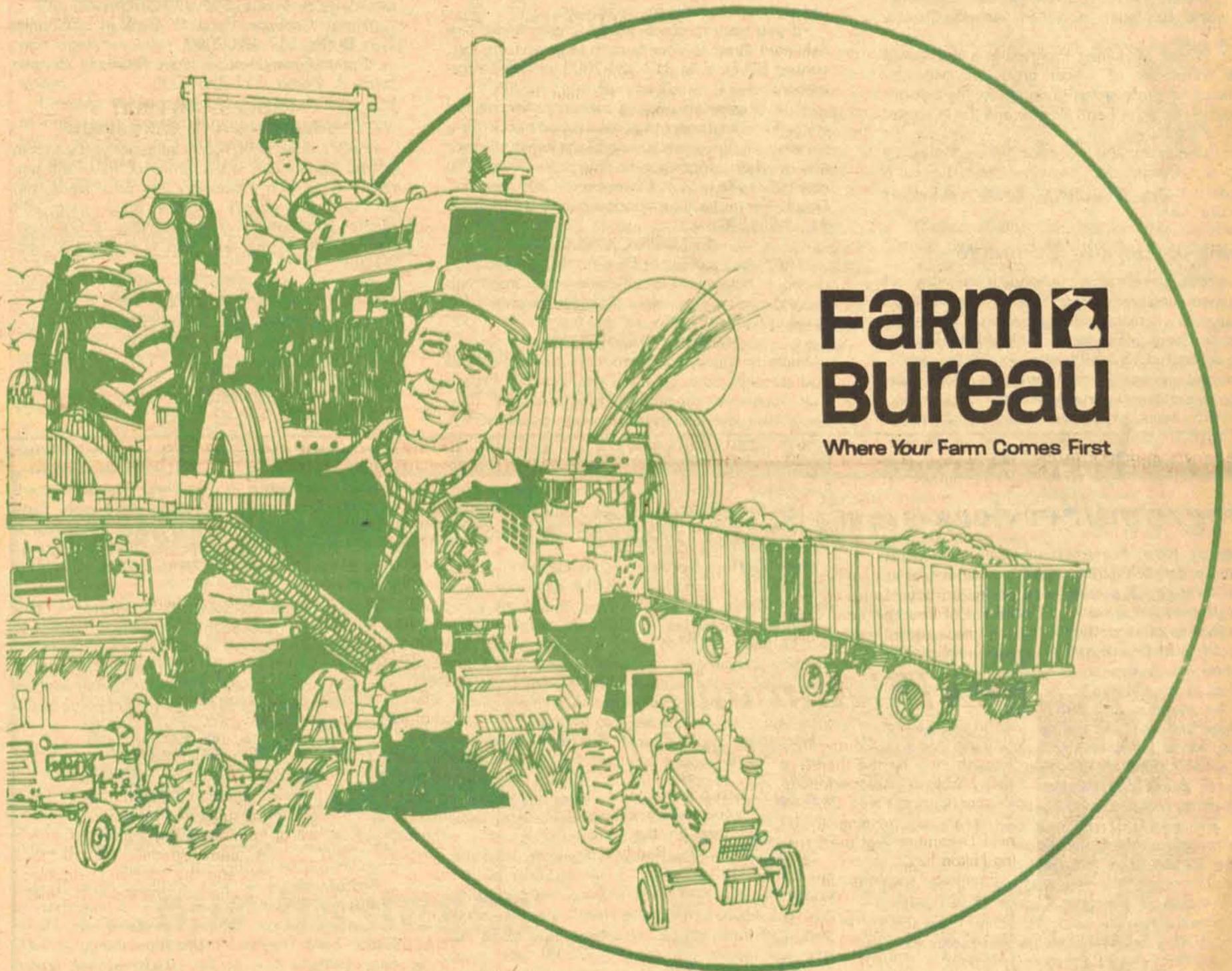
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# Michigan Farm Bureau and Affiliated Companies DIRECTORY OF SERVICES



*Here's a listing of major products and services available to you from Farm Bureau and its affiliated companies. This guide contains basic descriptions of services, where they*

*are available and how to obtain them. Pull out and save this section as a handy reference during this farming year.*

**Farm Bureau Center: 517-323-7000**

# Marketing Services Information

## Research and Information

The Commodity Activities and Research Department staff is available at all times to help members obtain market information, develop marketing programs requested by members and analyze regulatory and legislative issues affecting commodities.

## Wheat Marketing Program

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

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

For more information, contact: Wheat Marketing Program, Commodity Activities and Research Department, Michigan Farm Bureau, 517-323-7000.

## Michigan Elevator Exchange

The Michigan Elevator Exchange is the grain and bean marketing arm of Farm Bureau with terminals at Marysville, Ottawa Lake and Saginaw, Michigan. Through these MEE facilities, Michigan farmers have access to U.S. and foreign export markets.

Railroad and boat loading capabilities at MEE terminals strengthen export opportunities for farmers. The MEE owns or leases 125 railroad cars to

transport grain to domestic and export markets. Foreign and domestic shipping vessels are loaded at the MEE Saginaw Terminal and at Mid-States Terminals, Toledo. The Mid-States facility is jointly owned by Farm Bureau Services, Ohio Farmers, Landmark of Ohio and the Indiana Farm Bureau.

Export marketing activities are further enhanced through Farm Bureau Services membership in the Farmers Export Company with ship loading facilities in Philadelphia.

Other MEE services to Farm Bureau members include the Wheat Marketing Pool, Bean Marketing Agreements and the 24-Hour Hotline, which gives current market conditions and changes. Call the HOTLINE at 517-321-4411.

## Michigan Agricultural Cooperative Marketing Assn.

### FEEDER PIGS

MACMA Feeder Pig Division has high quality, feeder pigs available to buyers and provides an orderly market outlet for producers.

•If you want to obtain thrifty, native feeder pigs delivered direct to your farm in large uniform lots, contact Bill Haas at 517-323-7000 for more information.

•If you want an assured market at fair market prices for your feeder pigs, investigate becoming a member of the association. Management advice and market information to members. Bi-weekly assemblies are held at Clare, Lake City, Hale and Grant. For more information contact Bill Haas at 517-323-7000.

### FEEDER CATTLE

MACMA Order Buyer Division helps association members obtain feeder cattle and calves from high quality sources. For more information phone Bill Haas at 517-323-7000.

### DIRECT MARKETING

Superior quality food products are available to you through your county Farm Bureau. Frozen fruit, apple cider concentrate, fresh asparagus, ham and bacon are distributed through the MACMA

Direct Marketing Division under the "Michigan's Farm Best" label. Fresh and concentrated citrus, nuts, popcorn and cheese are also available. For more information contact your county Farm Bureau or Bob Eppelheimer at 517-323-7000.

