

1975 Policy Explained

Governor Given MFB Booklet



Michigan Governor William Milliken met with MFB leaders in February to discuss Farm Bureau's 1975 policies. Presenting a copy of MFB's 1975 policy booklet to the Governor are [from left] Al Almy, MFB legislative counsel; Vice President Dean Pridgeon; Bob Smith, legislative counsel; Robert Branen, administrative director; and President Elton Smith.

Illegal Aliens Create Problems

By M. J. BUSCHLEN, MASA

Illegal aliens working in this country are creating a problem of great significance to the whole nation.

At first glance, it might appear that the interest of the Immigration Service and the Border Patrol are at odds with growers interest, and in some respects, of course they are. However, if we can look at the long and broad range significance of the problem then growers can probably share a common interest and work together for a satisfactory solution.

Millions of people are pouring across the borders each year. Hundreds of thousands more enter as visitors or students and remain here to become illegal. In 1974, the immigration service apprehended some 80,000 illegal aliens in the United States. It is estimated that the illegal alien population in the U.S. is at least 4 to 6 million with some estimated ranging as high as

10 to 12 million. The majority of these people are getting jobs in the cities in the service industry, factories, and on construction sights, that are needed by unemployed citizens. Only 1/3 of these jobs are in agriculture. The rest are in industry and in service corporations and may pay wages of \$4 - 5 an hour and higher.

The major part of the billions of dollars earned annually by illegal aliens is sent out of the country. The impact on the balance of payments is substantial. In addition, illegal aliens pay little or no taxes. Many aliens admit they receive welfare. Food stamps are used by illegal aliens. Unemployed Americans who are displaced in the market by illegal aliens end up expecting welfare and collecting unemployment checks.

Fraudulent and counterfeit documents including birth certificates, alien identification cards

(Continued on page 7)

Farmers' Week Planned

The nation's oldest, continuous farm oriented observance comes to Michigan March 17 through 21. It's Michigan State University's Farmers' Week.

The week-long event has concurrent sessions every hour of every day, and features the appearance of Michigan Governor William G. Milliken at Thursday's Governor's Breakfast.

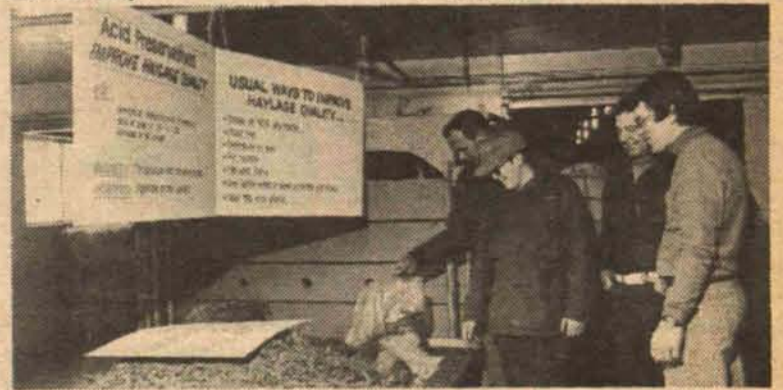
This year, and whenever a Republican holds the Governorship, the breakfast is sponsored by the Republican Farmers for Good Government. The Democratic Agriculture Committee puts on the breakfast when a Democrat is in the statehouse. The purpose of both organizations is to encourage the state government to focus on important farming issues.

MFB Vice President Dean Pridgeon is chairman of Farmers for Good Government with MFB Board member Larry DeVuyst acting as Vice Chairman.

The 1975 theme, Spartan Science -- Spanning a Century, marks the

100th year of the nation's Agricultural Experiment Stations and the 60th anniversary of MSU's Farmers' Week.

The more than 100 educational sessions, over 125 speakers, scores of MSU departmental displays, and the virtual fair of commercial exhibits, are not intended for farmers only.



Michigan State University's Farmers' Week, March 17-21 will feature displays, exhibits and programs of interest to farmers and non-farmers alike.

PBB Settlement Fund To Provide Relief

Farm Bureau Services, Inc. resumed disposal of animals contaminated with the fire retardant chemical polybrominated biphenyl (PBB) February 12. The cooperative simultaneously announced establishment of a damage claims fund by Farm Bureau Services and various insurance companies involved in the incident.

The agreement to establish a settlement fund was reached at meetings in Grand Rapids among representatives for Farm Bureau Services, Michigan Chemical Company and the insurance carriers. The meetings had been requested by Governor Milliken, federal district judge Noel Fox and state Insurance Commissioner Daniel Demlow.

"We applaud this outcome," said Donald R. Armstrong, executive vice president for Farm Bureau Services, "for it has been our position all along, as a farmer-owned-and-directed cooperative, that agricultural producers should not be allowed to suffer during what could be a lengthy court battle among the parties."

Farm Bureau Services initiated the fund by contributing 2 1/2 million dollars of its own assets. The action was followed by matching monies from insurance carriers until the fund had grown to 15 1/2 million dollars. The cooperative has exhausted or pledged all of its available insurance coverage to a settlement fund. Farm Bureau Services has used, borrowed, or pledged over 11 million of its own

assets in an effort to alleviate farmer problems caused by PBB contamination. An office for evaluating farmer claims has been set up at Farm Bureau Services in Lansing, staffed by insurance representatives from all parties concerned and impartial claims evaluator Fran Campau, former longtime dairy farmer.

Armstrong noted that while the agreements allow for continuing payment of farmer damage claims, they also help relieve farmers from the financial burden of caring for quarantined livestock while awaiting the outcome of litigation. He also noted that great care would be taken in selecting for disposal of those animals whose by-products are not under quarantine, so as not to destroy those animals not adversely affected by PBB contamination.

"Differences of opinion do exist as to where the final responsibility for this tragic incident lies," said Armstrong, "but we are hopeful that these differences can soon be ironed out in court. Meantime, our main concern is immediate relief from economic suffering for the affected farmers. The agreements we have reached are a giant step toward that goal."

PBB was first introduced into Farm Bureau Services Feed sometime in 1973, when Michigan Chemical Company co-mingled the fire retardant chemical in a shipment of the feed additive magnesium oxide to Farm Bureau Services' Battle Creek Feed Plant.

Vigilance Still Needed

"Once more the Michigan State Farm Bureau has demonstrated its ability to bring important benefits out of the organized strength of its individual Farm Bureau members and affiliated farmer cooperative associations. Any Farm Bureau member reflecting upon what the sales tax victory means to him should find satisfaction in his membership."

That statement, from a Farm News editorial dated June 1, 1935, referred to the successful conclusion of Farm Bureau's two-year fight to exempt farm supplies from the 3 percent sales tax, an accomplishment which was then estimated to save Michigan farmers over \$500,000 a year.

Forty years later, in the 1975 membership application form brochure, the 4 percent sales tax exemption on agricultural inputs, machinery, equipment and farm supplies, is listed as one of the Farm Bureau's "dollars and cents" benefits. The figure now, of course, would be many times the \$500,000 savings to farmers in 1935.

I'm sure many of you who worked on the membership drive have been asked, "Why brag about something Farm Bureau did 40 years ago? What is it doing for me today?" And I hope you responded with the fact that today Michigan farmers are realizing the sales tax savings because Farm Bureau has constantly fought to maintain it over the years.

Winning a legislative battle, such as Farm Bureau won in 1935, is only the beginning. Fighting to maintain what we have won is an ongoing process.

It's happening right now, on the very same issue. Last year, the State of Michigan lost several sources of revenue, mainly the sales tax on food, and is now engaged in an almost frantic search for funds. The new chairman of the Senate Taxation Committee has come up with at least one source -- elimination of the sales tax exemption on agricultural inputs in the production of food.

If such legislation were passed, it would have an adverse effect on Michigan agriculture. At a time when farmers are

being asked to produce more to help feed a hungry world, they are thwarted in their efforts by inflation, shortages, and burdensome, unrealistic government regulations. Elimination of the sales tax exemption could well be the straw that breaks the camel's back. A small tractor today costs \$10,000; add to that \$400 in sales tax and it's a pretty heavy straw!

The consumer has a stake in the outcome of this issue, too. The "relief" he experienced with the elimination of sales tax on food will be short-lived. As the farmer's cost of production increases, it will eventually be reflected in higher food prices. Such legislation would also put Michigan agriculture at a disadvantage with other states which have the exemption.

Farm Bureau will once again meet this challenge which threatens the economic well-being of Michigan farmers, just as it does on numerous issues year-around in the legislative halls in Lansing and Washington. It's one of those membership benefits which bring back to farmers many times the amount they pay for membership dues.

We have an admirable record of success in the legislative arena. The secret of that success is our membership strength. Our legislative staff is recognized as one of the most effective and highly-respected in the state, but without numbers to back them up, their efforts would be in vain. This vital legislative clout is one of the reasons membership workers throughout the state have been calling on their neighbors to ask them to join Farm Bureau.

If your county hasn't reached its goal yet, this vital issue we are now facing, that affects the welfare of every farmer, should be a good selling point. As the 1935 editorial indicates: any Farm Bureau member reflecting upon what the sales tax victory means to him should find satisfaction in his membership.

During the intervening 40 years, we've been able to make that statement about many victories. In 1975, we'll once again say it with confidence.

