



Producers of wheat, corn and other commodities throughout the country find themselves the victims of a market "drought," and are anxious to find the solution to low farm prices.

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What's the Solution to Falling Farm Prices?

Government Programs Not Answer, Says Farm Bureau V.P.

A "depression market" is the price farmers are paying for their response to concerns about world hunger, according to John Laurie, Tuscola County dairy and grain farmer who serves as vice president of the 63,000 family-member Michigan Farm Bureau.

"In the last two years, the American farmer has responded to concerns about world hunger and to assurances by government for a greater access to world markets," said Laurie. "And now, because of his concern, this same farmer is left with a depression market."

Producers of wheat, corn and other commodities throughout the United States are the victims of over-production, both here and abroad resulting in severely depressed farm prices. Laurie called the current farm price situation a "serious problem," but warned that government programs are not the answer.

"It is not surprising that some farmers, in this unbearable economic situation, ask for government target prices and loan rates. But we have only to review the history of such programs," he warned. "They perpetuate rather than solve the problem of low market prices. In the long range, this route is disastrous for agriculture."

Laurie said there is a role for government however, in the areas of encouraging foreign market expansion and research and development of other feasible uses of grain, such as "gas-a-hol" for energy.

"In the long run," he said, "farmers themselves can influence their incomes by building stronger cooperatives and utilizing them more fully."

The farm organization has actively lobbied for a comprehensive national marketing and bargaining law to provide producers with organized strength in negotiating prices for their commodities. In action last week, the Michigan Farm Bureau board of directors requested that the American Farm Bureau Federation establish a Farm Bureau owned and operated cooperative export market facility.

WHAT'S HAPPENED TO FARM PRICES

Farmers know the answer to that question: farm prices are down. They're down to the point where grain producers are in an unbearable economic situation.

Farmers are anxious to find methods to reverse the trend. Consumers are confused because these low farm prices have not been reflected in their grocery bill totals. And government sees the situation as an opening for control of agriculture.

WHAT CAUSED THE PROBLEM?

The answer, pure and simple, is over-production, not only in the United States, but in countries which were formerly eager customers for our grains.

What stimulated the over-production? That answer is not pure and simple. Government, social do-gooders, farmers themselves, were concerned about world hunger. The American farmer, in the last two years, answered the plea to produce, produce, produce to alleviate that hunger. The federal government assured farmers they would have access to world markets, a privilege they'd been denied prior to the '70s and so they responded to the opportunity with all-out production.

Profit was their motive — an opportunity at long last to realize a dignified living. They agreed with Earl Butz: profit is not a 4-letter

word. So they produced and for a couple years, many, for the first time, realized a fair return for their investments and efforts.

"It is good," saith the farmer and he produced some more. So did his neighbor on the next farm; so did his counterpart in neighboring states; so did his former foreign customers. Altogether, they produced more than the market could bear. And down went the prices!

What happened to the hungry? "Hungry" India is now selling wheat. What about those former customers? Russia, too, had a bumper crop. And what about good old Mother Nature? Concerns about a drought were replaced with concerns about a market drought.

ENTER STAGE LEFT: GOVERNMENT

The "saviour," our federal government, is waiting its cue. The climate is right; desperate farmers may issue the call for assistance in their plight. It stands ready with target prices, loan rates, controls, controls, controls.

It's a temptation to some farmers; government programs will stabilize farm prices. They'll stabilize them at the low price and market-oriented farmers see that as a real threat to the good health of agriculture.

Farm Bureau policy calls for a minimum use of price and income support measures. "It should be a national objective to avoid the need for such measures,"

the policy states. "If support programs do become necessary as a cushion against disaster, it should be recognized that this need reflects failure to achieve a sound national farm program."

The farm program most nearly meeting this policy is the House version currently being debated. The Michigan Farm Bureau and the American Farm Bureau Federation are supporting the provisions of the House Agriculture Committee's version of the bill.

The organization believes the role of government in agriculture should be to provide measures that will assure and improve farmers' access to domestic and foreign markets; programs to help farmers obtain needed crop and market information, research, educational assistance and credit.

WHAT IS THE SOLUTION?

The executive committee of the Michigan Farm Bureau board recognizes the seriousness of the problem and believes farmers are justified in their concerns regarding the present farm price situation. In a meeting at Farm Bureau Center in Lansing on July 14, President Elton R. Smith, Vice President Jack Laurie, and Third Member Larry DeVuyst wrestled with the problem. Concerned about pressures for government intervention, a press release to all media was issued (printed on this page), along

(Continued on Page 3)



*From
the Desk
of
The
President*

Carter's Energy Plan Will Cause Disastrous Results

The promise of solar energy to fuel this nation has kindled the hopes of the recently energy conscious American public. As farmers, we recognize the potential of this renewable energy source. It is plentiful solar energy that produces every crop we grow. Of course, the power of the sun alone does not transform a seeded field into wheat, corn or soybeans. Gasoline, diesel fuel and a variety of petrochemicals complete the production picture for our fuel-efficient agriculture.

Farmers are aware of their dependence upon the stored energy in fossil fuels to achieve the tremendous production required to feed the consumers in the U.S. and the hungry millions around the world. But critical shortages of domestic fuel reserves and increasing dependence upon imported gas and oil has set the stage for a devastating energy crisis. Agriculture, business and industry warn another foreign oil embargo will cripple the U.S. economy and further weaken our foreign policy position. In the wake of the 1972-1974 oil embargoes, domestic energy self-sufficiency was recognized as the nation's highest priority. President Carter's recent energy message reaffirmed that priority for his administration. That is, perhaps, its only merit.

If the proposals set forth in Carter's Energy Program receive the congressional nod, the results will be disastrous -- and not long in coming. Massive regulation of the gas and oil industry, wellhead taxation and conservation "incentives" will not reverse the consumption-replacement ratios experienced in the past decades.

Intervention in the marketplace, beginning in the late fifties, drastically reduced the number of operating domestic wells. Maintaining energy-producing fuels in an artificially low price structure caused the industry to back off from exploratory and recovery drilling. The profit incentive -- return on capital investment -- simply was not there.

The Administration's Energy Program also ignores this principle of open market competition as a viable means to close the gap between supply and demand. Carter's energy package responds to an artificial economy fashioned and perpetuated by regulations, taxation and more controls. Redistribution of wellhead and gasoline tax revenues through social welfare programs will not produce a single barrel of oil or a cubic foot of natural gas. Neither will price controls encourage voluntary conservation as long as public utility rates remain unrealistically low.

The realistic solutions to the U.S. energy crisis mean difficult and unpopular trade-offs in the economy and in life-styles. Inexpensive fuels are a luxury of the past. Decontrol of domestic gas and oil will assure adequate supplies to meet our short-range energy requirements until solar and nuclear power can be safely and efficiently integrated into our nation's energy supply system.

LATE BULLETINS

People with questions or problems relating to PBB and health may call the Michigan Department of Public Health's field office in Big Rapids. The call - collect number is 616-796-3514. Farm Bureau members are encouraged to participate in this second phase of the Department's study of the effects of PBB on human health.

Despite efforts by the Michigan beef industry and Michigan Farm Bureau, preliminary results of a nationwide referendum indicate that cattle producers have turned down a national beef research and information program.

In Michigan, 2,786 registered to vote in the referendum; 959 voted yes and 767 voted no. Nationwide, 56.5 percent voted affirmatively. Two-thirds were needed for the Beef Research and Information Act to become effective.



*"I CAME OVER TO DISCUSS
FARM BUREAU POLICIES
WITH YOUR DAUGHTER."*

Policy Development and YOU

By Bunny Semans
Michigan Farm Bureau Queen

I made an effort this year to explain the reason for the 4th of July celebration to my 6 and 7 year olds. In covering the whys and hows they threw at me, such as: why did we want to have our own country? why did we choose a president instead of a king? how do you start a new country? -- and other simple - to - answer questions, I started rehashing our country's principles in my own mind.