### RETAIL FARM MARKETS

Farmers who sell direct to consumers at their farms can benefit through membership in the Michigan Certified Farm Markets Division of MACMA. Farm market consultation, certification and promotional activities. Products and packaging materials can be purchased from Farm Markets Cooperative, Inc. Contact Jim Lincoln at 517-323-7000.

### PROCESSING VEGETABLE MARKETING AND BARGAINING

MACMA vegetable divisions negotiate prices, grades and other contract terms with processors. Participating producers are kept informed through newsletters. A membership in MACMA and a commodity division is necessary.

•Michigan Asparagus Growers Division - Contact Harry A. Foster, 517-323-7000.

•Kraut Cabbage Growers Division - Contact Tom Butler, 517-323-7000.

•Potato Growers of Michigan Division - Contact Harry A. Foster, 517-323-7000.

### PROCESSING FRUIT MARKETING AND BARGAINING

Fruit divisions of MACMA influence and establish prices, grades and other terms of trade through negotiations with processors and price leadership activities. Newsletters provide price, crop and market information. A membership in the commodity division and MACMA is required to participate.

•Red Tart Cherry Growers Division - Contact Harry A. Foster, 517-323-7000.

•Michigan Processing Apple Growers Division - Contact Tom Butler, 517-323-7000.

•Grape Growers Division - Contact Harry A. Foster, 517-323-7000.

•Michigan Plum Growers Division - Contact Harry A. Foster, 517-323-7000.

# County Farm Bureau Programs/Services

(Editor's Note: For additional member benefits and more detailed explanations, see other articles in this directory. If you have questions on any of these programs and services, contact your county Farm Bureau office or the Michigan Farm Bureau.)

**Accidental Death and Dismemberment Insurance** - A benefit for every Farm Bureau member at no additional cost, this policy will provide the member and family with up to \$2000 coverage for loss of life and up to \$1000 for loss of a body extremity. Since 1977, over \$100,000 has been paid to members for covered losses.

**Arrest Bond Certificate** - A Farm Bureau membership provides a guaranteed arrest bond of up to \$50.00 at no additional cost. The bond is good throughout the United States.

**Blue Cross-Blue Shield** - Michigan Farm Bureau has four of the very best group health care plans available in the state through Blue Cross - Blue Shield: regular comprehensive coverage, Econo Plan comprehensive, complementary coverage, and Econo Plan complementary.

**Community Groups** - Farm Bureau Community Groups provide an informal atmosphere for the open expression of individual opinions and the strengthening of community ties, while providing opportunities for members to discuss problems, propose solutions and take remedial action.

**Direct Marketing** - Operated through county Farm Bureaus about five times a year, this program offers members the opportunity to purchase fruits, vegetables and other specially selected agricultural products of superior quality through the Michigan Agricultural Cooperative Marketing Association (MACMA). Quality is guaranteed.

**Feeder Pig Assembly Points** - MACMA's Feeder Pig Division assists producers in receiving a fair market price through an orderly marketing system. Assembly points are located at Lake City, Clare, Grant and Hale.

**Fowl Marketing Program** - Members can

market their spent hens through this program operated by the American Agricultural Marketing Association. The objective of this sales service is to increase the egg producer's net profit by securing the highest market price obtainable through more orderly marketing of spent hens.

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

**Meeting Facilities** - Thirty-six counties have county offices, each of which has a meeting room which is available to members according to rules established by the county Farm Bureau board of directors. Some county offices also have photo copy and notary public services available.

**Michigan Agricultural Services Association** - Farm Bureau members are automatically eligible for membership in MASA. MASA's member benefits include a labor information newsletter service, labor consulting service, legal service program and a legal defense fund.

**Member Life Insurance** - Members have the opportunity to purchase up to \$10,000 life insurance for the entire family at a very low cost. With this individual, decreasing term life insurance policy, all Farm Bureau members, ages 18 to 70, pay the same premium - \$25.00 per year. Coverage is renewable on an annual basis, with no physical examination, through 70 years of age.

**NuVision Optical** - This group eye care plan entitles every member to special discounts. This plan offers complete optical service at a savings of 20 percent on glasses, lenses and frames, and also a substantial reduction on contact lenses.

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

**Rebate Card** - Entitles members to receive up to \$10 in rebates on the purchase of specified products bearing the CO-OP, UNICO, Universal, Farmers Petroleum and Farm Bureau labels. Products are available from all Farm Bureau Services

and Farmers Petroleum outlets throughout the state.

**Recordkeeping** - The Farm Bureau Record-keeping Program is designed to supply farm operators with a complete, easy to use, inexpensive records system, which will pay for itself through increased management capabilities and tax-saving information.

**Rural Crime Prevention Program** - This farm equipment marking program is designed specifically for farmers, patterned after Operation Identification. It stresses the need for increased awareness on the part of Farm Bureau members and public officials of the movement of crime to the rural areas.

**Safemark Tires and Batteries** - A low overhead, no frills, member-only group purchasing program through which Farm Bureau members can save substantial sums of money on purchases of top quality tires and batteries for cars, trucks and farm equipment. Safemark products are available from 39 outlets throughout the state.

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

**Wheat Pool** - The pool is a Farm Bureau marketing program designed to store, handle and sell the participating growers' wheat in such a way as to increase the producer's net income from the sale of his wheat.

**Women's Program** - The purpose of county Farm Bureau Women's Committees is to involve women in activities of the total Farm Bureau, to develop and conduct special interest projects of concern to farm women, and to surface and train leaders for the organization.

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

## Farm Records

The Farm Bureau Recordkeeping program provides farm operators with a complete, easy to use and inexpensive system of computerized farm records.

The basic program includes monthly transaction reports, complete annual tax information reports, depreciation schedules, cash flow and budgeting reports. Other options can be added which will provide credit summaries, household income and expense reports, enterprise analysis and more advanced recordkeeping services.

For more information, contact: Farm Records Program, Commodity Activities and Research Department, Michigan Farm Bureau, 517-323-7000.

## Labor Information

The Michigan Agricultural Services Association (MASA) offers three programs to provide service and assistance to its members.

**Labor Consulting Services:** MASA offers a newsletter information service which provides timely, in-depth explanations of state and federal laws, rules and regulations that affect agriculture. MASA also offers labor consultants concerning employer-employee relationships.

**Legal Services Program:** This program administered by MASA provides members with access to legal advice and representation on agricultural issues, such as labor laws, rules and regulations, taxation, environmental concerns, farm chemical usage, overtime and other wage regulations. In addition, MASA is developing a reference library on

agricultural law to assist members.

The Legal Services Program allows members to pre-pay for attorney services. The member can invest \$50, \$75, or \$100 in the program for 1 1/4 hours, 2 hours or 2 1/2 hours, respectively. The member has the entire calendar year to utilize the pre-paid time.