PRESIDENT'S COLUMN



MICHIGAN FARM NEWS

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Plan Now

Citizenship Seminar Scheduled for June

Plans are being made for Michigan Farm Bureau's twelfth annual Young People's Citizenship Seminar scheduled for June 23-27, 1975.

The Seminar will bring together three or four top high school juniors or seniors from each County in the state for one week of study and activities dealing with the "American Way of Life," people and governments around the world, the private enterprise system and the American political system.

The Seminar, to be held on the campus of Albion College, Albion, Mich., will feature outstanding resource speakers who will act as instructors during the week-long event.

Students attending will be chosen by their County Farm Bureaus with enrollment deadline set at April 15.

Questions related to the Seminar should be directed to the local County Farm Bureau.

Information Division Gets New Staffer



Cindy Sage

Cindy Sage has joined the Michigan Farm Bureau Information and Public Relations Division as an Information Specialist.

Miss Sage has served for the past 2 years as Administrative Assistant to Senator Zaagman. Prior to that, she headed the publicity campaign for Mrs. Mary Coleman in her successful bid for the office of Michigan Supreme Court Justice.

In addition, Miss Sage has headed the Hastings Chamber of Commerce, been employed on the news staff of a radio station and a reporter for two newspapers.

In her duties with the Michigan Farm Bureau, Miss Sage will participate in Farm Bureau radio shows, serve as a writer for news stories and will develop display and fair booth material.

DONNA

Blood, Sweat and Tears

My Mom taught me early in life that hard work was next to Godliness, so "Blood, Sweat and Tears" has long been a familiar term in my vocabulary. I know that one doesn't have to actually bleed, perspire and cry, or be involved in physical labor to experience it. I've gotten a sweaty brain lots of times.

It was my privilege to witness a very special group in a collective "Blood, Sweat and Tears" situation and share the results of their efforts. It was a classic example of Farm Bureau's effective policy development-policy execution process, of volunteer leaders answering a charge with dedication and determination. The experience of watching words in a policy book transformed into a power-packed action group was one I'll never forget and one which was too great not to be shared.

A few short paragraphs in the Michigan Farm Bureau 1974 policy book that started it all asked for a study committee to look at the organization to make sure that it was keeping pace with the changing needs of farmers and to insure that it would remain strong and viable in the future.

The first step toward executing that policy was the appointment of a committee. How do you select a winning combination that will guarantee results? You go to the people who DON'T have the time for such an undertaking--those who are busy, fulltime, making their farming operations successful. You go to the people who care--really care--about their organization and agriculture and their communities and the future of each of these. And, somehow, you come up with 15 very strong individuals, representing a cross-section of geographic areas and commodity interests, who blend

together into one cohesive body with a common goal.

That cohesiveness, which was so important to their ultimate goal, did not happen instantly during their first meeting last April. It happened gradually in their search for the right answers--a search that took them through interviews with county boards, Michigan and American Farm Bureau resource people, and other state Farm Bureau leaders and staff. It strengthened during long hours of discussion and study as they struggled to mold their decisions about what was right for Farm Bureau into solid recommendations.

Their package, which was presented to the Michigan Farm Bureau board of directors recently, was relatively simple in appearance. It didn't really look like its formulation took 3,000 man hours, thousands of miles of travel, reams of material that collectively stacked could form a small mountain, a bottle of aspirin, and countless prayers.

I saw it happen... and I'm glad. That potent little package will surely chart the future course of this great organization of ours. That knowledge, and the personal leadership development of those involved, will be the rewards for the "Blood, Sweat and Tears" poured into this endeavor by 15 great farm people.

To complete the execution of the policy adopted by the organization's voting delegates back in December, 1973, the project will now return to its point of origination--back to the members--for acceptance and implementation. They'll turn the words into action.

Watching the words born was a great experience; being involved in the resulting action will be even greater.



MOVING?

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Young Farmers in St. Louis

Mich. Group Attends Meet

State Young Farmer Committee Chairman Gary Nye, Hillsdale County, led a Michigan delegation of ten to the American Farm Bureau Federation's Young Farmers' leaders conference in St. Louis, Missouri, last month.

Nye was a speaker at the conference and told the more than 450 conferees of Michigan's success in discussion meet organization, district meeting planning and consumer education programs.

The purpose of the conference was to provide education and motivation for Farm Bureau

Young Farmers to avail themselves of opportunities for making maximum contributions as members of the farm family to the life of Farm Bureau.

An important conference goal was to strengthen and encourage leadership development.

Attending the conference along with Nye were Young Farmer Committee members Tom and Lynn Atherton, Genesee County; Don Gilmer, Kalamazoo County; Ken Gasper, Ionia County; Nels Nyblad, Kent County; Jim and Linda Cronin, St. Clair County and Doug Brook, Clinton County.

Also on hand was Jesse Taggart, MFB Young Farmer Programs Manager.

Panel presentations during the four-day affair dealt with, "Influences on the Farmer and His Markets" and "Finance, Credit and Management Needs of Young Farmers and Ranchers."

Featured speakers included AFBF President William Kuhfuss, AFBF Secretary-Treasurer Roger Fleming and Dr. Roy Kottman, Dean, College of Agriculture, Ohio State University.

Open Line Meetings Draw Over 800



MFB Legislative Counsel, Bob Smith, was one of the featured speakers at this year's Open-Line Meetings. Over 800 attended the three meetings held in Battle Creek, Cadillac and Frankenmuth last month. The meetings, sponsored by Farm Bureau Services and Farmers Petroleum, brought together supply and membership co-op leaders and members.

'Farmer-Clergy Forum' Held in Lansing



President Smith addressed regional church leaders at the "Farmer-Clergy Forum" February 3. The forum was sponsored by MFB with world food problems as the major topic of discussion.

Feeding the world's hungry was discussed February 3 at a Michigan Farm Bureau sponsored, "Farmer-Clergy Forum on World Food Problems."

The meeting brought together church, farm and scientific leaders from throughout Michigan.

In a letter inviting religious leaders to attend the forum, MFB President, Elton R. Smith said, "The problem of world food security must be approached with a spirit of cooperation."

"The solutions which are formulated to solve this problem should be based on facts rather than fears, on realism rather than emotion," Smith said.

Addressing the forum as resource speakers were Dr. J. A. Hoefer, Associate Director of Michigan State University's agricultural experiment station, Dr. Vern Sorensen, Agricultural Economist at MSU and Dean

Pridgeon, a Michigan hog producer who is also vice president of MFB.

Hoefer emphasized a need for urgency in attacking the problem of world hunger, but expressed optimism for success in the long run.

"However, an economic system with incentives for the farmer will be needed," Hoefer added.

According to Sorensen, "Any long-term solution to the problem of food shortages must include development of agriculture within the emerging nations."

Expressing a farmer's point of view, Pridgeon felt that the American farmer is productive because of the incentives provided under "our system of private ownership, individual accumulation of capital and the market system which responds to increasing and decreasing demand."

Insurance Starts New Campaigns

"Farmer of the Week" and "Safety in Michigan" campaigns were kicked off in January by Farm Bureau Insurance Group in cooperation with the Michigan Farm Radio Network.

The "Farmer of the Week" program is designed to give higher visibility to leading farmers throughout Michigan. Farmer ability, ingenuity, dedication along with emphasis on the importance of farming to all Michiganders will be the thrust of the campaign.

Nomination forms were distributed to Michigan State University, Agricultural Organizations, the Department of Agriculture and the Extension Service and Farm Bureau Insurance Group.

Representatives of Michigan Farm Radio Network, Michigan State University and Farm Bureau Insurance Group will select the "Farmer of the Week" from nominations received. Weekly winners will be announced on Michigan Farm Calendar, a regular morning Farm Radio Network program.

Weekly award winners will be presented an attractive framed certificate and a pocket calculator by a Farm Bureau Insurance representative. Telephone interviews with weekly winners are forwarded to local radio stations.

A long-term Public Service Announcement (PSA) radio campaign consisting of 10 and 30 second safety spots was also initiated in January. The PSA safety campaign deals with seasonal Michigan safety hazards.

New PSA's will be made available to most Michigan radio stations each month. The two announcements for January and February concern skiing and snowmobile safety.

The Federal Communications Commission requires all radio stations to air a certain number of PSA's each day. Farm Bureau Insurance Group has had a great deal of safety learning and teaching experience. So, the molding of radio and FBIG public responsibility resulted in the campaign.

A farm safety PSA campaign is also being readied for introduction later in 1975.

Ex Board Member Retires From College

Former Michigan Farm Bureau Board member Clayton Ford has recently retired as President of the Board of Trustees of Bay de Noc Community College in Escanaba.

Ford was one of the original members of the Upper Peninsula college's first Board of Trustees.

Farm Bureau members know Ford as a U.P. dairyman who served as County President and as a member of the MFB Board representing District II.

New Reward Program Offered

A \$200 reward program will be started in March for all Farm Bureau members who wish to participate.

Under the program Michigan Farm Bureau will offer a reward of \$200 for the arrest and conviction of persons committing theft, arson or vandalism to premises plus theft to automobiles and trucks off the premises of a participating member who has a reward sign prominently displayed on the premises at the time of loss.