To me, one of the most significant aspects of our country is the right of "input" into our government. It is this right, I feel, which has enabled us to become the country we are today. As always, though, with rights we also have responsibility. In this case, we have the responsibility to provide the input necessary if we wish to have a say in our government.

One of the real strengths of Farm Bureau, in my estimation, is this same principle -- policies are made by OUR input.

Quite often, such policies begin from a local concern discussed at a Farm Bureau Community Group meeting. The subject is discussed, the bugs removed, and a policy recommendation is then sent to the county Farm Bureau Policy Development Committee. This committee studies it, searches for more facts, and compares it to similar recommendations and policies already adopted. The committee may then reward or make changes in the recommendation or perhaps combine it with other recommendations which differ only in minor points.

If the county Policy Development Committee approves the recommendation, it then will be presented at the county annual meeting where it is discussed, sometimes amended, then adopted or not. If the recommendation applies to the county and is adopted, it then becomes official county policy. If it is adopted and concerns state, national or international issues, it is forwarded to the state Policy Development Committee where more studies, comparisons and investigations are made. The state P.D. Committee, upon approval of the recommendation, presents it to voting delegates at the Michigan Farm Bureau annual meeting.

Policies adopted there dealing with national or international concerns are forwarded to the American Farm Bureau Policy Development Committee. The same process takes place again, with recommendations adopted by voting delegates at the AFBF annual meeting becoming the policies of our national organization.

As members of Farm Bureau, the power of the organization is in OUR hands. We do not carry out the directives of a few people -- but rather the ideas of many people just like ourselves. Policies of Farm Bureau have to start from people like you and me. If we fail to accept the challenge to get our heads together to build strong objectives and directions for our organization -- then it won't get done!

Developing and executing the policies of our organization is our right; but remember, it is also our responsibility.



Little House on the Prairie

I visited the "little house on the prairie" recently and found that though the dwelling places have changed from those on the popular TV show, the land and the people have not.

The land, still largely untamed, is the South Dakota prairie, my birthplace, and the people are my parents, still working, as the pioneers did, to work out some kind of compromise with the land.

The contrast between man and the land there, and man and the land here, is striking. Here the man has pretty well conquered the land; the earth yields to man's plow, his pick and shovel, his bulldozer. There the land resists the would-be tamer with the able assistance of an unmerciful Mother Nature.

My mother is a Michigander of Dutch descent; my father, a Finlander borne to the range. Their heritage is reflected in the way each has come to terms with the land. A tree is precious to people on the barren prairie and my mom was determined to have some. For years, she battled with unwavering persistence -- planting, replanting, losing her seedlings to drought, winter-kill, hail or wind. And for years, it seemed that the land would go on forever aborting the "strangers" she planted. Then, it was as though the land came to admire her determination and decided to allow her a few trees -- not too many and not too big. They compromised -- my mother and the land; she won't try to plant a forest on the prairie.

My father takes a different approach. If the land does not yield to his plow, he does not fight to enter its depths with the cold steel. Instead, he tries again tomorrow when perhaps a warm rain has soothed the resistant soil. He and the land came to an understanding many years ago.

Ranchers have a special feeling of pride in their land, just as farmers here do. But they're tempted, now and then, because of the vastness of their property (my parents are semi-retired with only a "small" 3,000 acres), to look down from their mountaintops, survey all that is theirs, and feel like kings. Then, at night, a summer storm with hailstones as big as golf balls and an angry wind threaten the recently - sheared (and vulnerable) sheep, flatten fields of alfalfa, and claim one of those precious trees.

It's sort of like having God tap you on the shoulder when you're playing king on the mountain top, to remind you that you're not really so big.

MFB STATEMENT: FARM PRICE SITUATION Members Urged to Utilize Co-op Programs

Farmers have organized and built a strong Farm Bureau organization in Michigan and throughout the nation. Within the Michigan Farm Bureau organization alone several programs including those of affiliate cooperatives are available to enhance farm income. These programs and services include:

1. MICHIGAN FARM BUREAU AND THE AMERICAN FARM BUREAU:

a. Strong support from MFB and AFBF for development of a cooperatively owned and operated export marketing facility;

b. Legislative and legal action through MFB and AFBF to maintain uninterrupted access to foreign markets;

c. Sponsorship by AFBF of foreign trade missions to explore and develop export markets. The MEE also sponsors such missions;

d. Legislative support through MFB and AFBF for a national farm program with provisions to protect agriculture's competitive position in the marketplace;

e. Legislative representation through MFB and AFBF for a comprehensive national marketing and bargaining law. This legislation would provide producers desiring to use its provisions with organized strength in negotiating prices and other terms for their commodities;

f. Legislative representation through MFB to establish a white wheat futures delivery point at Toledo. Currently, there is no delivery point anywhere in the nation for white wheat which decreases producer returns;

g. Realignment of the MFB Commodity Division Program is now underway to strengthen the input of members in policy and related areas affecting their commodities.

2. FARM BUREAU SERVICES, INC.

a. Operation by MEE of modern grain terminals at Saginaw and Ottawa Lake capable of serving the export market with Michigan grain and dry beans. Also, joint ownership in operation with other states of an export facility on the St. Lawrence Seaway at Toledo, Ohio;

b. Maintenance by MEE of an up-to-the-minute market information hotline to assist producers with their marketing decisions;

c. Cooperative Bean Marketing Agreement

operated by MEE to provide participating elevators with an orderly marketing program for dry bean producers and a wheat marketing program operated by MFB with MEE assistance to provide effective, orderly marketing of wheat for participating producers;

d. Use by MEE of modern transportation modes such as 65-car covered hopper trains to efficiently transport grain resulting in higher returns to producers;

e. Cooperative elevators operated and/or managed by FBS. These elevators provide many services such as grain handling, drying, storage, forward contracting, and futures price information;

f. Operation by MEE of a modern flour mill at Quincy which provides a market outlet for substantial volumes of soft wheat.

3. MICHIGAN AGRICULTURAL COOPERATIVE MARKETING ASSOCIATION

a. Marketing and bargaining services available to producers of any commodity through MACMA. Producers of several fruits and vegetable crops are using this service effectively under the framework of comprehensive state marketing legislation (P.A. 344);

b. A direct marketing program operated by MACMA to sell quality Michigan commodities directly to producers in Michigan and throughout the nation;

c. An effective Certified Farm Market Program to promote the sale of farm products directly from farm to consumer.

These programs are similar to those offered by many other State Farm Bureaus. Farmers should fully utilize programs offered by their cooperatives to maximize net farm income.

Now is the time for all producers throughout the nation to fully utilize the many cooperative marketing programs that have been developed in their behalf and explore new programs such as direct export marketing by cooperatives. These programs will not restore favorable market prices overnight in view of the large overproduction of certain commodities both here and abroad. However, such actions can help restore farm income and farmer confidence in the marketplace through the demonstrated efficient operation of cooperatives and their goal of maximizing farm income.

What's the Solution? (Continued from Page 1)

with invitations from the farm leaders for "on-the-farm" interviews.

The committee reviewed existing programs and activities of the organization

and drafted a statement to Michigan Farm Bureau membership, urging farmers to fully utilize programs offered by their cooperatives to maximize farm income.

They realize, too, that there is no simple solution which can magically reverse the downward trend of farm prices, and urge ALL members to contribute ideas and opinions.

What do YOU think?

Farm Bureau leaders believe farmer - member concerns regarding the current farm price situation are justified. They feel much has been done, through the organization, to build programs designed to enhance farm income (see listing at left). However, there may be members who have other constructive ideas on how farmers can work cooperatively to solve the farm price problem.

The MFB board of directors executive committee urges you to consider the problem and share your thoughts on a possible solution.