**Legal Defense Fund:** This statewide fund assists members involved in agricultural litigation. A defense fund member has the opportunity to request financial assistance from the fund to help offset related legal expenses. You can become a defense fund member by pledging either \$50, \$100, or \$200 to the fund. Members are asked to make a \$25 annual deposit, which is credited to the member's account and is a part of the total pledge for the membership year.

Contact MASA at 323-7000.

## Information

**The Michigan Farm News:** Monthly publication offering Farm Bureau members agricultural and legislative news, interviews, commentary and reports of county Farm Bureau programs and activities.

**County Newsletter Publication:** Provides monthly county Farm Bureau news and information to members in 51 participating counties.

**Farm News Today:** A daily agricultural news report produced for the Great Lakes Radio Network.

**Weekly Farm News Programs:** General agricultural and marketing news produced by the Michigan Farm Bureau for distribution to subscriber stations throughout Michigan.

**Weekly Agricultural/Commodity Reports:** Commodity reports and related agricultural news commentary produced at Farm Bureau Center for member stations of the Great Lakes Radio Network.

For more information regarding publications or programming produced by the Michigan Farm Bureau, contact: Information and Public Relations Division, Michigan Farm Bureau, 517-323-7000.

## Production Services & Supplies

### Safemark

Michigan Farm Bureau Group Purchasing, Inc., (Safemark) provides economic service to Michigan Farm Bureau members only through the sale of top quality tires and batteries at the lowest possible cost. Safemark is a cash-only program through local dealers who are selected by county Farm Bureaus. In addition, members are offered an opportunity twice a year to group purchase steel products, which include plow shares, shins, landsides, moldboards, disc blades, anhydrous knives, chisel spikes, cultivator shovels and sweeps.

There are 44 Safemark dealers located in 37 counties throughout the state. See the county listing of services (page 8) for the dealer nearest you.

### Farm Bureau Services

Through a dealer network made up of mostly farmer-owned cooperatives, Farm Bureau Services offers a complete line of animal foods, fertilizers,

agricultural chemicals and seeds. In addition, a full line of pole type constructed building services is available through several selected building centers. Other farm supply needs offered by FBS numbering into the hundreds include livestock equipment, paint and twine.

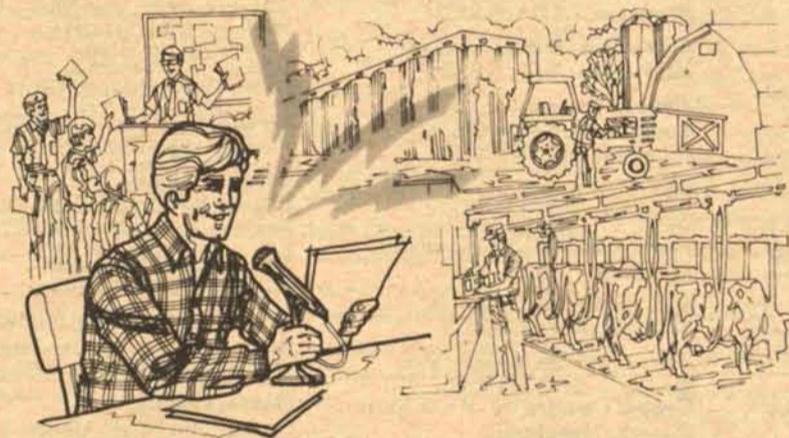
There are 40 Farm Bureau Services branches located in 27 counties throughout the state. See the county listing of services (page 8) for the branch nearest you.

### Farmers Petroleum Cooperative

Through its own branches and many cooperative dealer outlets, Farm Bureau members have available a complete line of top quality liquid fuels, including Custom Power Balance Diesel Fuel. Eighteen locations also sell Agrihol, the new fuel that may be derived from such farm products as corn and potatoes. In many areas, "Farm and Field" tire service is available as well as burner service, front end alignment and tire balancing.

There are 16 Farmers Petroleum Cooperative outlets located in 14 counties across the state. See the county listing (page 8) for the outlet nearest you.

# your business is our business...



## ...our business is your business

In Michigan, Farmers and Michigan Farm Radio Network have depended on each other for 7 years. Michigan farms and the 40 stations in the Michigan Farm Radio Network are serious about farm news.

- Two complete 15 minute farm programs, Monday through Saturday morning and noon.
- Special commodity reports with prices and projections Monday through Friday, for potatoes, fruit, vegetables, eggs and navy beans.
- Grain and livestock up-dates five times daily.
- Broadcasters who were raised on the farm and are still heavily involved in farming.
- Special reports on local farm news and activities.
- Broadcasters with a combined farm broadcast experience of 60 years and who are members of the National Association of Farm Broadcasters.
- Local, state, national legislative updates and commentaries.

Michigan farmer ideas and needs have made the 40-station Michigan Farm Radio Network the up-to-the-minute farm news leader. Farmers are serious about farm news. So are we. We have been for 7 years.

Station	City	Power/ Frequency	Morning Report	Noon Report	Afternoon Report	Farm Week in Review (Saturday)
WABJ	Adrian	1000/1490	5:45	12:45	3:05	12:45 p.m.
WALM	Albion	1000/1260	6:15	12:45	2:45	6:45 a.m.
WATZ	Alpena	1000/1450	5:45	12:15		
WPAG	Ann Arbor	5000/1050	6:15	12:15	4:25	6:15 a.m./12:15
WLEW	Bad Axe	1000/1340	6:30	12:30	4:55	
WRDD	Bay City	1000/1440		12:15		
WHFB	Benton Harbor	5000/1060		12:30		
WHFB-FM	Benton Harbor	9250/99.9	5:55			
WWAM	Cadillac	1000/1370	6:15	12:30		
WKJF-FM	Cadillac	100,000/92.9	6:15	12:30		
WKYO	Caro	500/1360	6:15	12:15	5:10	
WVOY	Charlevoix	5000/1270	5:30	12:15		5:30 a.m.
WCER	Charlotte	5000/1390	6:15	12:15	2:45	6:05 a.m.
WTVB	Coldwater	5000/1590	5:35	12:30	2:45	
WNWN-FM	Coldwater	50,000/98.5	5:35	12:45	2:45	6:45 a.m.
WDOW	Dowagiac	1000/1440	6:15	12:45		6:45 a.m.
WSHN	Fremont	1000/1550	6:15	12:45		6:05 a.m.
WJEB	Gladwin	1000/1350	6:15	12:15		6:35 a.m.
WPLB	Greenville	1000/1380	6:15	12:45		6:45 a.m./12:30
WBCH	Hastings	250/1220	6:15	12:15		6:05 a.m.
WCSR	Hillsdale	500/1340	6:45	12:45	2:45	12:45 p.m.
WHTC	Holland	1000/1450		12:15		6:05 a.m.
WHMI	Howell	500/1350	6:15	12:15		12:15 p.m.
WHMI-FM	Howell	3000/93.5	6:15	12:15		12:15 p.m.
WION	Ionia	5000/1430	6:15	12:35		12:35 p.m.
WTHM	Lapeer	5000/1530	6:15	12:15	2:45	6:45 a.m./12:15
WKLA	Ludington	1000/1450	6:35	12:40	5:05	12:10 p.m.
WVMO-FM	Monroe	3000/98.3	5:30	12:15		5:30 a.m.
WCEN	Mt. Pleasant	1000/1150	6:15	12:45		6:45 a.m.
WAOP	Otsego	1000/980	6:45	12:15	2:45	6:05 a.m.
WOAP	Owosso	1000/1060	6:15	12:45		
WPHM	Port Huron	5000/1380	5:35	12:15		5:35 a.m.
WJPV	Rockford	500/810	7:35	12:45		
WHAK	Rogers City	5000/960	6:15	12:15		
WGSW	Saginaw	5000/790	5:35	12:30	3:05	
WMLM	St. Louis	1000/1540	7:35	12:15	4:35	
WMIC	Sandusky	1000/1560	6:15	12:45	2:45	12:45 p.m.
WJOR	South Haven	1000/940	6:15	12:15		
WSTR	Sturgis	1000/1230	6:15	12:45		
WLKM	Three Rivers	500/1510	6:15	12:15		
WCCW	Traverse City	5000/1310	5:35	12:45		
WBMB	West Branch	1000/1060		12:35		
WBMI-FM	West Branch	3000/105	6:15	12:30	6:15	