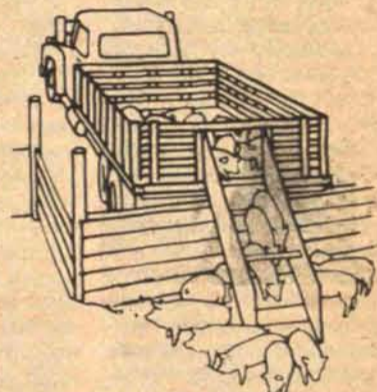
To be eligible for the program a member must complete the following requirements: 1. Maintain a current Farm Bureau Membership. 2. Purchase a "Kit" consisting of two 8 inch by 12 inch plastic reward signs, two two-sided vehicle decals and two one-sided vehicle decals. 3. Display signs and stickers in prominent places.

Kits will be available through the County Farm Bureau office for \$3. Purchase of the kit will enroll the member in the program until January 1, 1978, as long as a paid-up membership is maintained. Additional signs, decals and stickers will be available at County offices for a nominal fee.

Those not eligible for the rewards include anyone connected with any law enforcement agency or where duties or occupation include responsibility for law enforcement, persons having an interest in the subject property, or persons employed by Michigan Farm Bureau or its affiliates.

Rewards deemed payable will be divided equally among all who are eligible as recipients.

Only one reward will apply to each occurrence, regardless of the number of perpetrators involved in the occurrence. Only one reward will apply when a perpetrator is connected to more than one occurrence.



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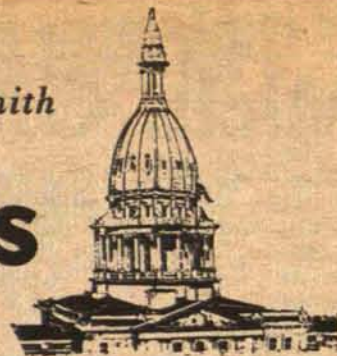
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CAPITOL REPORT

Tax Issues Concern Farmers

Robert E. Smith



Activity of the Michigan Legislature is beginning to accelerate. Literally hundreds of bills are being introduced. At the present rate of introduction, it can be expected that there will be another record number of bills that will affect agriculture and rural areas. In addition, many issues are beginning to arise that are of an interpretation nature that will affect farmers.

TAXATION

One tax issue of major concern to farmers has appeared in the form of an announcement by Senator Bowman (D-Roseville), the new chairman of the Senate Tax Committee. Senator Bowman announced that it is his intention to attempt to eliminate the sales tax exemption on agricultural inputs, such as machinery, equipment, etc. The legislation has not yet been introduced to know exactly whether the total sales tax exemption on feeds, seeds, fertilizer, machinery, equipment, and other agricultural products will be eliminated, or if the exemptions would remain on those items such as feed, seed and fertilizer that become an actual part of the agriculture commodity. In either case, this is a major issue for farmers and would result in major increases in the cost of products. It is also, in the long run, a major issue to consumers as sooner or later such increased cost must be passed on in the form of higher

food prices. It may be looked upon as a convenient way of reimposing, to a great extent, the sales tax on food by first making farmers pay the cost, then sooner or later the consumer. On the other hand, during times of adequate production it is impossible for farmers to pass on such increased cost. During times of shortages, however, prices do rise to offset such costs. In any event, such a proposal is a serious backward step in the effort to have equity of taxation.

Another major issue in which Farm Bureau is deeply involved is a recent interpretation by the State Tax Commission that will make some farm personal property assessable. For example, the Tax Commission maintains that potatoes in storage are taxable and such machinery as graders, washers, etc. are also taxable. Another example that has occurred is grain farmers who sell some of their production for seed is maintained that the cleaning equipment is taxable. Still other examples are reported from those raising vegetables which the Tax Commission maintains that certain equipment, graders, baggers, etc. are taxable. Farm Bureau maintains that the personal property exemption passed into law a few years ago is broad enough to exempt this kind of equipment when it is used as part of the regular farm operations. It appears that this will be a major issue.

Still another tax issue that can be extremely important to agriculture is whether the new proposed tax called "business income tax" applies to agriculture. At the present, it is interpreted that it would. This proposal is similar to a "value added tax" (VAT). Under such a tax, depending on how it is finally written, it is in affect a tax on gross with only a few deductions.

Inheritance Tax

Legislation has been introduced to completely revise the Michigan Inheritance Tax (HB 4329). The bill consists of 35 pages, but is not yet printed in order to know exactly what is proposed. Other bills on this issue are expected to be introduced which will be in line with Farm Bureau policies on this serious issue.

LABOR

There are numerous bills being introduced nearly every day on labor issues, most of which will affect agriculture. There are several on unemployment compensation . . . many extending coverage, others eliminating some of the exemptions, and one that will expand the coverage for agriculture employees. All of these, if passed, would add up to higher premium cost, thus higher production costs. Other labor bills being introduced include extending the coverage of the minimum wage law to employees of one or more; here again eliminating some of the exemptions that have been in the law for smaller employers. There is proposed legislation to bring agriculture under the unemployment law, which if passed would add additional cost to the farmer who hires any labor. This has already been established to some degree by the federal government making unemployment benefits available to farm employees. Under that emergency program, the entire cost is being paid by federal funds. However, once this has been started, it can be expected that either congress or the states will follow up to pass such an unemployment benefit statute where the employer, or farmer in this case, would be required to pay the cost.

Other labor legislation includes several bills dealing with teacher's unions and whether they will be given the right to strike.

AGRICULTURE

Some of the legislation that will be introduced dealing strictly with agriculture, will include an updating of the state fertilizer laws, also modernizing the state feed laws. New pesticide legislation will be introduced to conform with federal regulations and yet keep control as nearly as possible within the state. Dairy legislation includes HB 4129 which would require the dating of dairy products for consumer protection and would also bring Michigan's dairy law on fat and solid contents in milk into conformity with proposed federal uniform regulations. This Act is needed for the state; however, Farm Bureau is active on the federal level to change the federal regulations to increase the amount of solids, not fat, in dairy products. Also to eliminate the non-dairy additives that are now used in many dairy foods.

Legislation has been introduced in both Houses to assist in the problems created by the PBB contamination. One proposal by Senator Welborn would require the Department of Agriculture to condemn and dispose of contaminated animals and then pay the owner for the value of the animal. The state would then recover any such cost from those who may be responsible and liable for the contamination. Another provision will also require insurance companies to make prompt settlements.

Other legislation (HB 4184) introduced to Representative Ostling would provide low-interest loans to farmers that have contaminated livestock. This bill is now in the House Appropriations Committee.

Such legislation is important, not only to meet the present problems but recognizing in the future there may be instances of contamination where no one responsible can be found, but yet the farmer could have his livestock quarantined without indemnification.

Other legislation being introduced is several bills on littering . . . regulating or banning sale of beverages in metal containers; requiring bottle deposits and providing for "certification" of containers.

Other bills require a covering on trucks to prevent littering have been re-introduced. Such bills are controversial and if passed, in many cases, would add considerable expense to farmers to equip trucks, etc., with covers.

House Leaders Receive MFB Policy Books



Speaker of the House Bobby Crim [center] was the recipient of Michigan Farm Bureau's 1975 policy booklet recently. The presentation was made by [left to right] MFB Legislative Counsels Al Almy and Robert E. Smith, vice president Dean Pridgeon and president Elton R. Smith.



House Minority Leader Dennis Cawthorne discusses the organization's 1975 policies with Robert Smith, Dean Pridgeon and Elton Smith. The Governor was also presented with a Farm Bureau policy booklet [see Page 1 photo].

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NATIONAL NOTES

Apples and Cheese

Albert A. Almy



Although the 94th Congress has only been in session since January 14, numerous bills dealing with agricultural issues have been introduced. Within the next few weeks, many of these bills will likely receive consideration by various subcommittees and full committees to which they have been assigned.

FARM PROGRAM

Among issues expected to receive major attention by the 94th Congress is farm program legislation. The Agriculture and Consumers Protection Act of 1973 is the basis for many current farm programs. This Act is not scheduled to expire until December 31, 1977. However, the Senate Agriculture Committee has already held hearings on amendments to the Act. The proposed amendments include provisions for higher loan rates, higher target prices, and the establishment of government food reserves.

AFBF President William Kuhfuss testified before the Senate Agriculture Committee on February 3. His testimony included statements related to individual commodities, crop insurance, grain consumption, ex-

port controls, government food stocks, and world hunger.

President Kuhfuss told the Ag Panel that the creation of an international monetary fund for the purchase of food to meet emergency needs throughout the world would be preferable to establishing a food reserve. Nations needing food could obtain grants or borrow from the fund to purchase needed food from those nations where it was available.

Among the chief advantages of a monetary fund in comparison to the creation of food reserves is flexibility. Many nations which are unable to supply commodities to a food reserve could contribute money to a food fund. The Arab nations are an excellent example. The volume of a monetary fund would be more easily adjusted than adjusting the levels of a food reserve. The type of food supplied to nations would be much more flexible under a monetary fund. For example, a food disaster in China would result in the need for a specific commodity suitable to the diet and customs of the people. This commodity might be rice. Under a monetary fund, rice could be purchased wherever it were

available to meet the needs of China. If a food reserve were in existence, rice might not be available in sufficient quantities, if at all, to fulfill the need. A monetary fund would also eliminate the problem of large food reserves hanging over the domestic market. Thus, the market system would be protected and producers would have incentive to produce. This would help assure consumers of an adequate supply of food and reduce the cost of government farm programs to the taxpayer.