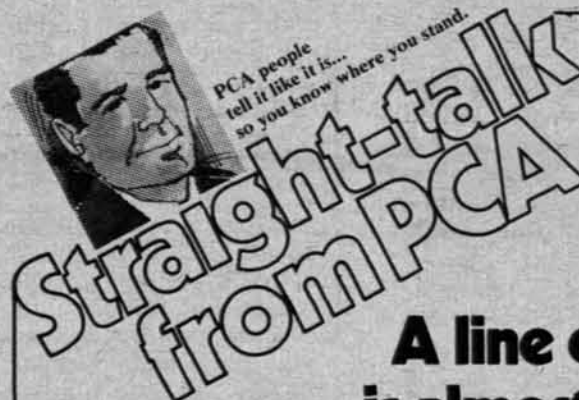
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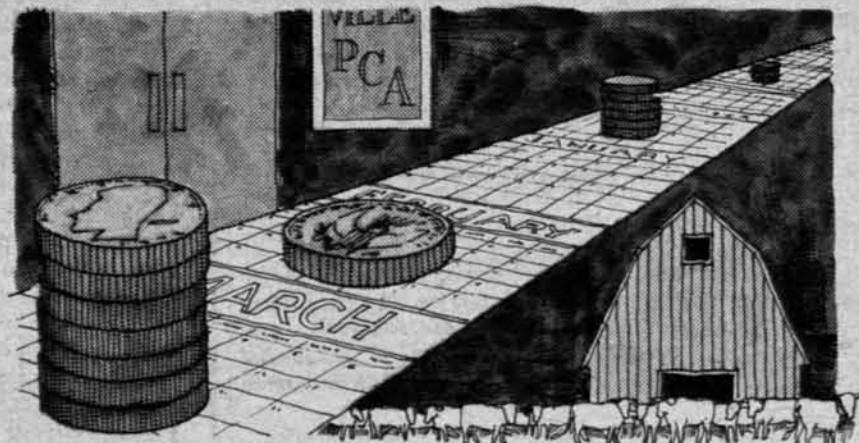
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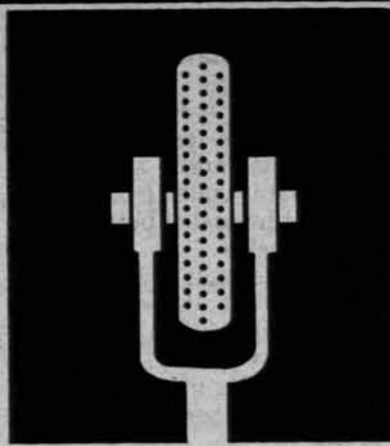
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INTERVIEW



Present System Likened to Beauty Contest

"The people of the State of Michigan need and deserve the best qualified Judges and Justices in the Supreme Court and Court of Appeals. These courts play such an important role, that we must have a system which assures this quality. We need to get the courts out of partisan politics.

"The Judiciary, more than any branch of government, needs highly qualified impartial people. Our present system allows for the selection of an unqualified person who can use the power

of incumbency to remain in office. The present system is sometimes like a beauty contest."

These were the words of Senator Derezinski in a recent interview in Lansing.

"People have been told that judges at the state level are selected on a non-partisan basis. That certainly is not the case. They are nominated by the major political parties, or they may be appointed by the Governor, if a vacancy occurs. It's a political system," said Derezinski.

SENATOR ANTHONY DEREZINSKI

"We Need to Get the courts Out of Partisan Politics"

must be adopted. Bipartisan efforts to remove courts from partisan politics has culminated in the introduction of "Resolution 0" in the Michigan Senate. It is introduced by Democrat Senator Derezinski and Republican Senators Robert VanderLaan, Donald Bishop and Al Ziegler.

The proposed amendment would create a nine-member Judicial Nominating Commission. The Commission would consist of six public members and three practicing lawyers, chosen to be broadly representative of the total population of the state. This assures citizen involvement. It would be bipartisan, with no more than five members from the same political party. Commission members would be appointed by the Governor with the advice and consent of the Senate for a term of three years and could not serve for more than two successive full terms.

Should a vacancy occur within the Supreme Court or the Court of Appeals, the Commission would have to submit to the Governor a list of three nominees to fill the vacancy within 30 days.

The Governor would have to make his appointment from that list within 30 days. Should he fail to do so, the Chief Justice of the Supreme Court would select one of the three, by lot, to fill the vacancy.

At the general election nearest the expiration of two years from the date of appointment, the justice or judge would have to stand for retention election. At that time, voters could vote on whether or not to retain that person in office. If retained, the justice or judge would serve out the balance of the term. Thereafter that person would have to stand for retention election at the end of each term subject to a maximum of three terms.

Derezinski added, "We want and need input from the citizens of Michigan. A series of hearings on 'Resolution 0' will be conducted this fall. We want to hear from people throughout the state.

"The appointment of judges is not new. Several states now use this type of system. Federal judges have been appointed and are held in high regard and have been operating very effectively for many years," said Derezinski.

Derezinski then went on "There will be opposition to taking the courts out of partisan politics. I expect it to

come from leaders in both political parties. The AFL-CIO has already indicated opposition.

"I am hopeful the Legislature will take action necessary to adopt 'Resolution 0'. If not, the people of the State of Michigan can do it through the petition process. I'd support that process, if petitions become necessary" Derezinski concluded.



"Resolution 0" is in line with Michigan Farm Bureau policy which recommends merit selection of Supreme Court Justices and Judges of the Courts of Appeal and voting by people as judges "run on their record."



Senator Anthony Derezinski (D-Muskegon) is one of eight attorneys in the Michigan Senate. He has broad experience in law including enforcement, legal practice, teaching and serving as military judge. He currently serves as Chairman of the Senate Committee on Corporations and Economic Development and Vice Chairman of the Judiciary Committee.

Citizens' Group Has "Better Idea"

For over two years, a group of citizens including representation from the Michigan Farm Bureau studied the Michigan system for selecting judges. The

group looked at other states and systems used in them. The group agreed that the Michigan system needed to be improved. To do so, a Constitutional Amendment

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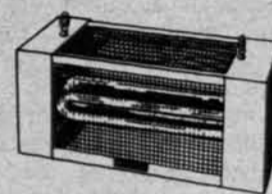
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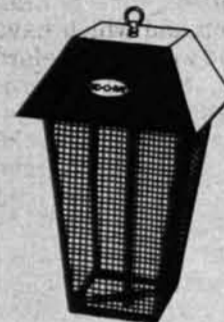
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Final PBB Legislation Lowers Tolerance Level to .02 ppm

BY ROBERT SMITH

During the final hours of the Legislature before recessing for the summer, a final version of a PBB bill was passed. Passage came only after hot debates in the Senate during several sessions. Final agreement was reached by a day-long House-Senate Conference Committee meeting. The law is essentially the Senate Substitute Version of H.B. 4109. A conference committee made some important improvements. Major provisions are as follows:

1. Lowers the PBB tolerance to .02 ppm (20 parts per billion).

2. Applies only to dairy cattle located on farms selling milk for human consumption and which have lactated and were born before January 1, 1976. The term "dairy cattle" does not include those born outside the state provided they have never been on a quarantined farm.

3. Provides for testing of milk through bulk tanks on each dairy farm. (The MDA has been doing this for some time.) If more than 5 ppb are found in the bulk tank test, the milk from each animal in the herd will be tested to find the animal or animals causing the contamination. Milk cannot contain more than 5 parts per billion based on a test of the whole milk. This is important because it is much less restrictive than testing milk on its fat content. Cows producing contaminated milk will not have to be destroyed, but may be kept on the farm as long as the milk is not sold.

4. The only animals that will be required to be destroyed under the new bill are those that contain more than 20 ppb at the time of culling. They will be indemnified at fair market value.

5. All dairy cattle "culled for slaughter" must be tested by biopsy before being permitted to be sold. They will be destroyed if contaminated and the farmer indemnified at the "fair market value . . . on the date of appraisal . . ."