### MICHIGAN FARM RADIO NETWORK



... MAKING THE FARMER NUMBER ONE

PROGRAMS / SERVICES	ALCONA	ALLEGAN	ALPENA	ANTRIM	ARENAC	BARRY	BAY	BENZIE	BERRIEN	BRANCH	CALHOUN	CASS	CHARLEVOIX	CHEBOYGAN	CHIPPEWA	CLARE	CLINTON	COPPER COUNTRY	EATON	EMMET	GENESEE	GLADWIN	GRATIOT	HIAWATHALAND	HILLSDALE	HURON	INGHAM
Nu-Vision Optical	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/
Safemark	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/
Blue Cross-Blue Shield	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/
Local Affairs Program	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/
Women's Activities	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/
Young Farmers Activities	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/
Community Groups	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/
Rural Crime Prevention	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/
County Publication	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/
Scholarship Programs	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/
Direct Marketing Sales	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/
Meeting Facilities	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/
Notary Public Service	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/
Credit Union	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/
Hay Listing Service	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/
Feeder Pig Assembly Points	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/
Farmers Petroleum Outlet	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/
Gasohol Available	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/
Farm Bureau Services Retail	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/
Trespass Permits	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/
AD & D	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/
Insurance Office	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/
Estate Planning	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/
Mutual Auto	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/
Member Life	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/
Reduced Premium Workers Comp	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/
Plat Book Sales	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/
Special County Discount Purchase	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/
Photo Copies	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/	/

# County Listings

## Alcona County

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

Karsen Oil Company (FPC),  
Lincoln, (517) 736-8385

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

## Allegan County

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

Allegan Farmers Co-Op (FBS),  
Allegan, (616) 673-2175

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

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

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

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

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

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

## Alpena County

County Farm Bureau Office,  
Herron, (517) 727-2392

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

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

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

## Antrim County

County Farm Bureau Office,  
Central Lake, (616) 544-6518

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

T. J.'s Gasoline (Safemark),  
Elk Rapids, (616) 264-9253

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

## Arenac County

County Farm Bureau Office,  
Sterling, (517) 654-3146

Aren Bay Farms (Safemark),  
Standish, (517) 846-6020

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

## Barry County

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

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

## Bay County

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

F.B.S. - Bay City,  
Bay City, (517) 893-3577

F.B.S. - Pinconning,  
Pinconning, (517) 879-3411

F.P.C. - Linwood,  
Linwood, (517) 697-5761

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

## Benzie County

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

Benzie Safemark,  
Frankfort, (616) 352-9741

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

## Berrien County

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

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

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

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

## Branch County

County Farm Bureau Office,  
Coldwater, (517) 278-5106

F.B.S. - Coldwater,  
Coldwater, (517) 279-8491

F.B.S. - Union City,  
Union City, (517) 741-8921

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

\*Branch Co. F.B. Oil (FPC),  
Coldwater, (517) 278-2323

Stephen Shook (Safemark),  
Quincy, (517) 639-4373

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

## Calhoun County

County Farm Bureau Office,  
Marshall, (616) 781-2849

Battle Creek F.B. Assn. (FBS),  
Battle Creek, (616) 962-4025

Marshall F.B. Oil (FPC),  
Marshall, (616) 781-8221

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

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

## Cass County

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

F.B.S. - Marcellus,  
Marcellus, (616) 646-5115

\*F.P.C. - Cassopolis,  
Cassopolis, (616) 445-2311

Cass Farm Bureau Insurance,  
Cassopolis, (616) 445-3849

## Charlevoix County

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

Charlevoix Co-op Co. (FBS),  
Charlevoix, (616) 547-6721

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

\*Cheboygan County  
County Farm Bureau Office,  
Cheboygan, (616) 627-9220

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

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

## Chippewa County

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

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

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

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

## Clare County

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

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

## Clinton County

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

\*F.P.C. - St. Johns,  
St. Johns, (517) 224-7900

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

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

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

**Copper Country  
(Baraga, Houghton,  
Keweenaw and Ontonagon Coun-  
ties)**

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

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

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

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

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

## Eaton County

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

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

Eaton F.B. Oil (FPC),  
Charlotte, (517) 543-1160

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

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

## Emmet County

County Farm Bureau Office,  
Petoskey, (616) 347-4048

F.P.C. - Petoskey,  
Petoskey, (616) 347-3260

Herb's Repair Shop (Safemark),  
Harbor Springs, (616) 526-5945

Gerald Fryczynski Agent Office  
(FBIG),  
Petoskey, (616) 347-6051

## Genesee County

County Farm Bureau Office,  
Flushing, (313) 732-3770

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

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

## Gladwin County

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

Myers for Tires (Safemark),  
Gladwin, (517) 426-4261

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

## Gratiot County

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

\*F.P.C. - Breckenridge,  
Breckenridge, (517) 842-3575

\*F.P.C. - Alma,  
Alma

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

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

**Hiawathaland  
(Delta, East Portion of  
Marquette and Alger Counties)**

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

Farmer's Supply Co. (Safemark),  
Escanaba, (906) 786-4522

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

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

## Hillsdale County

County Farm Bureau Office,  
Hillsdale, (517) 437-2458

\*F.P.C. - Jonesville,  
Jonesville, (517) 849-9502

Purdy Ford Tra  
Hillsdale, (517)