The question of food reserves has many implications to producers and consumers alike. This will be a major agricultural issue in the consideration of future farm programs.

APPLE PURCHASE

Due to surplus apple juice stock, low demand for apple slices, and slow movement of applesauce, Michigan growers of processing apples face the loss of over one million bushels of apples. These apples are in cold storage and will be going out of condition soon. If these apples are not processed, it will be necessary to dump them.

The American Farm Bureau Federation and Michigan Farm Bureau, in cooperation with the Michigan Agricultural Cooperative Marketing Association, have put forth a strong effort to help move inventories of applesauce and apple juice so that processors will have the incentive to utilize apples still in growers storage. The effort has included a request for USDA to purchase applesauce and apple juice with funds available for school lunch and other nutritional programs. Strong support to the request for the government purchase has been given by Michigan Congressmen. These Congressmen include Senators Robert Griffin and Philip Hart and Representatives Garry Brown, Al Cederberg, Ed Hutchinson, Lucien Nedzi, Jim O'Hara, Phil Ruppe, and Guy VanderJagt.

Although results from USDA have been less than hoped for, an announcement has been made for the purchase of 112,000 cases of 46-ounce cans of apple juice. A military purchase of 217,000 cases of juice has also been announced. These purchases will help to strengthen the processing apple market. Hopefully, Michigan processors will be among the successful bidders, which would benefit Michigan growers to a greater degree than if out-of-state processors utilizing apples grown in other states are awarded the purchase contract.

Strong efforts are also being expended at the state level to obtain purchases of applesauce and apple juice for institutional food programs. Governor Milliken has been personally contacted in addition to purchasing agents for institutions, schools, etc. Strong potential exists for state purchases of applesauce and apple juice, but definite results have not yet been realized.

CHEESE IMPORTS

The European Community (EC) has announced it will resume subsidy payments on most cheese exports to the United States. The subsidy payments are expected to range from 14c-27c per pound on all types of cheese except cheddar. The EC says it must resume subsidies because of a build-up in its cheese stocks.

Earlier this year, the EC reported that subsidies would no longer be paid on dairy products exported to the United States. This announcement followed strong action by Farm Bureau and other agricultural groups to obtain strict enforcement of countervailing duty provisions administered by the Treasury Department. Under the Tariff Act of 1930, the Treasury Department is required to initiate an investigation of imports when subsidies are suspected. If the investigation reveals subsidies are being paid, the Department can impose countervailing duties. The duty will be collected in an amount equal to the subsidy paid by the foreign government. This would then allow American farmers to compete on equal terms with foreign producers. Although the Treasury Department, in recent months, has announced countervailing duties on bottled green olives and footwear from Spain, non-rubber footwear from Argentina, and consumer electronic products from Japan. It has not seen fit to impose countervailing duties on subsidized imported dairy products.

Immediately upon learning of EC plans to resume subsidies on cheeses exported to the United States, the American Farm Bureau Federation called for an immediate investigation by the Treasury Department and the prompt announcement of countervailing duties if subsidies are being paid.

In Crop Research

US-USSR Compare Notes

The word detente usually brings up images of improved political relationships with other nations and nuclear arms limitations. There is another side to the picture, however. Improving relations between the U.S. and the U.S.S.R. may soon result in better agricultural crops for both countries.

Michigan State University crop scientist M. B. Tesar recently visited Russia as part of a seven-member scientific team to exchange information with their Soviet counterparts dealing in forage crops research. A similar team of Russian scientists is scheduled to visit forage research centers in the U.S. during 1975.

Dr. Tesar says, "While we were in the Soviet Union we saw seven forage and grain varieties that show promise for use in the United States. Our Soviet counterparts have agreed to send us samples of these crops so that we may study them under weather and growing conditions here in the United States."

The promising crops include: a tall fescue, Kura clover, a red clover, a northern alfalfa hybrid, several birdsfoot trefoils, a short-strawed rye, and several pubescent (hairy-leaved) wheat lines.

Tesar's evaluation of each of these crops follows:

KURA CLOVER -- One of the most promising varieties seen during the Russian tour. It is a true perennial clover in contrast to red and white clovers which are short-lived in the U.S. Kura clover has a perennial habit because of roots that give rise to new plants, similar to quackgrass. It resembles red clover in size and shape. It has been very difficult to grow this variety up to now in North America because the bacteria it needs to form nitrogen root nodules are not present in the soil here in adequate amounts. The Soviet Scientists have agreed to send some of the necessary bacterial inoculum and several Kura clover varieties to the U.S.

RED CLOVER -- A new Soviet variety of red clover that lives for about 3 to 5 years, compared to 1 to 1½ years of effective life for American types. The short life for U.S. commercial types is due to root rot diseases. The U.S.S.R. variety appears to have genetic resistance to these diseases. The variety might be used directly, or it might play an important role in future clover breeding programs in the U.S.

"WESTERN" TALL FESCUE -- Twenty percent higher yields than the U.S. varieties grown in Russia is the main potential of this forage crop. If the variety has the same performance in the U.S., it may be used directly and/or incorporated into forage development programs.

NORTHERN ALFALFA HYBRID -- This hybrid is more tolerant of wetter soils than the commonly grown alfalfa varieties. It probably can't be used directly here because it doesn't have needed resistance to bacterial wilt. Its tolerance of "wet feet" and its

longer useful life should give it an important place in U.S. forage breeding programs, however, especially in Michigan and other northern U.S. areas where wet soils are frequently a problem.

BIRDSFOOT TREFOILS -- Interest in these varieties was due to higher yields and greater winter hardiness. The Russian trefoils produced higher yields than U.S. varieties grown beside them in the same test plots.

SHORT-STRAWED RYE -- This is a grain type rye. The short stem characteristic is particularly interesting because the variety shows much less lodging under the high nitrogen fertilization needed for top grain yields.

PUBESCENT WHEAT -- Similar Russian wheats have already been used in American wheat development programs. The hairy leaves may give the plant resistance to the attacks of the cereal leaf beetle. These new varieties could be included in the programs already underway in the U.S.

State's Farm Exports Increased in 1974

Sales of Michigan farm products overseas increased 62.5 percent last year, according to B. Dale Ball, director of the Michigan Department of Agriculture.

The value of Michigan farm products sold to foreign markets during fiscal year 1973-74 was \$294.8 million, up \$112.8 million from \$182 million in fiscal 1972-73. Ball cited this as "a great boost in income for the State of Michigan. We have held our position as 22nd in the nation," he said, "a good showing when competing with such year-around producing states as Florida and California."

Michigan's largest seller overseas, according to Forrest

Strand, MDA Marketing division chief, was feed grains which brought \$85.6 million, almost double the amount received the previous year.

Other big sellers were Michigan wheat and flour (\$55.4 million), vegetables and preparations including dried edible beans (\$51.3 million) and soybeans (\$34.8 million).

Commodities sold abroad included fruits and preparations, \$7.9 million; dairy products, \$3.3 million; meat (excluding poultry), \$3.6 million; hides and skins, \$8.9 million; poultry products, \$1.4 million; lard and tallow, \$5.4 million; other items, \$37.2 million.

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Michigan Marketing Outlook

DAIRY

In spite of the high unemployment level in the economy and constant clatter about the high cost of food, Class I milk sales appeared to be heading in the right direction. Milk receipts from producers in Federal Order 40 are up approximately 1½ percent over January 1974. At the same time, Class I sales are below a year ago, but the most important factor is they are up from the preceding month. Class I utilization in December 1974 was 63.78 compared to January 1975 at 66.23. The national picture also has at least one bright spot. December was the only month in 1974 that producer receipts used in Class I products were not below those of the year earlier.

Market for cull cows continues weak with prices down at least \$5.00 from last year at the same time. Feed costs continue high, specifically hay, which is in apparent short supply with high prices.

Ron Nelson,
Market Development Division

FRUIT AND VEGETABLES

Movement of apples out of storage in Michigan for processing has been less than normal due to lack of processor demand resulting from large inventories of applesauce, juice, and frozen slices. There is a possibility that a large volume of apples may have to be dumped because of a lack of market. Extensive efforts by MACMA, Farm Bureau, growers, and industry groups to get the USDA to purchase apple products for the School Lunch and Supplemental Food Programs has

resulted in a 112,000 case purchase of apple juice. Retailers and state agencies have agreed to put emphasis on promoting consumption of apple products.

A marginally weaker-to-steady market would appear to be the outlook for processed fruit and vegetable markets for the balance of the 1974 crop pack year. Movement of many of the major commodities has been depressed during November and December. Shipments should approach historical trends for the remainder of the season, depending on consumption as related to consumers' disposable income.

Prices and other terms of sale for processing vegetables grown under preplanting contracts are currently being determined through association bargaining or unilateral offers to growers by processors. Growers are again faced with increases in costs of production, and contract terms must be improved to provide them an opportunity for profit.

Growers of fresh market onions, potatoes, and apples are unfortunately doing more than their share of combating the high cost of food, inflation, and the high cost of living. Wholesale prices for these commodities are substantially below year-ago levels.