6. With the permission of the owner, a biopsy is not required on cull cows if the milk has more than 5 ppb.

7. Contaminated cattle would be branded on the jaw.

8. Dairy cattle that are to be culled and found free of PBB will be certified and must be sold within 60 days through regular marketing channels.

9. The MDA is given the authority to "enter the premises . . ." for testing purposes after "24 hours oral or written notice." The owner is required to assist by "confining and restraining" the cattle to be tested.

10. The farmer will be paid "\$10 for each dairy cow tested for the holding and main-

tenance of that cow during the testing period."

11. A farmer will be reimbursed for 90 percent of the market value of contaminated milk prohibited from sale during the testing period.

12. An owner must inform a buyer if the cow has been tested and found to contain more than 5 ppb in the whole milk. (This provision replaces the entire controversial and burdensome section in the previous bill that applied to farms that had been quarantined.)

13. The bill permits exemption from further testing whenever the Department of Agriculture finds that less than one-half of one percent of the cattle tested in an area contains more than 20 ppb of PBB and the Legislature gives its approval by concurrent resolution. For example, the Upper Peninsula or other large sections of the state could be eliminated from the testing requirements rather quickly. This provision applies to "age, county, geographic location, or any other grouping." In addition, the Legislature by resolution may exempt any dairy cattle from the Act.

14. Provision is made for emergency situations in the event a cow has to be culled because of injury or other types of emergency.

15. Penalties are severe. Anyone contaminating dairy cattle to receive indemnification or reimbursement, intentionally making a false statement, or intentionally violating a condition of quarantine would be guilty of a felony. Any other violation of the law would be a misdemeanor.

16. If the farmer cannot obtain a veterinarian to take a biopsy on a cull cow within three days after the request, the MDA must provide a trained technician to perform the biopsy.

17. Other provisions include procedures for indemnification, quarantining of farms, testing, releasing farms once they are found to be clear, seizing of any contaminated feed if found, reports to the Legislature and other responsibilities of the Department of Agriculture along with responsibilities given to the Department of Natural Resources including the pick-up and disposal of contaminated milk and contaminated animals.

18. The law does not take effect until 60 days after the Governor signs the bill. The effective date is likely to be after the middle of September. The law expires September 30, 1982, except in a case where a farm continues to have milk contamination.

19. For the first year of

operation, \$16.6 million are appropriated. Of this amount, \$300,000 would go to the MSU Experiment Station for research on food contamination problems and \$250,000 to the Department of Health for providing "health services to individuals and families who have health problems related to PBB exposure."

BETTER THAN SPANIOLA BILL

The bill as passed is far better than the Spaniola Bill that passed the House. It will permit farmers who have had contaminated herds to continue in business and keep their cattle. It simplifies a testing program by using milk tests from bulk tanks. It only destroys animals when they are being culled for slaughter purposes. It is a "test-at-slaughter" type of

bill. However, it will create some problems for all dairy farmers inasmuch as any animal that is culled from the herd must be tested before it goes to market.

It will absolutely assure the consumer that there is no possibility of any milk containing more than 5 ppb or meat containing more than 20 ppb of PBB being on the market.

Many Legislators of both parties including many who voted for the legislation agree that Michigan's food supply is completely safe and that there is no real need for the legislation except to "restore public confidence."

Many Legislators are to be commended in their efforts to "get all the facts" through public hearings and testimony of dozens of recognized scientific experts. However, in most cases, such

information was not reported to the public.

During the lengthy Senate debate, Senators Welborn, Byker, Ziegler, Mack, Young and Allen requested that their reasons for voting "no" be printed in the Senate Journal. The reasons cover 6 pages.

An excerpt from Senator Allen's statement follows: "There has been presented to our committee through all these deliberations no evidence that present levels of exposure have, under any experimental conditions, even produced any health effects in any specie of animal. There has been no such evidence presented." Senator Allen has a scientific background as a doctor of veterinarian medicine and is a member of the Senate Agriculture and Consumer Affairs Committee.

We went to an expert at Michigan State University to get energy-wise tips on milk production.

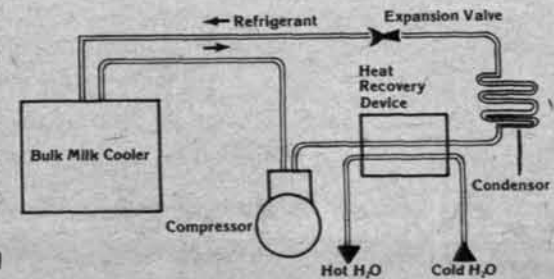
Detroit Edison asked Dr. William G. Bickert of the Agricultural Engineering Department at Michigan State University for advice on how to conserve energy on milk production installations. His tips also will help you save on heating and electricity costs. We're passing them along to you.

Reclaim heat energy from milk.

Heat energy from milk cooling systems can be used to heat milking parlors in winter instead of losing it to the outside air. Also consider installing a system to reclaim this heat to produce hot water for washing cows, milking machines, pipelines and tanks. The actual amount and temperature of hot water produced depends on the type of system, the amount of milk being cooled and other factors. Most systems provide 110-degree water and some systems provide water as high as 165 degrees.

Standard milk cooling systems need good ventilation.

Make certain air drawn over the compressor unit is vented through a separate outlet to prevent heated air passing over coils. Inlet and exhaust outlets should be large enough to permit air movement for maximum cooling effect.



Keep compressor units clean.

Dust and dirt inhibit heat transfer, making cooling units work harder and longer. Check at least once a month, especially in summer. Disconnect unit and use a vacuum cleaner, air or water jet to do a thorough cleaning job. Also check building vent fans to make sure blades and louvers are clean.

For other ways to conserve on the farm, write to the Agricultural Engineering Department, Michigan State University, East Lansing, Michigan 48824.



Dr. William G. Bickert • Agricultural Engineering Department • Michigan State University



Conserve for all it's worth.
The power is in your hands.

Detroit Edison

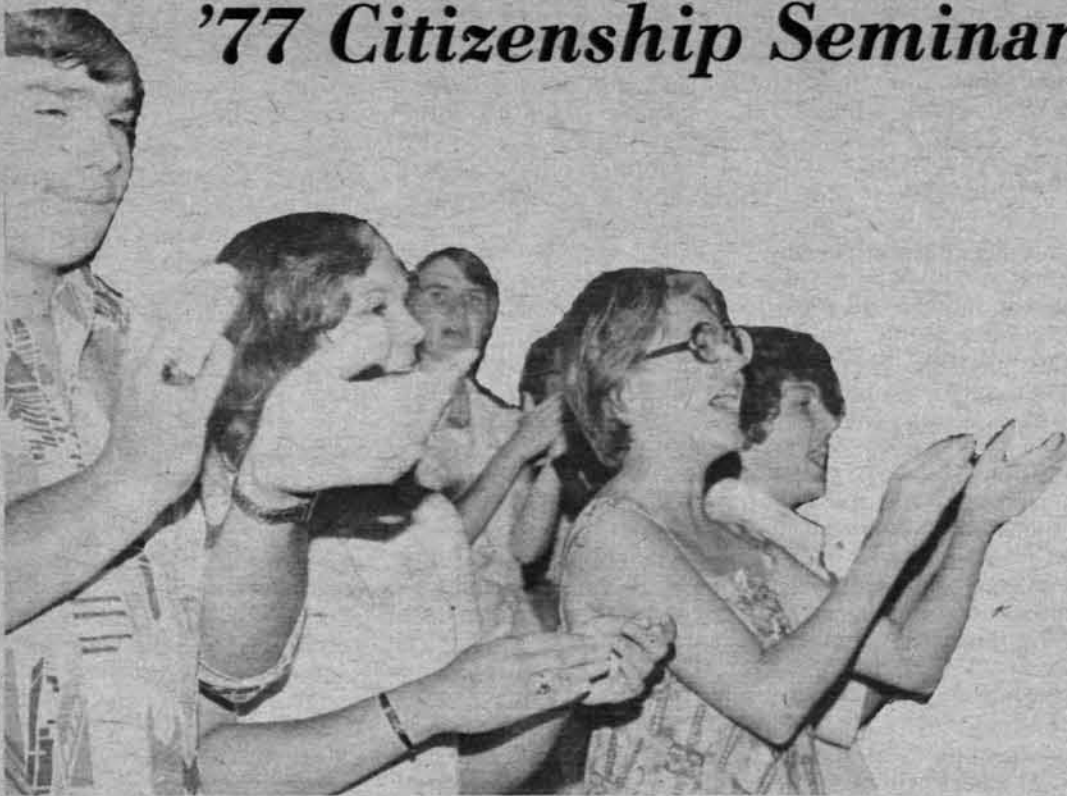
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ROSS ROY INC.