**County Listings  
(continued)****Ottawa County (Continued)**

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

Zeeland Farmers Co-op  
(FBS-FPC),  
Zeeland, (616) 772-2169

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

**Presque Isle County**  
County Farm Bureau Office,  
Millersburg, (517) 733-8238

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

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

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

Farm Bureau Services, Inc. (FBS),  
Carrollton, (517) 753-3457

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

\*F.P.C. - Merrill,  
Merrill

\*Saginaw Co. F.B. Oil Co. (FPC),  
Saginaw, (517) 777-6041

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

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

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

Saginaw Farm Bureau Insurance,  
Saginaw, (517) 792-9687

**St. Clair County**  
County Farm Bureau Office,  
Emmett, (313) 384-6910

F.B.S. - St. Clair County,  
Yale, (313) 387-2202

\*F.P.C. - Emmett,  
Emmett, (313) 384-1350

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

**St. Joseph County**  
County Farm Bureau Office,  
Centreville, (616) 467-4325

F.B.S. - St. Joseph County,  
Mendon, (616) 496-2385

Dick Anthony Enterprises (Safemark),  
Three Rivers, (616) 279-7937

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

**Sanilac County**  
County Farm Bureau Office,  
Sandusky, (313) 648-2800

\*F.P.C. - Sandusky,  
Sandusky, (313) 648-3032

Marlette Gas & Oil Co. (Safemark),  
Marlette, (517) 635-7559

Gerald Keinath (Safemark),  
Deckerville, (313) 376-4836  
Sanilac Farm Bureau Insurance,  
Sandusky, (313) 648-2800

**Shiawassee County**  
County Farm Bureau Office,  
Owosso, (517) 725-5174

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

**Tuscola County**  
County Farm Bureau Office,  
Caro, (517) 673-4155

F.B.S. - Gagetown,  
Gagetown, (517) 665-9975

\*F.P.C. - Caro,  
Caro, (517) 673-7714

Tuscola Farm Bureau Insurance,  
Caro, (517) 673-4155

**Van Buren County**  
County Farm Bureau Office,  
Paw Paw, (616) 657-5561

Kellogg Farm Supply (Safemark)  
Mattawan, (616) 668-3816

Van Buren Farm Bureau Insurance,  
Paw Paw, (616) 657-5561

**Washtenaw County**  
County Farm Bureau Office,  
Ann Arbor, (313) 663-3141

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

Feldkamp Tire Co. (Safemark),  
Saline, (313) 429-2594

Washtenaw Farm Bureau Insurance,  
Ann Arbor, (313) 663-3141  
**Wayne County**  
County Farm Bureau Office,  
Wayne, (313) 729-0799  
Wayne Farm Bureau Insurance,  
Wayne, (313) 729-0799

**Wexford County**

County Farm Bureau Office,  
Cadillac, (616) 775-0126

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

\*Locations which handle Agrihol

## Protecting Your Family's Health

The Michigan Farm Bureau offers members one of the finest group health care programs available in Michigan. Farm Bureau's Blue Cross-Blue Shield group protection assures your family of these needed health care benefits:

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

- Local BC/BS group service through your county Farm Bureau secretary.

- Protection for eligible, single dependents up to age 25.
- Immediate coverage for newborns.
- Health care protection will never be cancelled because of age or health conditions.

This year two new benefit options have been added to improve group coverage for Farm Bureau members. Ask about the Medical/Accident Emergency Treatment rider and Expanded Maternity Benefits to include pre and post natal care for mother and baby.

For further information regarding Farm Bureau's Group Health Program, contact your county Farm Bureau Office.

## Protecting Your Rights

Each year, Congress and the state Legislature give birth to hundreds of new laws, many of which would be detrimental to agriculture and all property owners if passed as introduced. Farm Bureau members are represented, full time, in both Lansing and Washington, D.C., by knowledgeable, highly respected lobbyists working full time for their best interests. The legislative counsels of Michigan Farm Bureau's Public Affairs Division are often called upon by legislators for accurate information on how proposed legislation will affect agriculture and rural citizens.

During recent legislative sessions several accomplishments have been realized. These include: agricultural export expansion through enactment of the Agricultural Export Act of 1978 and the Trade Expansion Act of 1979; the Foreign Investment Disclosure Act of 1978 requires foreign persons to report their U.S. farmland holdings to the USDA; improvements to the Federal Estate Tax included increases in deductions, options for farmland assessment, and payment extension provisions, similar amendments were obtained in the Michigan Inheritance Tax Law; the Farmland and Open Space Preservation Act supported by Farm Bureau has resulted in tax relief for 95% of the landowners enrolled in this program; Farm Bureau monitors labor legislation and opposes bills and regulations that would burden agricultural employers with unnecessary regulation of the workplace and overtime wage requirements.

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

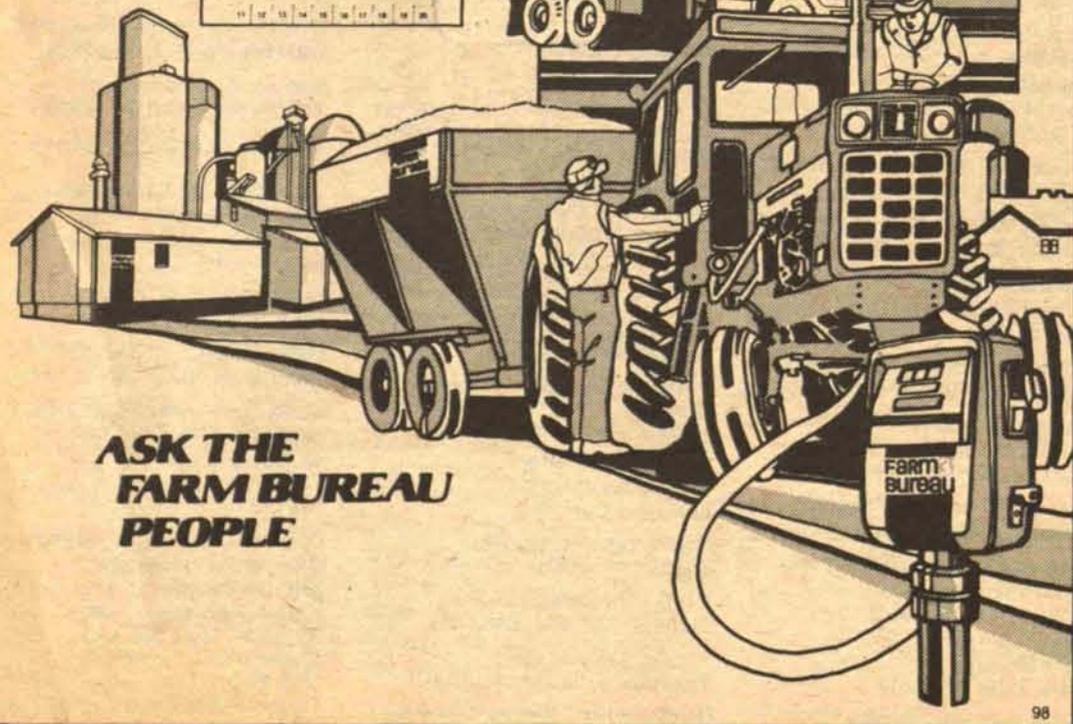
At the 1977 Michigan Farm Bureau annual meeting, farmer delegates approved a plan to beef up agriculture's political muscle by giving active support to candidates who were supportive of the organization's policies and philosophies. **AgriPac**, the political action arm of Michigan Farm Bureau, was formed and designated "Friends of Agriculture" were supported through voluntary contributions by Farm Bureau members. During its first year of activity, 66 of AgriPac's 73 designated "friends" were successful in the 1978 elections.