Noel Stuckman
MACMA

LIVESTOCK

Livestock prices continue to feel the effect of the increased supply of non-fed beef.

The apparent reduction in consumer spending and the overall economic climate is apparently contributing to unprofitable

livestock prices. Choice butcher cattle yield grade 2-4 have been selling near the \$35.00 mark in recent days.

As the grass gets greener and the "non-feds" get turned out, I expect choice cattle to move back to the high 30's to low 40's.

Grazing season will increase the demand for feeders and cause a modest price increase in feeder cattle.

Choice feeder cattle 500-700-pounds will probably cost around \$27.00 with heavier weight feeders as much as \$2.00 higher by mid-April.

Butcher hogs continue to remain near the \$40.00 mark. Based on current inventory reports, we should see some price increase during the next sixty days.

The apparent herd reductions, especially among feeder pig producers has created a reduced supply of feeder pigs and consequently, a significant price increase. Feeder pigs could run in the mid 30's during the next 30 days.

Livestock producers should continue to observe carryover corn stocks, plus the planting intentions. These two factors, plus weather conditions for corn growing and grazing are especially critical to cattlemen's decisions during the balance of the year.

Bill Byrum
Market Development

FIELD CROPS

The price patterns for field crops both current and distant are very vulnerable to weather and markets well into the fall corn harvest. Possible opportunity for expanding export sales would also have a

positive effect on markets, however, administration policy would not appear to be leaning in that direction.

CORN

We have been experiencing a stable corn market and expect to continue this trend well into spring planting. Once the 1974 corn crop is cleaned up, there will be very little carryover of corn stocks. However, the big question in the corn crop is how much corn will be planted this spring and how good a crop will it be.

Also cost and availability of Nitrogen supplies and seed availability and germination are factors.

The current price for corn is around \$2.70 per bushel at the farm level.

WHEAT

Current farm prices for wheat are near \$3.50 per bushel. There appears to be a very large carryover and prospects for a large 1975 crop are good. These factors point to lower wheat prices in 1975.

SOYBEANS

Uncertainty is the word in the soybean market. Competition from foreign producers, such as Brazil, is having a down effect on the bean market. Current farm price for soybeans is around \$5.40 a bushel.

NAVY BEANS

Current navy bean price in the country is \$12.00 c.w.t. Lack of growers selling is currently contributing to some strength in the navy bean market.

However, there appears to be a limited amount of volume buyers for beans. The lowering of the Canadian price for export is also

an unfavorable factor in the market.

A flood of grower selling would undoubtedly lower the price.

Early planting intentions were estimated to be down 8%. Some bean growers plan to switch to some of the colored varieties.

Good advice for bean growers would be to market their beans in an orderly manner and shoot for a good average price.

Bill Byrum
Market Development

Soybean Day is March 12

The 3rd annual Michigan Farm Bureau Soybean Day will be held Wednesday, March 12, 1975 from 9 a.m. to 3 p.m. at the Holiday Inn, Adrian, Michigan.

Dr. Robert Wisner, Extension Economist in Field Crops, at Iowa State University, along with Donn Kunz, Manager, Michigan Elevator Exchange, will analyze the short and long-range demand situation.

All soybean producers are welcome to attend. The fee for the Soybean Day will be \$5.50, which includes lunch. To members of the Michigan Soybean Commodity Division, the cost will be only \$1.50.

Now is the time to get your Soybean Commodity Division membership. For further information, contact your county Farm Bureau office and/or David Wolfe, Michigan Farm Bureau, P.O. Box 960, Lansing, Michigan 48904.



Added Protection

Blue Cross and Blue Shield Add Benefits to Michigan Farm Bureau Group Coverage.

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now. The deadline for enrolling is March 15. See your Farm Bureau Secretary for further details. Give your family the security of Blue Cross and Blue Shield protection.



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Chippewa



Otto Flatt
Mac-Luce



Ken Putney
Benzie



Mr. & Mrs. Elmer Mitchell
Osceola



Dave Pohl, Clinton County membership chairman, congratulates his "team" at victory party typical of many held throughout the State.



Paul Koviak
Cheboygan



Loors Stange
Arenac



Adrian Hammerle
Oceana



Bob & Dianne Gregory
N.W. Michigan



Dick Knirk
Branch



Dave Pohl
Clinton



Elmer Rusch
Saginaw



Eleanor Busman
Ottawa

Forge Ahead of Last Year's Gains

1974-1975 MEMBERSHIP COMPARISON SHEET

As of Feb. 15

	1975	1974
QUOTA:	61097	60709
GOAL:	61098	60710
Date	2-13	2-14
New	2922	2552
Renewals	56,263	55,923
Life Mbrs.	89	94
TOTAL MEMBERS	59,274	58,569
%Maint.	92.09	92.12
%Goal	97.01	96.48
NEEDED FOR GOAL:	1824	2141

Counties Building Spirit for '76

Copper Country	104.38	Gladwin	97.63
Kalkaska	103.07	Washtenaw	97.39
Mac-Luce	102.79	Sanilac	97.18
Benzie	102.78	Cass	97.17
Chippewa	102.32	Lenawee	97.14
Presque Isle	101.53	Lapeer	97.10
Osceola	101.05	Macomb	97.05
Allegan	100.95	St. Clair	96.99
Antrim	100.92	Montcalm	96.93
Wexford	100.80	St. Joseph	96.75
North West Mich.	100.63	Barry	96.67
Charlevoix	100.59	Huron	96.66
Saginaw	100.53	Midland	96.51
Arenac	100.39	Iosco	96.49
Clinton	100.39	Livingston	96.38
Oceana	100.36	Kent	96.33
Branch	100.33	Wayne	95.76
Tuscola	100.28	Jackson	95.63
Mason	100.25	Ionia	95.48
Ottawa	100.22	Emmet	95.23
Cheboygan	100.00	Hiawathaland	95.14
Clare	100.00	Hillsdale	95.12
Iron Range	100.00	Muskegon	95.10
Manistee	100.00	Ogemaw	95.00
Menominee	100.00	Calhoun	94.52
Missaukee	100.00	Ingham	93.52
Van Buren	100.00	Otsego	93.50
Shiawassee	99.24	Eaton	93.41
Bay	98.76	Mecosta	92.74
Newaygo	98.76	Kalamazoo	90.90
Monroe	98.75	Alpena	90.24
Alcona	98.47	Oakland	88.55
Gratiot	98.35	Montmorency	87.15
Berrian	98.08	Genesee	85.02
Isabella	97.68		

Illegal Aliens

(Continued from Page 1)

and social security are being used. These are readily for sale and in most instances are most difficult to detect if these papers are fraudulent.

The task of solving this problem is enormous. It is obvious that there will be legislation to make it unlawful to employ anyone known to be an illegal alien. Farm employers have certain concerns and reservations about such

legislation. Growers will be faced with the need to replace these illegals if they can be successfully deported. Growers will be concerned about the quick availability of labor when it is needed. By some method the time period must be reduced in which the Secretary of Labor must either produce able, qualified, laborers or issue certificates for alien labor when crops must be harvested.

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Special requests: _____

I have read and understand the Cancellation and Responsibility Clauses.

Signature: _____

Legislative Seminars Set

- March 4 WEST CENTRAL REGION — Bernie Bishop
(Clare, Isabella, Mason, Mecosta, Newaygo, Oceana, Osceola)
- March 5 WEST REGION — Kenneth Farrow
(Allegan, Barry, Ionia, Kent, Montcalm, Muskegon, Ottawa)
- March 25 SOUTHEAST REGION — Donald Ruhlif
(Hillsdale, Jackson, Lenawee, Monroe, Washtenaw, Wayne)
- March 26 THUMB REGION — Kenneth Wimmer
(Huron, Lapeer, Macomb, St. Clair, Sanilac, Tuscola)
- April 8 NORTHEAST REGION — Robert Lee
(Alcona, Alpena, Cheboygan, Emmet, Iosco, Montmorency, Ogemaw, Otsego, Presque Isle)
- April 8 NORTHWEST REGION — Eric Armentrout
(Antrim, Benzie, Charlevoix, Kalkaska, Manistee, Missaukee, Northwest Michigan, Wexford)
- April 8 UPPER PENINSULA — Hugo Kivi
(Chippewa, Copper Country, Hiawathaland, Iron Range, Mac-Luce, Menominee)
- April 9 CENTRAL REGION — Harold Sharp
(Clinton, Eaton, Genesee, Ingham, Livingston, Oakland, Shiawassee)

SEMINARS TO BE HELD: YWCA - 217 TOWNSEND STREET (half block south of Capitol)

SCHEDULE:
 9:30 a.m. - Coffee and rolls
 10:00 a.m. - Report of Farm Bureau Legislative Programs and Progress
 12:00 NOON - Luncheon with legislators
 1:45 p.m. - Adjourn to the Capitol to attend sessions of the Senate and House. Each carload will make its own decision as to when to leave the Capitol; stay as long as you find the calendars are of interest.

COST: \$4.25 per person (coffee - rolls and lunch)

Supply Report

By Greg Sheffield, Marketing Manager FBS

PETROLEUM

The supply of Farmers Petroleum's liquid fuels are adequate. But, with so much talk of the energy crisis, fuels are in the news. Proposals to ease the high cost of fuel for farmers are part of President Ford's energy plan. The new energy policy is expected to shape up between now and spring and will, no doubt, curtail end uses. The top priorities Farmers Petroleum has fought for will be retained for farmer patrons. However, increasing costs are still the big question although there might be some relief.