'77 Citizenship Seminar Hailed "Best Ever"



BY MARCIA DITCHIE

(Editor's Note: This was the first opportunity I have had to attend the week-long Citizenship Seminar, acting in a joint role as counselor and program chairman for a day, and the experiences encountered will not soon be forgotten. I had the opportunity to observe first-hand the tremendous resource of future leaders evident in the students who attended the Seminar and to personally work with these energetic and knowledgeable young people. The quality of young people in attendance greatly contributed to the huge success of the seminar and each county that sent participants can be congratulated for doing an excellent job in the selection of students.)



"State Senatorial" candidate Larry Pobuda presents his views at the Political Party Rallies prior to the General Election. Pobuda and his Federalist party won 10 of 12 positions in the election.

The 14th annual Michigan Farm Bureau Young People's Citizenship Seminar was held at Albion College, June 20-24 with 214 high school juniors and seniors from throughout the state in attendance.

Focusing on America's free enterprise system and her unique political structure, the students were provided the opportunity to view the basis of the American economic and political systems as compared to other countries where no similar system exists, especially in the Soviet Union.

economy, is an absolute key in the free enterprise system in this country.

Appearing for the 14th consecutive year, since the first Citizenship Seminar was held at Camp Kett, Dr. Clifton Ganus, president of Harding College, Searcy, Arkansas, was the first of three key speakers to receive a standing ovation from the students.

FREEDOM IS VITAL

In addressing the seminar, Ganus stressed there are two things men really want in life -- personal freedom and

Speaking about the "Pyramid of Freedom," Ganus pointed out that the pyramid of freedom is the pyramid of life in the United States and rights and economics are built on the foundations of stone and the fundamental belief in God and the U.S. Constitution.

Summarizing, he stressed, "Opportunities are tremendous in the United States; we live in a land where we can make our dreams come true," and urged the students to be ready to make decisions, to know themselves and question the things they learn.

WALK TALL, THINK BIG

During Wednesday evening's dress-up dinner, Detroit Lions head football coach Tommy Hudspeth addressed the students on the ingredients of success. "Strive to be the best" was the focal point of his remarks. "To have success, this country needs you. They need you in every way, shape or form. They need your capacity for hard work, your spirit, your drive to excell. Put it all together, and yes, they do need you, you're the one everybody is looking for," he told the students. In closing, Hudspeth stated, "Work hard, think big and have a dream. You are important and you should walk tall."

TEACH THEM TO USE THE LAND

Also appearing at this year's seminar for the 14th year was Dr. John Furbay, internationally known lecturer, author and radio personality. Addressing the seminar, Furbay explained that there are four dreams of all people in the world -- total and permanent peace, to have enough food to eat, freedom and dignity. Speaking about man's dream to have enough to eat, Furbay remarked, "200,000 die of starvation in the world every day." In finding a solution to easing world starvation, Furbay stated, "The basic program is to give

knowledge. Teach them (under-developed countries) to use the land to produce more food."

Dr. Furbay noted later in the seminar that the Michigan Young People's Citizenship Seminar is the best anywhere in the United States.

FEDERALISTS WIN

Student political activities at the '77 Seminar were the most active in the Seminar's history, beginning with 100 percent voter registration and concluding with all but five of the 214 student participants voting in the general election. Students were divided on a 40-40-20 ratio among the Federalists, Anti-Federalists and Independents, respectively, thereby ensuring that neither the Federalists nor Anti-Federalists could win the election without the support of the Independents. With party platforms including such key issues as Project Seafarer, welfare reform and unemployment, the Federalists won 10 of 12 offices with the support of the Independents.

Returning to the Seminar for the second year was Iren Raisler, Assistant Professor of Russian at Michigan State University. She was born in Czechoslovakia and emigrated to the United States with her parents in 1950 after having lived in Displaced Persons camps in

West Germany. Appearing in a pair of blue jeans that were saleable in Russia for \$200, she spoke on "What Would You Like to Know About Russia?"

MAKE OWN DECISIONS

Providing an enlightening in sight into life in Russia, she stated that only 16 million of the 260 million people living in Russia belong to the Communist Party and "anybody who is anybody, belongs to the Party, and the Party appoints the police, teachers, students. You will be what they want you to be." Referring to Soviet elections, she noted that there is only one name on the ballot for each position and everyone must vote out of fear of losing their jobs and homes or bodily injury.

She concluded her prepared remarks before opening the session up to questions, by saying, "Whether it's good or bad, it should be your own decision, it shouldn't be anything that somebody else told you, and they (the Russians) envy America for all it has and the ability to do things."

BE ENTHUSIASTIC

Closing speaker at the Seminar was National FFA Vice-President Rick McDaniel who urged the participants to have a positive attitude and be enthusiastic in whatever they did.



Using the punch card method of voting, Arthur Primeau casts his ballot during the General Election. Voting machines and paper ballots were used during Primary Elections to give the students experience in all methods of voting.

COMPETITION IS KEY

Kicking off the Seminar, Dr. Paul Kindinger, Director of the Michigan Farm Bureau Market Development Division, presented an overview of the free market system as it exists in the United States today. The two key points brought out in his presentation were that individual choice is what makes up the economic basis of our country and that competition, the backbone of the U.S.

economic well-being. In describing freedom, Ganus states, "(freedom) is something that comes about over a long period of time with a lot of blood, sweat, toil and tears. That's what makes freedom so valuable, something so few people have really had in the history of mankind, something every soul wants." He pointed out that only 19.8 percent of the world is free; that includes the United States.



ST. CLAIR FARM TOUR

Educational Experience for WJR Employees and Farmers



One of the young urban guests on the tour checks out a potato harvester at the Arnold Ruhlig farm.

In a unique "Show and Tell" exercise to promote better understanding between farm and city people, St. Clair County Farm Bureau Women hosted a farm tour for Detroit's WJR radio employees and their families on July 10. The tour was conducted at one dairy farm and three vegetable farms in the Imlay City-Capac area, with approximately 60 WJR employee families and county Farm Bureau members and their families in attendance.

The tour originated at the Richard and Carol Lauwers dairy farm. Guests were shown different types of equipment used on the farm with a comparison of the cost of equipment at the time of purchase and what the replacement cost would be. While at the Lauwers farm, they were also provided the opportunity to observe milking.

After touring the Lauwers farm, an all Michigan picnic was enjoyed by the city guests made from products raised on the farms which

they saw during the afternoon tours.

Following lunch, there was a wagon ride to three vegetable farms. The first vegetable farm visited was the Louis Campbell & Sons farm. Main crops viewed at the Campbells were sweet corn, parsnips, turnips and dry onions which are raised on 425 owned and rented acres. Louis Campbell, now retired, still does the marketing for the business and has marketed vegetables at Detroit's Eastern Market for 51 years.

The next stop was at the Ray Muylaert farm. The Muylaerts raise red and white radishes during the summer and hot house rhubarb in the winter. Unlike the other farms on the tour that use a large degree of specialized equipment, the Muylaerts use hand labor.