# Now Your Farm Bureau Membership Is Worth Even More!

Sign-up now for your Farm Bureau membership and we'll give you a **REBATE CARD** worth \$10 when you purchase Farm Bureau Services or Farmers Petroleum branded products (Universal, Co-op and Unico). This offer does not include petroleum fuels dispensed through station pumps.

This **REBATE CARD** is just one more way your Farm Bureau membership is now worth more today. Stop at your Farm Bureau office and sign-up now.

Member's Name	
Address	



**ASK THE  
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- A national network of Blue Cross and Blue Shield offices is ready to serve members.



## Don't get sick without it.



# We're listening harder than ever . . . to him and to Farm Bureau members



One of the programs we at Farm Bureau Insurance Group are most proud of is our annual America & Me Essay Contest.

Through it, we encourage Michigan eighth graders to voice their opinions about America and to examine their roles in our nation's future. Nearly 10,000 kids from 400 Michigan schools put their thoughts on paper for the 1979-80 contest.

Just as we listen to these youngsters and reward them for their efforts, we listen even harder to Farm Bureau members and respond to their needs. But instead of prizes, we provide exclusive programs that prove our deep-seated commitment to serve Farm Bureau members.

It's a commitment that dates back to our founding in 1949 and continues today as strong as ever . . . with member programs like:

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

See your Farm Bureau Insurance agent for details.

**FARM BUREAU  
INSURANCE  
GROUP**



FARM BUREAU MUTUAL • FARM BUREAU LIFE • COMMUNITY SERVICE INSURANCE

## Farm Bureau Insurance Group

Farm Bureau Insurance Group's commitment to serve Farm Bureau members started with its founding in 1949 and continues today as strong as ever. FBIG programs offered to the benefit of members include:

### **GUARANTEED AUTO INSURANCE**

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

### **FARMOWNERS INSURANCE**

Farm Bureau Mutual, the company that pioneered the first Farmowners policy in the nation in 1960, provides complete Farmowners coverage for your entire farming operation. Farm Bureau membership will be required for all new Farmowners policyholders after Nov. 15, 1979, making Farmowners insurance the newest benefit restricted to members. Farm Bureau Mutual recently improved its Farmowners coverages in seven ways at no additional premium cost to new or existing policyholders . . . another reason why Farm Bureau Mutual is the largest insurer of farms and farm property in Michigan.

### **MEMBER LIFE INSURANCE**

For just \$25 a year, this members-only life insurance plan protects your entire family. Benefits are often increased for each policy year at no addi-

tional cost. Nearly 7,000 Farm Bureau families are currently protected through this program.

### **ACCIDENTAL DEATH & DISMEMBERMENT**

This coverage, extended automatically to members, provides an accidental death benefit of \$2,000 on the member, \$1,000 on the spouse and \$500 on each child.

### **AG WORK COMP**

Agricultural workers compensation insurance from Farm Bureau Mutual provides work comp coverage at rates much lower than most competitors, resulting in cost savings for both large and small-time employees of agricultural workers. Farm Bureau membership is required for all new ag work comp policyholders. Farm Bureau Mutual has also reduced by 40% the minimum premium cost for ag work comp insurance, which makes mandatory work comp coverage a lot less costly to farmers who hire only a little outside help during the year and have small annual payrolls.

### **SAFETY GROUP**

This is a work comp plan open to Farm Bureau members who employ agricultural workers. If the Safety Group experiences a relatively safe year with low work comp losses, dividends are paid to the participating Farm Bureau members. Dividends are based on the overall experience of the group

and may range from 5% to 45% of the policyholder's premium. Since 1972, over \$800,000 in dividends has been returned to members. In 1979 alone, over \$244,000 in dividends was paid to more than 2,200 members participating in the Safety Group.

### **GUARANTEED ARREST BOND CERTIFICATE**

Bail is guaranteed for any Farm Bureau member arrested for motor vehicle or traffic violations anywhere in the U.S. The arrest bond guarantee is found on the back of each Farm Bureau membership card.

### **FARM ESTATE PLANNING**

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

For more information regarding these member-service insurance plans, contact the Farm Bureau Insurance Group office in your county.

# Farmers Honored Weekly by FBIG, Radio Network

The Farmer of the Week Award, sponsored by the Michigan Farm Radio Network and Farm Bureau Insurance Group, recognizes Michigan farmers for their contributions to the agriculture industry and the community. In addition to recognition from the news media, award winners receive a plaque and a specially-designed award buckle and leather belt from their local FBIG agent.

The Farmer of the Week Award winners for October 1979 were:

**Week of Oct. 1—William W. Wieland, 33, a dairy farmer from Lowell who farms 480 acres and has a milking herd of 100 cows. Wieland is treasurer of the Volunteer Fire Department of Alto; secretary of the Lions Club of Alto; serves on the board of trustees of the Alto Methodist Church; and he is a member of the Kent County Farm Bureau. He and his wife, Carol, have three children.**



**WILLIAM WIELAND**

**Week of Oct. 8—Stanley Lambarth, 29, who farms 260 acres and milks 60 Holstein cows in Washtenaw County near Ann Arbor. He is a member of the local Fair Board; member and state delegate of the Michigan Milk Producers Assn.; active member of Bethlehem United Church of Christ; member of the Washtenaw County Farm Bureau and past county FB board member; and recent past chairman of the Young Farmers Committee. Lambarth and his wife, Patricia, have one child.**



**STANLEY LAMBARTH**

**Week of Oct. 15—Nolan Hall, 39, who farms 700 acres near Mason in partnership with his brother, Phillip. They also manage a herd of 110 cows. Hall is a member of the Mason Jaycees and the local Masonic Lodge; member and former president of the Mason**

**Chapter of the Michigan Milk Producers Association; a member of the Ingham County Farm Bureau and former chairman of the local Farm Bureau community group; and former 4-H member. He and his wife, Patricia, have four children.**