Farmers Petroleum dealers are showing increases in their gasoline deliveries and a decrease in the gallons of heating fuel compared to the same period last year. The heating fuel decline is, of course, due to the warm winter through the middle of February.

TIRES

Dealers are having slightly fewer tires delivered to them than last year. Most passenger, small truck, and small implement tires are now in adequate supply. The large truck supply is also improving and should be adequate in two months or less. However, large sizes in rear tractor tires are still in short supply. This is due to the lack of factory curing capacity for the larger molds, coupled with the increased usage of the larger tires. Tractor tire shortages are an industry-wide problem affecting all tire distributors. We are forecasting this short supply situation will continue through the coming planting season.

FEEDS

Market conditions for sales of feed ingredients were off through the middle of February and hit new price lows. These lower prices were being accepted for soybeans, corn, wheat and feed grains in general. The demand in February for feed grains was dull as both

domestic and import buyers either stalled in making purchases or felt their needs were satisfied. There's nothing in the future outlook at the time of this writing to indicate much of an increase in prices for feed grains or protein ingredients for the rest of winter. Farm Bureau Services' prices are reflecting these lower prices where feasible.

FERTILIZER

Unless there is a large decrease in demand we are looking for the shortage in nitrogen products to continue. Other fertilizers like phosphorous and potash will be short but adequate. Farmers are adapting as well as possible to higher fertilizer prices which are now approximately double those of a year ago.

PESTICIDES

Herbicides, insecticides, and fungicides are being delivered on an allocation basis and prices are creeping up. We are alerting dealers and farmers that herbicides are again in short supply.

HARDWARE

Supplies appear adequate at this writing. Hardware items have not been purchased as rapidly as was the case in the last several months. It now seems that building supplies and steel products such as fencing and panels are all adequate at present. High quality twine is available at Farm Bureau Services' dealers for farmers who wish to buy ahead.

SEEDS

Seed Corn will be tight and the best grades of the higher germinating varieties will be hard to obtain. But other field seeds are adequate and less expensive than a year ago.

ANIMAL HEALTH PRODUCTS

Our manufacturers continue to do a good job of supplying patrons' needs and the supply of a large variety of aid is adequate.

Rail Reorganization Meeting Set

"What's Happening in Railroad Reorganization" will be the theme of a one-day conference on Tuesday, March 4 from 9:00 a.m. to 4:00 p.m. at Long's Conference Center, South Cedar Street and I-96, Lansing.

The conference is designed to inform participants of pending rail reorganization plans and to outline appropriate action to influence rail reorganization. Timing of the conference is especially appropriate. It follows a series of hearings relating to the State plan and precedes hearings to be held throughout the U.S. on the United States Railway Association Plan.

Officials from federal and state agencies will present the government perspective in the morning sessions.

The first session will be devoted to the "Federal Perspective" including the need for rail reorganization and an overview of the Regional Rail Reorganization Act of 1973; the relationship of Federal agencies in establishing and implementing the final plan; and a review of the Federal plan which will be published just prior to the conference on February 26.

The afternoon session will include a panel discussion with

representatives of groups affected by rail reorganization, including users and carriers.

A summary session will provide participants with information on how they can affect the rail reorganization process.

The conference is co-sponsored by the Michigan State Chamber of Commerce and the Michigan Industrial Traffic League. A \$12.50 conference fee includes lunch.

For additional program information and reservations, contact Jim Barrett, Michigan State Chamber of Commerce, 517/371-2100.

Michigan Farm News invites you to Fly the Flag for the Bicentennial.

We invite our readers to take part in the greatest show of colors this country has ever seen. We are proud to take part in this national campaign sponsored by the U.S. Bicentennial Society to restore the flag to a place of respect and honor it deserves.

To encourage you to fly the flag, we have arranged for you to purchase a complete Bicentennial Flag Kit for only \$8.95, including handling and shipping. The large quantities of flags involved makes this possible. Order the 50-Star Bicentennial Flag with the special Fly the Flag coupon. Also available: 13-Star Betsy Ross Flag and the Bennington '76 Flag. Your flag will be sent directly to your home at no additional charge.

Each flag is crowned with the golden Double Eagle top ornament, symbol of the Bicentennial. Matching goldenized 6ft., two-piece, steel pole. Heavy-duty flag - 3 x 5 ft. - with double-stitched stripes, canvas heading and brass grommets. Complete with sturdy metal wall-mount bracket, 3 mounting screws, rope halyard, mounting instructions, and self-storage corrugated box.

With each flag kit you also receive your own full color parchment certificate, verifying your participation in the Fly the Flag for the Bicentennial campaign. Each certificate bears the 50-Star Flag, the golden Double Eagle, the names of the trustees and your own registry number. The ideal keepsake of the Bicentennial, suitable for framing and display in home or office.

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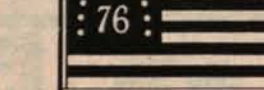
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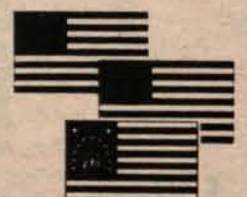
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WHO'S got a SPECIAL FEED program FOR michigan?

At Farm Bureau Services we offer a total feed service able to assist Michigan farmers in determining proper and profitable feeding programs, as well as solving individual problems.

The Farm Bureau feed team, backed by a staff veterinarian and nutritionist, provides you with the most up-to-date feed information. In cooperation with other farm co-ops, Farm Bureau Services operates 10 research farms where new feeds, feeding techniques and health practices are tested. Recently we installed a Scidata mini-computer, to assist our feed nutritionist in determining the most effective feed formulations for desired production goals. In addition to these services, Farm Bureau offers a wide variety of excellent feeds, including Liquid Protein Supplement (LPS) which has been widely accepted as a versatile liquid supplement for all types of feeding operations.

Talk to your Farm Bureau feedman now. He'll work up a feed program to fit your particular needs. It's service you can depend on . . . from the Farm Bureau people.

ASK THE FARM BUREAU PEOPLE



Master e d i c a l

What's It All About?



MASTER MEDICAL PROGRAM

The high rate of increase in health care costs, plus the pressure and need for specialized health care services, is placing a heavy financial burden on many.

Last December, the voting delegates at the Michigan Farm Bureau annual meeting recommended that effective February 20, 1975 "the basic Comprehensive Blue Cross-Blue Shield contract plus Master Medical benefits be provided all Farm Bureau member-subscribers who are not eligible for Medicare." They also recommended that "the Blue Cross-Blue Shield Complementary to Medicare contract plus Master Medical benefits be provided to all Farm Bureau member-subscribers who are eligible for Medicare."

As indicated above, the amount of coverage provided by Master Medical for those not eligible for Medicare is more extensive than the coverage provided for those eligible for Medicare. The reason for this is that by federal law Medicare provides many of the coverages those under 65 years of age must provide for themselves and their families.

BASIC INFORMATION

What is Master Medical? Master Medical broadens and extends basic Blue Cross and Blue Shield coverage to protect the subscriber against the high cost of unusual or long-term illness. It also eases the burden of cumulative bills for less serious illnesses which the subscriber would have to pay out of his pocket.

What is a benefit period? A benefit period begins the day a member incurs expense for an eligible benefit claimed under Master Medical and ends one year later. For those with Master Medical 65 benefits coverage the benefit period is the calendar year.

What is meant by Co-pay? The Co-pay is a given percentage of the amount paid for eligible services. The Co-pay amount is deducted from all services paid by Master Medical after the deductible has been met. The Co-pay amount is determined by the type of Master Medical coverage the subscriber has, and is the subscriber's liability.

What is meant by deductible? The deductible represents the amount the member or members must spend on eligible covered expenses in any one benefit year before Master Medical begins reimbursement. Expenses incurred for eligible services provided for all members of the family may be applied to the deductible. However, no one member may contribute more than the "per person" deductible amount. The remainder of the family deductible must be made up by the other members of the family.

If one member meets the "per person" deductible, but the combined eligible expenses of the other members do not equal the "per family" deductible, benefits are provided for the member who meets the "per person" deductible only. All other services are rejected.

If one member meets the "per person" deductible, benefits are provided for the member who meets the "per person" deductible only. All other services are rejected.

How can the benefits maximums be restored? The Master Medical contract specifically limits the dollar amount for extended benefits to \$100,000 per person per benefit period. Dollar amounts for additional benefits are limited to \$15,000 per person per benefit period and \$30,000 per person per two or more benefit periods. The maximum for Additional Benefits is restored at the rate of \$1,000.00 per calendar year not to exceed the total maximum allowed. The amount paid is deducted from the restored maximum. Deductible and Co-pay amounts do not apply toward the maximum. Only the next amount paid by Master Medical is charged to the member's maximum.

Are there any exclusions to the coverage provided? Yes. Generally speaking the following services are not covered under Master Medical: services related to conditions of pregnancy; services required for cosmetic or beautifying purposes; services for convalescent homes, nursing homes,

rest homes or similar institutions; domiciliary care, custodial care and rest therapy; pre-marital examinations; pre-employment examinations; routine or periodical physical examinations; services related to the examination, fitting or purchase of eyeglasses, other corrective visual devices, hearing aids or dentures.