The final stop on the tour was the Arnold Ruhlig farm. In July their main crop is head lettuce which is sold through the Detroit Eastern Market. In the fall, potatoes



WJR personality Oscar Freuette examines a sample of red wheat during the St. Clair County farm tours as Mrs. Freuette looks on.

are the Ruhlig's main crop.

The owners of all the farms visited during the day are members of St. Clair County's Bureau-Cats Community Farm Bureau Group.

Station employee Oscar Freuette commented that the tour was "just great -- really educational and interesting." Mrs. Freuette won a five pound bag of Pioneer sugar for correctly identifying a

sugar beet.

The idea for the tour evolved from a visit last year by four WJR station employees who toured some Lapeer County farms and stopped at the Lauwers farm for lunch. Interest was shown at that time of another tour, so last spring the St. Clair County women contacted the station and arrangements began for the July tour.

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Agriculture, Consumers and YOU

Cooperatives are the subject of recent public and legislative attention. Why this resurgence of interest in cooperatives which have been operating since the early twenties? One of the reasons is the increasing number of consumer cooperatives. The success of cooperative forerunners, farmer cooperatives, credit unions, nursery and day care centers, has encouraged a new generation of consumers to try their hand at "cooperating".

It is an innovative and exciting adventure in consumer independence to be involved in the development and operation of a member-owned organization which is responsive to the special needs of its membership.

The cooperative newcomers include art galleries, craft "boutiques", housing and food cooperatives. Art and craft

cooperative outlets promise a greater return for the artist than through wholesalers. Several models of housing cooperatives provide alternatives to traditional landowner or landlord-tenant situations. Luxury, elderly, working family and neighborhood improvement cooperatives tailor housing facilities and services to meet member requirements.

This generation of cooperatives has also seen the upsurge of food cooperatives as a practical, businesslike approach to spending the consumer food dollar. Like their counterparts, food cooperatives offer an alternative. It is not within their scope, nor intent, to replace traditional food market wholesalers and retailers. Nevertheless, reducing the number of intermediate food handlers, closing the producer-consumer price spread while providing good quality food is at the heart of the food cooperative's activities. The structure is as diversified as the member-owners served by the various cooperatives.

The opportunity for farmer cooperatives and food cooperatives to work together does exist. The need is for farmer cooperatives to have the flexibility to "think small" and for consumer cooperatives to think bigger. We must recognize that food cooperatives may not be able to buy much product yet, but they are growing rapidly and are interested in the future of such reciprocal cooperative ventures.

The restless cooperative spirit that fostered the establishment of farmer cooperatives in the 1920's is reflected in these fledgling organizations. The cooperative story is changing: renewing itself in the 1970's.

FARM NEWS

Agriculture Plays Important Role In National Cherry Festival

Cherry County visitors were seeing red throughout the National Cherry Festival at Traverse City, July 6-12. Spectators along the July 8 parade route sported cherry bright ready-to-wear and cherry confections were the undisputed specialty at picnics, smorgasbords and local dining establishments.

The tourist industry in the area flourishes year-round and peaks with the nationally-known festival. No longer merely a harvest celebration, the National Cherry Festival has taken on a dazzling holiday atmosphere attracting tourists to the festival's summertime activities and the natural beauty of the Grand Traverse Bay area.

Area growers, processors and their families lend their active support to the success of the events. Festival Executive Director, Dorothy Walkmeyer praised residents, local business and agri-business for their continuing spirit of cooperation. "Without the agri-business community, the Cherry Festival simply could not exist. We count on their support, not only monetarily, but also for the tremendous help and effort they give so generously."

Michigan Farm Bureau members Art McManus and Bob Underwood are among those area growers who take time during the busy harvest season to conduct Cherry Orchard Tours as part of the festival events.

At Southview Orchards, overlooking the scenic bay area, Art McManus explains the value of this public relations activity. "Although



Orchard tours give visitors and McManus an opportunity to exchange firsthand information.

we have a great many more visitors during the festival week, the orchard tours go on all through July. It gives us the opportunity to exchange first-hand information with these consumers." Guests to the family owned orchards come from the state's eighty-three counties, Canada and around the United States.

"Of course, the Cherry Festival has not been a strictly agricultural celebration for a long while, but," emphasized McManus, "unless we are actively involved and visible through the county Farm Bureau organization or as individuals, we may be missing the chance to introduce the agricultural viewpoint and set aside some consumer misconceptions about commercial farming operations in the fruit industry." Aboard the brightly-painted, tractor-pulled wagons, the visitors listened as Art described the fruit varieties, labor and machinery costs. Stopping frequently for questions,

McManus displayed the knowledge and experience gained through a life-long involvement in the industry as he responded to the sometimes tough questions from the group.

"These folks are consumers, who are genuinely concerned about what's behind the prices they pay in the supermarket and, in many cases, about the use of agricultural chemicals," says McManus. The tours, however, are not an agricultural hard-sell. In the friendly festival mood, children and adults enjoy the opportunity to sample the tree-ripened fruit along the way and snap souvenir photos of the panoramic view that Southview Orchards offers.

Invariably, it is a good experience, says McManus, and the visitors will often return year after year during the festival to visit the farm market or enjoy the fun of harvesting their own hand-picked cherries through the orchard's U-pick operation.

Tennessee Visitors Learn About Cherry Production

For the vacationing Robert Alexander family of Memphis, Tennessee and Michigan Farm Bureau staff writer, Connie Lawson, their meeting during the National Cherry Festival can only be described as "serendipitous". The old stand-by, Webster's dictionary defines "serendipity" as the "gift of finding valuable or agreeable things not sought for". Indeed, this mutually agreeable and unexpected encounter enriched the weekend events for the visitors and the life-long Michigander.

In addition to having the fun of introducing out-of-state visitors to favorite Traverse City "haunts" and the picturesque towns which stretch along the Grand Traverse and Leelanau county shoreline, the Farm News writer found the Alexanders were equally interested in the economic base of Michigan's Cherry Country.

"Funny you should ask..." remarked the Farm News writer when Bob and Jo inquired about the agricultural products grown in the area. Their questions soon exhausted the journalist's limited fund of horticultural knowledge and it was agreed that the Alexanders would join Ms. Lawson on her afternoon visit to McManus' Southview Orchards.

As youngsters, Scott and Laura, scrutinized the fruit-laden trees for the brightest, juiciest cherries, the Alexanders joined the other visitors who had questions for tour-sponsor, Art McManus.

Although Mr. Alexander is the successful partner of a Memphis insurance agency, he grew up on a family-owned Mississippi farm. "Mostly cotton and some corn," recalled Bob. "Of course, it was some time ago and remarkably different from



Bob and Jo Alexander with daughter, Laura, enjoy the view from the hillside of McManus' Southview Orchards.

the endeavor and expense this gentleman has invested". He was also quick to recognize the value of the scenic landscape for resort development at top-notch real estate prices.

He expressed his surprise

and admiration for the perseverance of fruit growers who face unpredictable weather conditions in Michigan's sometimes reluctant Spring.

"The work, incredible attention to detail and long-

term investment factors I've seen today, make the supermarket price of 90c to \$1.00 a can for processed cherries more realistic," summarized the Memphis businessman-vacationer.

Earlier Jo Alexander had expressed concern for the use of agricultural chemicals. In discussing her own reaction to the information offered by McManus regarding the careful, but needed, use and application of fertilizers and pesticides, she felt that she better understood the importance of pest control to obtain maximum yield from each tree. "Of course, I cannot change my mind overnight, but I do see that the control of insects and disease is of paramount importance. Without adequate production, I might well find the basic ingredient of home-baked cherry pie a scarce and costly luxury for our family".

Chippewa Community Groups Active in Centennial Event

There has been a tremendous amount of Farm Bureau member and community group effort put forth to make the Pickford area centennial celebration, August 14-20, a real success, reports Hattie Lockhart, Chippewa County Farm Bureau Information Chairman.