**NOLAN HALL**

**Week of Oct. 22—Alan Mandigo, 40, a Paw Paw fruit farmer who grows apples, grapes and cherries on 300 acres. He serves on the Apple Committee of the Michigan Agricultural Cooperative Marketing Assn.; is a member of the Michigan Farm Bureau Commodity Committee; member of the Van Buren County Farm Bureau; member of the Dwarf Fruit Tree Assn., an international association founded by his father. Mandigo and his wife, Phyllis, have two children.**



**ALAN MANDIGO**

**Week of Oct. 29—Leland Jensen, 44, a potato, grain and corn farmer from Edmore in Montcalm County. He farms 750 acres, about a third of that devoted to raising potatoes. Jensen serves as a member of the board of directors of the Michigan Crop Improvement Association; was named Potato Farmer of the Year in 1979 by the Michigan State Potato Festival Board; is an active member of Our Saviour Lutheran Church in Edmore; and is a member of the Montcalm County Farm Bureau. He and his wife, Alice, have four children.**



**LELAND JENSEN**

# World Hunger Discussed at Family Farm Workshop



**Dr. Dale Harpstead, MSU professor on crops and soils, explains one of the three major areas which must be considered in attempting to reduce world hunger.**

"I am concerned with trying to work within government regulations... with preserving the family farm... with the city not pushing us out... with working with church groups for a better understanding of the family farm and agriculture..."

"These were some of the concerns expressed by the 35 women from throughout the state attending the Family Farm Workshop sponsored by the Michigan Farm Bureau Women at Farm Bureau Center in late October."

In welcoming the women to the workshop, Claudine Jackson, chairman of the Women's Subcommittee on Family Farm Concerns, explained why the workshop was being conducted. "We are here today because we have a concern for our industry—we are dedicated to our business and feel the stewardship of responsibility to feed people."

Consumer advocates have many concerns, stated Jackson, and too many of these relate to agriculture. Social concerns may take many forms and seldom do the advocates realize the effect their efforts may have on the family farm. In questioning the philosophy of some organizations dedicated to helping reduce world hunger, Jackson stated, "... much of their information is factual, but nothing is said about the contribution of the American farmer or agricultural production in general, and its role in feeding the hungry of the world."

Dr. Dale Harpstead, a Michigan State University professor on crops and soils, told the women that there are three major areas which must be considered in attempting to reduce world hunger.

"First, we must develop a true sense of history, especially the last 2000 years. We can't have a rational stance on what will happen in the future without a good historical perspective. We are dealing with recurring events in history and we can barely find a five

year period in history since the birth of Christ when this didn't happen, such as climatic changes, war, social destruction and disregard for the human race, all of which have affected food production," said Harpstead.

Secondly, Harpstead said, is the need to develop an understanding of population dynamics. "We must be realists in comprehending the rate at which the world population is increasing and the number of people to be fed," he stated.

"Third," said Harpstead, "we need to understand where food comes from on a worldwide basis. The average human being in the world gets more than half of his food intake from cereal grains. A tremendous number of people

are backing themselves into a corner, nutritionally, due to the lack of a variety of foods to consume."

Harpstead stated that in order to speak effectively on world hunger these three major areas must be understood.

In a concluding challenge to the women, Jackson urged them to become spokespersons for agriculture and to present an informed perspective on the American farmer's attempt to help feed the hungry of the world. "As women, we have a special challenge as we rub elbows with consumers to help answer their concerns," she said. "Few people realize that farmers are consumers, too, and we need to convince consumers and non-agricultural organizations, alike, that farmers need profit as incentive to perform the production miracle."

"The 3.5 percent of our nation's work force which turns out this production miracle compares to 63 percent in Turkey, 26.5 percent in Spain, 25 percent in Ireland and 12 percent in France."

"Could we perform this miracle without incentive and profit? There would be little food in the marketplace as each family would suddenly be on their own trying to grow what they need. This is the exact condition which exists in a number of countries in the world where the greatest starvation lies," she concluded.



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## FARM BUREAU SPECIAL

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# The Critical Choice Ahead

The earth has always indirectly depended on the sun for energy. Its rays provide the heat that human, animal and plant life need to survive. With the discovery of fire, wood became the first source of controllable energy, and even today one-third of the earth's population depends on fire wood as its principal source of fuel.

Bathed in the sun's rays for millions of years, the remains of plant and animals were chemically changed into the fossil fuels — coal, petroleum and natural gas.

The sun continuously evaporates some of the earth's water, which returns as water to feed streams and rivers. Water mills powered man's early industry and modern hydro-electric plants are an important source of power today.

The unequal amounts of solar heat falling on different parts of the earth's surface generate winds, which move sailing ships and power windmills.

Recent shortages and increased prices for petroleum have increased the interest in finding ways of greater and more direct use of the vast amount of solar energy reaching the earth's surface. Compared with other ways of producing energy, solar energy has many advantages. It is inexhaustible, available everywhere, requires no fuel, does not damage the environment and cannot be rationed by other nations.

Solar energy, however, also has some disadvantages. It is spread diffusely over the earth; hence, though solar energy is in a sense free, it must be collected from large areas to make it practical to use. Secondly, it is intermediate and, therefore, requires some means of storing energy when there is no sun. This on again, off again feature of solar energy is the greatest barrier to its widespread use.

Added to these technical barriers are economic ones involving high initial cost of building solar facilities and developing a solar industry. However, since the cost of our present methods of producing energy is likely to continue, time may help remove some of the economic barriers.

## Solar Heating and Cooling

There are several ways to use solar energy directly, but the one most likely to come into widespread use quickly, is heating and cooling. Each year, approximately 20% of our nation's energy is used to heat and cool homes.

Each day, the sun delivers an average of 14,000 BTUs per square foot onto the United States. But the sun's output can vary from 500 BTUs on a June day to only 200 in December. Cloud cover and geographic location also can affect the amount of solar energy reaching the earth's surface and during the night there is no solar energy at all. Consequently, designing a solar installation requires precise information on the amount of solar energy available at the proposed site.

A solar heating installation consists of a collector, installation tank for storing heat in rock beds or water, and two pumps, each controlled by a thermostat, to circulate the working fluid (air or water) into and out of the storage tank. Some conventional heating equipment is also needed for back-up during prolonged periods of unfavorable weather.

Heat energy absorbed by the collectors is transferred to the working fluid and then carried off for immediate use in the heating system or for storage. About 30-50% of the energy reaching the

# DISCUSSION TOPIC

by **KEN WILES**  
Manager, Member Relations

collector can be transferred to the fluid.

Air conditioning appears to be an attractive use of solar energy because cooling needs are highest when supplies of solar energy are highest. Current solar air conditioners use absorption, refrigeration equipment like that used in gas burning refrigerators and air conditioners, with solar heat simply substituting for the gas flame. Air conditioners require that the working fluid be raised to a higher temperature than that needed for heating systems, so their development has not progressed as quickly as some solar heating systems.