Other exclusions are: services required as the result of occupational injuries; services rendered by a person who is not legally qualified and licensed to practice medicine or perform surgery; cost of transportation and travel; services which are a benefit under the basic Blue Cross or Blue Shield contracts; miniature x-rays, screening procedures and those procedures which are not directly related and necessary to the diagnosis and generally accepted therapy; charges for room over and above the allowance of the basic contract; items required for the comfort or convenience of the patient.

In addition to the above exclusions, the pre-existing clause applies to the three types of service listed below:

a. Master Medical provides for dental services which are required as the result of an accidental injury to the natural teeth caused by an external force. However, no benefits will be provided for dental services which are required because of an accident which occurred prior to February 20, 1975.

b. Master Medical provides benefits for functional and non-functional prosthetic appliances required as the result of a disease or an accidental injury. But, to receive services under Master Medical the disease must have been diagnosed or the injury sustained on or after February 20, 1975.

c. Master Medical also provides as an Extended Benefit benefits for hospital admissions for plastic surgery after the basic Blue Cross days have been exhausted. However, in order to be eligible, the plastic surgery must be required as the result of a congenital anomaly or accidental injury occurring after the effective date of Master Medical coverage (February 20, 1975).

Are there exclusions in the Master Medical 65 contract? Yes, the following services are excluded as benefits under the Master Medical 65 contract:

- services of convalescent homes, nursing homes, rest homes or similar institutions.
- domiciliary care, custodial care of rest therapy.
- pre-employment examinations.
- routine or periodical physical examinations.
- examination, preparation, fitting or procurement of eye glasses or other corrective visual appliances.
- examination, preparation, fitting or procurement of hearing aids.
- examination, preparation, fitting or procurement of dentures.
- room rate differences.
- convenience items such as telephone, television and guest trays provided to hospital inpatients.

DISCUSSION TOPIC

by **KEN WILES**
Manager Member Relations

SUBMITTING CLAIMS

Shortly all Farm Bureau members will be receiving, if they haven't already, an envelope containing material and instructions for submitting claims to Master Medical. In the envelope will be claim application forms, a new identification card, a copy of the Master Medical contract, a brochure explaining how to file claims and envelopes to use in submitting claims.

Read and study the instructions thoroughly, and remember the key to complete health care protection is your Blue Cross-Blue Shield identification card.

Whenever you or a member of your family obtain services which are related to health care present your identification card to the provider of the service. If the provider informs you the services are not a Blue Cross-Blue Shield benefit, mention that you also have Master Medical and in order to file your claim, you must have a detailed bill or receipt.

In order to take full advantage of your Master Medical coverage, you will need to save all bills and receipts which are for health care services. It is suggested that you store all of your medical expenses in a place which is easily accessible to all members of your family. Then periodically review your accumulated expenses. Once you have acquired enough eligible expenses to accommodate your deductible, review your bills and receipts for completeness of information. You will then be ready to file your claims application with Master Medical.

In order to review your Master Medical claims for payment, certain information will be required on each receipt submitted. By checking each receipt for accuracy and completeness of information before submitting it to Master Medical, you will eliminate the delays in processing your claim which occur when unacceptable receipts are submitted.

Attach original bills or receipts to the Master Medical claim application. Copies of these receipts should be obtained for your records, since Master Medical will be unable to return your receipts after they have been processed. **ONLY OFFICIAL RECEIPTS FROM THE PROVIDER OF SERVICE WILL BE ACCEPTABLE. CASH REGISTER TAPES, CANCELLED CHECKS, MONEY ORDER STUBS, ETC. ARE NOT OFFICIAL RECEIPTS AND THEREFORE ARE NOT ACCEPTABLE BY MASTER MEDICAL.**

Claims must be filed within 180 days of the end of the benefit year. If you live close to a Blue Cross-Blue Shield office, you may wish to take your claim in to have it reviewed before submitting it. Remember, however, responsibility for maintaining proper receipts, preparation and timely submission of the claims application rests with the individual subscriber.

If you have any questions regarding your Blue Cross-Blue Shield coverage contact your county Farm Bureau secretary.

Homefront

When taking the roll call the Loyal Suburbanites Community Group, Eaton County, came up with an interesting observation - among their members there is one that serves on the school board, two on the Farm Bureau Elevator Board, two on the township board and one on the Holstein-Friesian Board.

"We believe that it is equally important for the members of the community groups to support the Farm Bureau organization through the activities it sponsors as it is for them to direct their organization through suggested resolutions. For if members do not participate in these activities they are not utilizing an important part of the instructional and promotive part of the organization. We feel that equal credit should be given for activity involvement as is awarded to groups for resolutions contributed when evaluating the community groups," said the Friendly Farmers, Tuscola County, in a resolution recently submitted to their county Farm Bureau board.

Five community groups were invited to join the C.B.S. group of Mason County to hear a State Trooper discuss how to safely lock your home.

Ed Nash, county commissioner, was a guest at a recent meeting of the Keen Komments, Ionia County. He was able to answer many questions about county zoning and planning.

Did you ever wonder how big around a community group is? The Cedar Crest group and the Homestead group in Muskegan County found the answer by measuring their waists. Then they contributed a penny an inch to C.R.O.P.

Topic Summary

Comments from the Community Groups regarding the January discussion on Land Use indicate interest and concern on the subject. Many groups used the opportunity to invite knowledgeable local resource people to their meeting. One comment received from many groups was that agriculture should be better represented on their local zoning and planning commissions. A summary of the comments follows:

1. Does your township have a zoning ordinance? Yes 74% No 26%
2. Is a member of your group a member of a township or county zoning board or planning commission? Yes 44% No 56%
3. Does your group feel that agriculture is sufficiently represented on zoning boards and planning commissions? Yes 53% No 47%
4. Is there a land use plan in your county? Yes 75% No 25%
5. In those townships or counties having a zoning ordinance, has it been recently updated to your knowledge? Yes 80% No 20%
6. If your township does not have a zoning ordinance, would the majority of your group like your township to adopt one? Yes 68% No 32%

Conclusions: Zoning and land use planning is a benefit to a township; rural people need to be more informed about zoning; need more active farmers on zoning and planning commissions; local politics have a definite bearing on zoning in some communities; it is too easy to rezone; we should be concerned about zoning ordinances before they get established.

FBS Hires Nutritionist

Dr. Paul Telle has been appointed Director of Nutrition for Farm Bureau Services' Feed Department, to replace Dr. Marvin Wastell who was recently promoted to Director of Technical Services.

As Director of Nutrition, Dr. Telle will represent Farm Bureau Services, Inc. on the Research Committee of Cooperative Research Farms (CRF). CRF is made up of 20 regional cooperatives, conducting feed research at seven farms throughout the nation.

Dr. Telle is a native of Missouri, earned his PhD in nutrition at the University of Missouri in Columbia. He has most recently been Technical Service Nutritionist for American Cyanamid Company, and has served as a research nutritionist for Supersweet Feeds, International Multifoods, of Minneapolis; and assistant professor in the Department of Animal Science at Colorado State University.

Dr. Telle, wife Barb and their five children plan to move to Lansing in the near future.

Farm Bureau Services is a farmer-owned-and-directed supply cooperative affiliated with Michigan Farm Bureau.



Dr. Paul Telle



The Spike Dairy Farm near Owosso saw over 2000 visitors during a one-day open house January 29. Bill Spike, MFB District 5 Board member and co-owner of the operation, greets a part of the steady stream of visitors who came to see the ultra-modern operation.

Co-owner Tom Spike greeted guests from his office which overlooks the farm's 17-stall head-in rotary milk parlor. Of great interest at the open house was Tom's closed-circuit T.V. system which constantly monitors the Spike's 200 cow herd housed in the adjacent free stall barn.

Discussion Topic Report Sheet

The Discussion Topic and Report sheet for the discussion topic on the opposite page is furnished for use of community group members who may wish to review it prior to their group meetings. If used by a Community Group, in lieu of report sheet furnished the Discussion Leader, please forward answers with minutes to Information and Public Relation Division, Michigan Farm Bureau, P.O. Box 960, Lansing, Michigan 48904 on or before April 1, 1975.

COMMUNITY FARM BUREAU
Discussion Exercise & Report Sheet
March, 1975

Community Farm Bureau _____ County
Indicate the number of people taking part in this discussion.

Topic: MASTER MEDICAL

1. How many members in your group will benefit from master Medical coverage? _____
2. How many members in your group are enrolled in BC-BS? _____
3. Do you think your coverage should include:
 - a. Dental
 - b. Lower Master Medical Deductible
 - c. Other
4. Does your group feel there should be a county meeting to discuss Master Medical and Blue Cross-Blue Shield coverages?
Yes _____ No _____

CONCLUSIONS: _____

FARM BUREAU MARKET PLACE

SPECIAL RATE TO FARM BUREAU MEMBERS: One free 25 word ad per month per membership, additional words, 10 cents each. Figures such as 12 or \$12.50 count as one word NON-MEMBER advertisers: 15 cents per word one edition, two or more editions, 10 cents per word. Copy deadline: 13th of Month. Mail classified ads to: Michigan Farm News, P. O. Box 960, Lansing, Mi. 48904 Publisher reserves right to reject any advertising copy submitted.