The week-long event will climax many activities carried out throughout the year, building toward the centennial celebration. These included a logo contest to design the button which will serve as admission to the events. The logo includes the Farm Bureau emblem, along with other community organization emblems, and has been put on plates and other souvenirs. One group of enterprising women enlarged the logo and put it on a quilt which will be sold during the celebration week. An ice statue contest this winter featured a log cabin, a horse and cutter, the centennial logo, and the winner -- an original design of the Munuscong Belle which brought area residents' ancestors to Pickford.

Mrs. Lockhart, on behalf of Pickford area residents, extends an invitation to FARM NEWS readers to attend the centennial celebration. The week will open with a community wide picnic on Sunday, August 14, at 2 p.m. and a singspiration at 7 p.m.

The Townline Community

New Rates Could Save Farmers Money

The Michigan Public Service Commission recently approved a Farm Service Provision as part of the Detroit Edison Domestic Service Rate. This Provision states:

"Customers taking service under this rate schedule who, in addition to normal household requirements, use energy purchased for various farm operations, may elect to take service under this Farm Service Provision. Customers who qualify for and elect this provision will be charged 4.15 cents per kWh, plus fuel and purchased power adjustments for all energy purchased. To qualify for this provision a customer must certify in writing that he is a full-time operator of a farm."

Domestic Service Rate Farm Customers whose present electrical usage exceeds an average of 1,500 kWh per month may save money by changing to the Farm Service Rate.

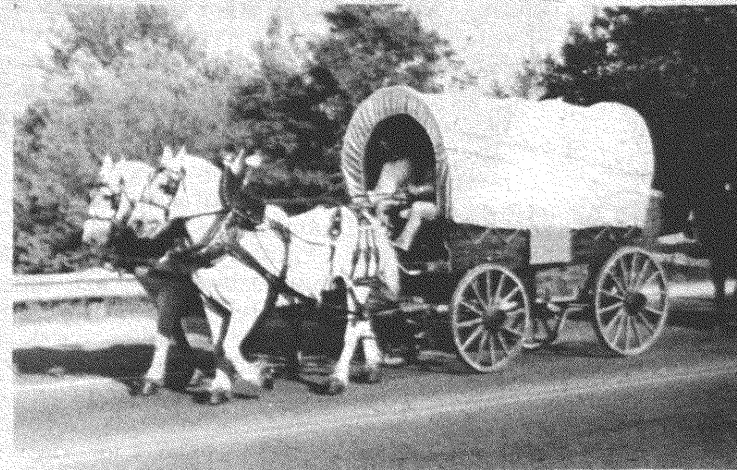
Further information on this provision is available at local Detroit Edison offices.

Group will display old-fashioned harvesting methods and give a demonstration on a hand-fed threshing machine on Tuesday. On Wednesday, the County Club Farm Bureau Community Group will sponsor a barbecue and a pet show, and provide old-fashioned games for children. A community concert and pageant will be held that evening. Thursday will be Senior Citizens Day, and Friday will feature a bazaar, strawberry festival, log sawing contest and a tug-of-war. The Munuscong Com-

munity Farm Bureau Group will have a live cow on view and give a milking demonstration.

The week's activities will wind up on Saturday with an old time softball game, a parade with Mr. Pickford, a descendant of the founder of Pickford, as grand marshal, a box social and a street dance.

"If you are looking for something to do or someplace to go the week of August 14, come to Pickford and help us celebrate our '100 Years of Cheer,'" says Hattie Lockhart.



This covered wagon was used in a 4th of July parade to spread the news about the Pickford Centennial.

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- EDDIE ARNOLD - ANLI-1078 SPECIAL \$2.98
What's He Doing In My World; Bouquet Of Roses; Anytime; I'll Hold You In My Heart; Just A Little Lovin' Will Go A Long Way; Cattle Call; Make The World Go Away; You Don't Know Me; That's How Much I Love You; I Really Don't Want To Know.
- GENE AURTY - CS-1035 ALBUM SPECIAL \$2.98
Mexicali Rose; Boots And Saddle; Have I Told You Lately That I Love You; You Are My Sunshine; South Of The Border; Sioux City Sue; Mule Train; Someday You'll Want Me To Want You; Goodnight Irene; I Love You Because; That Silver Haird Daddy Of Mine; Red River Valley; Buttons And Bows; Back In The Saddle Again.
- TERESA BREWER - ANLI-1131 SPECIAL \$2.98
I Put Another Nickel In Music, Music, Music; Let Me Go, Lover; Jilted; Ricochet; Be Weevil; A Sweet Old Fashioned Girl; Till I Waltz Again With You; What A Wonderful World; A Tear Fell; Pledging My Love; Empty Arms.
- THE BROWNS - ANLI-1083 - SPECIAL \$2.98
The Three Bells (Les trois cloches); You Can't Grow Peaches On A Cherry Tree; The Old Lighthouse; I Heard The Bluebirds Sing; Scarlet Ribbons (For Her Hair); Then I'll Stop Loving You; Send Me The Pillow You Dream On; Here Today And Gone Tomorrow; Looking Back To Sea; Shenandoah; I Take The Chance; They Call The Wind Maria.
- THE ORIGINAL CARTER FAMILY - ANLI-1107 \$2.98
Keep On The Sunny Side; The Winding Stream; My Cinch Mountain Home; Mid The Green Fields Of Virginia; Bury Me Under The Weeping Willow; Over The Garden Wall; Motherless Children; The Evening Bells Are Ringing; The Hamestead On The Farm; Cowboy Jack; Longing For Old Virginia; The Foggy Mountain Top; The Poor Orphan Child; This Is Like Heaven To Me; Picture On The Wall; Will You Miss Me When I'm Gone?
- JOHNNY CASH - C33087 SPECIAL \$2.98
Precious Memories; Rock Of Ages; Old Rugged Cross; Softly And Tenderly; In The Sweet By And By; Just As I Am; Farther Along; When He'll Roll Is Called Up Yonder; Amazing Grace; At The Cross; Have Thine Own Way Lord.
- COUNTRY HITS OF THE '40s - SM 884 \$2.98
Smoked Smoked Smoked (That Cigarette) Tex Wilkewelly; Divorce Me C.O.D. (Merle Travis); There's A New Moon Over My Shoulder (Tex Ritter); Pistol Packin' Mama (Al Dexter); Mule Train (Tennessee Ernie Ford); You Are My Sunshine (Jimmie Davis); One Has My Name, The Other Has My Heart (Jimmy Wakely); I Love You Because (Leon Payne); Oklahoma Hills (Jack Guthrie).
- COUNTRY HITS OF THE '50s - SM 885 \$2.98
Sixteen Tons (Tennessee Ernie Ford); Gone (Ferlin Husky); A Satisfied Mind (Jean Shepard); The Wild Side Of Life (Hank Thompson); Loose Talk (Freddie Hart); Young Love (Sonny James); If You Ain't Lovin' (You Ain't Livin') (Faron Young); A Dear John Letter (Jean Shepard/Ferlin Husky); You Better Not Do That (Tommy Collins); Don't Let The Stars Get In Your Eyes (Skeets McDonald).
- 18 KING SIZE COUNTRY HITS - CS-9468 \$2.98
Signed, Sealed And Delivered; Cowboy Copos; I'll Sail My Ship Alone; Moon Mulligan; It's Raining Here This Morning; Grandpa Jones; Rainbow At Midnight; Carlisle Brothers; Seven Lonely Days; Bonnie You; Why Don't You Haul Off And Love Me; Wayne Rainey; Death Of Little Kathy Ficus; Jimmy Osburn; Blues Stay Away From De, Delmore Brothers; Slow Poke; Hawkshaw Hawkins; Tennessee Waltz; Cowboy Copos; Sweeter Than The Flowers; Moon Mulligan; Mountain Dew; Grandpa Jones; I'm The Talk Of The Town; Don Reno & Red Smiles; Next Sunday Darling Is My Birthday; Clyde Moody; Lonesome 7-7203; Hawkshaw Hawkins; Death Of Hank Williams; Jack Cardwell; How Far To Little Rock; Stanley Brothers; Money, Marbles And Chaik; Pop Eckler.
- RAYMOND FAIRCHILD - WORLD'S GREATEST COUNTRY BANJO PICKER - 30 GREAT TUNES - NO VOCALS - RRRF-254 ALBUM SPECIAL PRICE \$2.98. 5 STRING BANJO-FIDDLE-MANDOLIN-DO BRO GUITAR Whoo Mule; Carolina Breakdown; Orange Blossom Special; Turkey In The Straw; Little Darling Pal; McKinley's White House Blues; Blue Grass Bugle; Lonesome Road Blues; False Hearted Love; Nine Pound Hammer; Old Joe Clark; McCormick's Picnic; Red Wing Cripple Creek; Girl I Left Behind Me; Under The Double Eagle; Raymond's Talking Banjo; Cotton Eyed Joe; Banjo Fling; Cumberland Gap; Raymond's Banjo Boogie; Crooked Creek; Boil Them Cabbage Down; Pretty Polly; Learning On Jesus; Sugar Foot Rag; Train Forty-Five; Earl's Breakdown; Cindy; Red River Valley; John Hardy.