The cost of a solar heating and cooling system is initially much higher than that of a conventional system. Hence, load requirements must be figured very closely. Yet, in the long run, the operating cost of solar heating and cooling systems promises to be lower than other systems dependent on conventional fuels with their rising prices, shortages and higher environmental costs.

## Solar Heat for Industrial and Agricultural Uses

Both industry and agriculture have used solar energy as heat for centuries, usually just by exposing whatever had to be heated to sunlight. In recent years, however, solar systems were abandoned because of cheap natural gas and oil. Now, with the changed energy picture, interest has revived in evolving more efficient systems.

Industry is a large consumer of energy and accounts for about 40% of all energy used in the United States. The major share of this energy is in the form of fossil fuels and is used for such simple applications as heating water for industrial uses, drying materials and producing lower temperature steam. Solar technology is readily available for such applications. It is estimated that 1% of present industrial energy consumption can be replaced by solar energy by 1985. As technology for higher temperature is developed, the figure could rise to 10% by the year 2000 and perhaps 20% by 2020.

Agriculture uses about 2% of total U.S. energy consumption, a large part of which is liquified petroleum gas used to dry and cure crops and to heat homes, animal shelters and greenhouses. Perhaps as much as 50% of this energy could be derived from solar systems by the turn of the century with technology known today.

## Growing our Fuels

In the process of photosynthesis, green plants, which use only a tiny fraction of the solar energy that showers the earth, convert carbon dioxide and water into carbohydrates. This bio-mass provides us with food, wood and fiber. In many parts of the world, wood has been, and will continue to be, an important fuel. In the United States other approaches to using bio-masses — which, unlike nuclear and fossil fuels, is constantly being replenished — are being studied. One approach is the energy farm, on which crops can be grown primarily as fuel for power plants. Studies are being made on fast growing trees, sugar cane, sugar beets, sorghum and corn as possible crops for such farms. One problem with energy farms is the large

quantity of water they require.

Producing gaseous fuels from wood and other bio-masses is also being investigated. During World War II, for example, much of Europe's fuel was methanol made from wood, alcohol from potatoes and gas from a variety of sources including charcoal.

One possibility being explored is the recovery of energy from forestry, agricultural and animal residues. Decomposing bio-mass can be made to produce methane, which is very similar to natural gas and an excellent fuel. Animal and other residues, however, generally do not represent a large enough fuel source to be economically attractive. There may be cases — large animal feed lots, for example — in which disposal and conversion operations can be combined to make production of fuel feasible.

Another possibility is growing bio-mass in the ocean and other bodies of water, which cover about 70% of the earth's surface. Good results have been obtained on the rapid growth of algae in artificial ponds. This technique might be adapted to natural bodies of water as well. Another idea is to cultivate the water hyacinth, long considered a pest in waterways because of its rapid growth.

While bio-mass may never provide a large share of our energy, it appears to be an attractive source of fuel which is easily stored and constantly renewed. What seems a step backwards in technology may really be a step forward in an energy short earth.

## Energy from the Winds

Studies are also being made of the less direct ways of using the sun's energy. One is an old standby, the windmill. For centuries, windmills have pumped water for irrigation and ground grain into feed and flour. As early as 1910, wind conversion systems were also generating usable amounts of electricity in Denmark. More recently, wind has been replaced by more dependable and less expensive energy sources.

But interest in windmills never died out entirely. For example, between 1935 and 1955, a number of large experimental wind machines were built, mostly in Europe. The world's largest windmill, an experimental, and turbine generator, was built in 1941 in Vermont. For three and a half years, the 1.2 million watt unit operated intermittently and fed its power to a utility network. Then the structure was damaged and its repair was too expensive to undertake.

Another important project in wind energy conversion is an experimental turbo generator built by the National Aeronautics and Space Administration in Ohio. This propeller-type machine, operating in an annual wind velocity of 23 kilowatts (14 miles) per hour can generate enough electricity for 30 average size homes.

At present, the primary obstacle to using wind energy is cost. Another obstacle is that hundreds of thousands of wind turbines of the size presently conceived would be needed to produce just twenty percent of our current power requirements. That number might take up too much land or be rejected by the public for aesthetic reasons. Nevertheless, wind could provide additional electrical generating capacity, especially in areas where wind velocities are high.

## Power from the Oceans

The oceans and other bodies of water are tremendous reservoirs of solar energy since they cover 70% of the earth's surface. Tapping this source, first suggested almost a century ago by a French scientist, is the goal of Ocean Thermal Energy Conversion (OTEC) program. Unlike direct solar energy sources, the reservoirs can be tapped at any time, doing away with the need for storage.



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# Essential Insurance

(continued from page 4)

legislators. Farm Bureau and Farm Bureau Insurance Group, working with other insurance companies serving outstate Michigan, were able to exact substantial revisions in the legislation so that it should have a minimal effect on Farm Bureau members and other citizens living outside of the Detroit metropolitan area.

## An Average of 10-15 Percent

# F.B. Mutual Lowers Light Truck Insurance

Farm Bureau Mutual has lowered insurance rates for light farm trucks an average of 10 to 15 percent, effective Jan. 1, 1980, as the latest in a series of insurance program improvements for Farm Bureau members.

The lower rates will benefit thousands of Farm Bureau members who are already insuring their light farm trucks

through auto policies with Farm Bureau Mutual, as well as new member policyholders.

Over the past three years, accidents involving light farm trucks insured with Farm Bureau Mutual have been less frequent and less severe, a major factor contributing to the lower rates.

"We are proud of this rate decrease for Farm Bureau

members," said Don Bradshaw, vice president and general manager of Farm Bureau Mutual. "These lower rates — and all the other improvements we've introduced for Farm Bureau members — prove that a rural-oriented insurance company can best meet the needs of the Michigan farming community."

The decrease in light farm

truck rates is the newest Farm Bureau member benefit from Farm Bureau Insurance Group. Over the past few months, FBIG has also introduced significant improvements to its Farmowners coverages and agricultural workers compensation insurance, all for the benefit of Farm Bureau members.

# FARM BUREAU MARKET PLACE

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

deadline: 13th of month. Mail classified ads to Michigan Farm News, P.O. Box 30960, Lansing, MI 48909. Publisher reserves right to reject any advertising copy submitted.

### FARM EQUIPMENT

**NEW ALL WIRE RABBIT CAGES** and equipment now available. We can build cages to meet your needs. Dettmers Bunny Patch, Carson City, MI 48811. 517-584-3765. (5-11-25b)

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**FOR SALE:** Stormor grain bins, Farm Fans dryers, G.T. Tox-o-wik dryers, Stormor Ezeed-dry systems. Hamilton Distributing Company, Hamilton, MI 49419, phone (616) 751-5161. (4-11-25b)

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