FARM EQUIPMENT

FOR SALE — 250 gal. Haverly bulk tank, nearly new motors on agitator and compressor. Double steel wash tank, trainer and tote pail. E. W. Southworth, 7593 N-28, Richland 49083. 616-629-9698. (2-21-25p)

FOR SALE — 550 Laying cages like new. Lester Roy, 4816 S. Gregory Rd., Gregory, Mich. 48137. Phone 517-223-9205. (2-11-18p)

FOR SALE — Cherry Blind Riveting Kit, G-25 Hand type gun, 1/4" and 5/32" pulling heads, rivet selector gauge and instructions. Over 400 assorted rivets. \$15.00 postpaid for complete kit. Don J. Gridley, Box 746, Mackinaw City, Mich. 49701. (3-11-37p)

FOR SALE — Chicken feeders, waterers, aluminum frame roosts. WANTED TO BUY — One horse electric motor, 1,700 RPM. Please write Kass, 13510 Horning, Brooklyn, 49230. (3-21-25p)

FOR SALE — Complete irrigation system for strawberries. Phone 517-727-2398. For more information write to Martha Liske, R.1, Hubbard Lake, Mich. 49747. (3-21-21p)

WE SELL, ERECT, SERVICE: Smith Silos; Silomatic unloaders and feeding equipment; Schuler bunk feeding boxes; Kasten boxes, blowers and gears. Norman Laursen, Laursens, Inc., West Branch, Michigan 48661 Tel. 517-345-1400. (6-121-30p)

HARLEY ROCK PICKERS. Picks 1 to 16" diameter, dirt free. Rock Windrowers: 10 and 20 feet. Earl Reinelt, 4465 Reinelt Rd., Deckerville, Mich. Phone: 313-376-4791. (4-101-20p)

LIVESTOCK

FOR SALE — "Flying L" horse & stock trailers, gooseneck & flatbeds in stock, 1 1/2 mi. west of Palo. Thomas Read, Fenwick, Mich. 48834. Phone 517-637-4772. (10-11-25p)

LIVESTOCK

RABBITS — Pedigreed New Zealand whites with top production. "Rabbits are our only business." Dettmers Bunny Patch, Box 109, Garfield Road, Rt. 1, Carson City, Mich. 48811. Phone 517-584-3765. (11-11-25p)

REGISTERED POLLED HEREFORD BULLS. Excellent young herd bull prospects, from dams weighing up to 1500 lbs. Call Bellvoix Ranch, Daniel Berg, 616-547-2026, Charlevoix, Mich. (3-11-24p)

HEREFORD BULLS — pure bred herd sires. Ready for service. Also, registered heifers and calves. Egypt Valley Hereford Farm, 6611 Knapp St., Ada, Michigan. Phone OR 6-1090. (Kent County) (11-11-25p)

CORRIEDALE SHEEP — Purebred. Breeding stock for sale. Papers optional - also Suffolk - Purebred. Waldo E. Dieterle, 7285 Textile Rd., Saline, Mich. 48176. Phone (313) 429-7874. (8-11-22p)

COLLIES — Three-month old tri-color puppies. AKC. Excellent eye checks. Health guaranteed. Blue chip collies. Fowlerville 517-468-3392. (3-11-18p)

FOR SALE — Registered Holstein cows. Will sell 50 or 60 from 110-cow herd. Standard DHIA DHIA records, classified for 15 years. Records to 900 F. 5 ex, 37 V.G., 42 GT. Wm. Yurs, Elkhorn, Wis. (3-11-35p)

CHAROLAIS — For sale polled or horned bulls and bred cows, performance tested. R. J. Eldridge & Sons, 7911 Alden Nash Rd., (M-50) Alo, Mich. (616) 868-3081. (3-11-25p)

60 HOLSTEIN COWS — Also hay and corn available. Prefer one buyer. Lyle LeCronier, Freeland, Michigan. Phone 517-835-2333. (3-11-17p)

LIVESTOCK

FOR SALE — Reg. Polled Hereford heifers. 10 mos. to 2 yrs. Also 2 reg. bulls, 10 mos. old. Domino, Rollotrend, Lamplighter, Bloodlines. D. Rushlo, Cass City, 517-872-2549. (3-11-25p)

FOR SALE — YORKSHIRE serviceage boars and open gilts top bloodlines tested at MSU test station. All registered stock. Richard Cook, 1/2 mile east Mulliken, M-43. Phone 517-649-8988. Charlevoix, Mich. (3-11-25p)

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

MISCELLANEOUS

ASPARAGUS — Beautiful year old crowns direct from grower, \$7.00 hundred postpaid. Order today. Satisfaction guaranteed. Write about large orders. Fred Zaika, R.2, Bear Lake, Mich. 49614. (3-11-25p)

BARN PAINTING — Home construction and remodeling. For information call 517-777-1956 or write: A-1 Construction, 5790 Fort Road, Saginaw, Mich. (3-11-19p)

CERTIFIED LARKER BARLEY seed. Retail and wholesale. Donald Keinath, 123 Akron Rd., Caro, Michigan 48723. Phone 517-673-4211. (3-11-17p)

10 DIFFERENT COUNTRY RECORDS \$1.50, 25 - \$3.00, 10 Gospel Records \$1.95. New, postpaid. Record Place, Box 11032-MF, Memphis, Tennessee 38111. (3-11-30p)

WANTED — Old Bicycles, tricycles and related items, pre-1900 or unusual bicycling items made after that date. Alan Otter, 38615 Willow, New Boston, Mich. 48164. (3-11-25p)

MISCELLANEOUS

SAUSAGE MAKERS. GREAT RECIPES! Bologna, Frankfurters, Head Cheese, Summer, Blood and Pork Sausage. \$1.00 Hamilton's, Box 233-131, New Ulm, Minn. 56073. (3-11-20p)

HOMEMADE CHEESE! HARD, SOFT & COTTAGE! Make it yourself! Easy, delicious! Complete instructions! Recipes, \$1.00 Hamilton's, Box 233-131, New Ulm, Minn. 56073. (3-11-20p)

COLDWATER DILLPICKLES! Can in minutes! No hot brine. Delicious, Crisp. Factory secrets! Recipe \$1.00. Hamilton's, Box 233-131, New Ulm, Minn. 56073. (3-11-20p)

FOR SALE — Asparagus plants for the 1975 planting season. Green Tip Farm, R3, Paw Paw, Mich. 49079. Phone 616-657-5003. (2-11-18p)

LOG CABIN — rustic furniture building instructions. 304 pages. Illustrated! Satisfaction guaranteed. \$3.95 postpaid. Glenn Smith Enterprises, Box 1513, Dept. F-81, Akron, Ohio 44309. (2-21-25p)

FOR SALE — 1150 Pockman 10x16" cages in very good condition. W.M. Spencer, Route 2, Eau Claire, Mich. 49111, or call 616-782-8261. (2-21-20p)

FORESTRY SERVICES — Appraisals, plans, consultations, investigations relating to timber, shade and Christmas tree problems. Fire and theft losses, marketing. George Blair, Reg. Forester No. 3, 720 S. Durand, Jackson, Mich. Tel. (517) 782-9544. (5-11-25p)

KODACHROME FILM DEVELOPED, 12 exp. Roll \$1.50. Cavalier Color, 1265 S. 11th, Niles, Mich. (3-121-12p)

MISCELLANEOUS

WANTED — Old automobiles, light trucks, motorcycles, any make or condition. Preferably previous to 1930. Harry Farris, 5563 Michael, Bay City, Mich. 48706 Phone: (517) 684-4904. (4-11-22p)

SNOW-ICE PLANE — 4 passenger, 125 Lycoming airplane engine, modern design, trailer, all in excellent condition, reasonable. P.O. Box 297, Unionville, Mich. 48767 or 517-674-2311. (3-11-25p)

EXCELLENCE IN LANDSCAPE, livestock, farm, nature photography. Color murals through 40" by 60". Business and post card dealer. Jon Hansen, Posen, Michigan 49776. Phone 517-379-2389. (3-11-25p)

SAUSAGE MAKING — 50 recipes. Curing smoking, hams, bacon, poultry, fish, venison. Premixed spices, cures, casings, equipment. Smokehouse ideas. Free catalog. RAK Box 4155-46, Las Vegas, Nevada 89106. (3-11-26p)

REAL ESTATE

130 ACRE FARM — new dwelling, pole barn. Could be broken into smaller farms. Max Bird, Cedar Springs, Mich. 616-696-9487. (3-11-19p)

FOR SALE — One acre with nearly finished 30x38 new two bedroom home, attached garage, on blacktop. \$25,000. Gordon Willford, Gladwin. Phone 517-426-7304. (2-21-21p)

FOR LEASE OR SALE — highly productive muck land, 100 to 800 acres with or without solid set irrigation. Contact Robert Daymon, Fowlerville, 517-223-9966. (2-21-23p)

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With all this experience, we're concerned. Storage sheds, outbuildings, farm machinery and equipment have all skyrocketed in value during the past 18 months. Please, update protection levels on your increasingly valuable farm property. Check the yellow pages for your local farm inflation expert... your Farm Bureau Insurance agent.



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