- LES PAUL AND MARY FORD - SM 11308 \$2.98
The World Is Still Waiting For The Sunrise; How High The Moon; Whispering; The Best Things In Life Are Free; Lover; Bye Bye Blues; Deep In The Blues; The World Is Waiting For The Sunrise; I Really Don't Want To Know; Walkin' and Whistlin' Blues; How Deep Is The Ocean (How High Is The Sky); I'm Forever Blowing Bubbles; Vaya Con Dios.
- TENNESSEE ERNIE FORD - SM-2097 SPECIAL \$2.98
Try Me One More Time; No Letter Today; Born To Lose; Don't Rob Another Man's Castle; There'll Be No Teardrops Tonight; Worried Mind; No One Will Ever Know; Fanny How Time Slips Away; Sweet Dreams; Tears On My Pillow; May You Never Be Alone.
- LEFTY FRIZZELL - CS-9288 - SPECIAL \$2.98
I Love You A Thousand Ways; Saginaw, Michigan; Mom And Dad's Waltz; Release Me; She's Gone; Gone, Gone, Always Late; I Want To Be With You Always; The Long Black Veil; Shine, Shine, Show-er; A Little Unfair; If You've Got The Money, I've Got The Time.
- RAY PRICE'S GREATEST HITS - VOL 2 - CS-9470
Another Bridge To Burn; Let Me Talk To You; Burning Memories; Healing Hands Of Time; Unloved, Unwanted; This Cold War With You; A Way To Survive; Pride; Night Life; A Thing Called Sadness; Make The World Go Away.
- JOHNNY HORTON'S HITS - CS-8396 SPECIAL \$2.98
The Battle Of New Orleans; Sink The Bismark; When It's Springtime In Alaska; Whispering Pines; North To Alaska; The Mansion You Stole; I'm Ready If You're Willing; All For The Love Of A Girl; Coon Che (The Brave Horse); Johnny Reb; Jim Bridger; Johnny Freedom.
- STONEWALL JACKSON - CS 9177 SPECIAL \$2.98
Don't Be Angry; Life To Go; Waterloo; Smoke Along The Tracks; Second Choice; Why I'm Walkin'; A Wound Time Can't Erase; Leona; Old Showboat; I Washed My Hands In Muddy Water; Lost In The Shuffle.
- SPIKE JONES - ANLI-1035 - SPECIAL \$2.98
Cocktails For Two; William Tell Overture; Chloe; My Old Flame; The Glow Worm; None But The Lonely Heart; Laura; The Man On The Flying Trapeze; You Always Hurt The One You Love; Der Fuehrer's Face; Dance Of The Hours; Hawaiian War Chant (Ta-Hu-Wa-Hu-Wai).
- THE LOUVIN BROTHERS - SM 1061 SPECIAL \$2.98
The Family Who Prays; Born Again; If We Forget God; Satan Lied To Me; God Bless Her ('Cause She's My Mother); Love Thy Neighbor As Thyself; Preach The Gospel; Just Rehearsing; Pray For Me; Satan And The Saint; Swing Low, Sweet Chariot; Make Him A Soldier.
- BILL MONROE AND HIS BLUE GRASS BOYS - 18 GREATEST HITS - CS-1065 SPECIAL \$2.98
Rock Road Blues; Blue Moon Of Kentucky; Blue Grass Stomp; My Rose Of Old Kentucky; Blue Grass Break-down; The Girl In The Blue Velvet Band; Footprints In The Snow; Can't You Hear Me Calling; Mally And Tenbrooks; Travellin' This Lonesome Road; It's Mighty Dark To Travel; Wicked Path To Sin; When You Are Lonely; Little Cabin On The Hill; Will You Be Loving Another Man; I Hear A Sweet Voice Calling.
- FIDDLIN' MUTT POSTON AND THE FARM HANDS RRRP-130 ALBUMS SPECIAL PRICE \$2.98. GREAT OLD STYLE COUNTRY BAND-DO BRO GUITAR. NO VOCAL. Golden Slippers; Cripple Creek; Dance Around Molly; Sweet Bunch Of Daisies; Cindy; Fire On The Mountain; Draggin' The Bow; Little Liza Jane; Wabash Cannon Ball; Gray Eagle; Listen To The Mocking Bird; Arkansas Traveler; Sally Goodin'; Buffalo Down Yonder; Boil The Cabbage Down; Orange Blossom Special; Bill Cheatum; Red Wing; Devil's Dream; Rubber Dolly; Black Mr. Rag; Old Joe Clark; Soldier's Joy.
- FIDDLIN' CLARENCE "TATER" TATE - A TOP STAR FIDDLER FIDDLE TUNE FAVORITES OF AMERICA - WITH RED SMILEY AND THE BLUE GRASS CUT-UPS - GREAT PERFORMANCE - RRTT 193 ALBUM SPECIAL PRICE \$2.98. 5 STRING BANJO-MANDOLIN-GUITAR-ETC. NO VOCAL. Fiddling In Wheeling; Little Home In West Virginia; Sugar Tree Stump; Lisa Lynn Waltz; Whiskey Before Breakfast; Land Of Jubala; Colonial Breakdown; Gate-way Two Step; Teetotalers Reel; Maple Sugar; Lone Star Rag; London Hornpipe; Wind That Shakes The Barley; Snow Deer; Chippewa Breakdown; Lost Indian; Hell Among The Yearlings; Blue Water Hornpipe; Sugar In The Gourd; Sweet Tater Reel.
- ELVIS PRESLEY - ANLI-0971 - SPECIAL \$2.98
Kentucky Rain; Favor; It's Impossible; Jailhouse Rock; Don't Be Cruel; I Got A Woman; All Shook Up; Loving You; In The Ghetto; Love Me Tender.
- ELVIS PRESLEY - ANLI-1319 - SPECIAL \$2.98
His Hand In Mine; I'm Gonna Walk Dem Golden Stairs; In My Father's House (Are Many Mansions); Milky White Way; I Believe In The Man In The Sky; Joshua Fit The Battle; He Knows Just What I Need; Swing Down Sweet Chariot; Mansion Over The Hilltop; If We Never Meet Again; Working On The Building; Known Only To Him.
- MAC WISEMAN - ANLI-1208 - SPECIAL \$2.98
Eight More Miles To Louisville; Keep On The Sunny Side; It Rains Just The Same In Missouri; Mama, Put My Little Shoes Away; City Of New Orleans; Will The Circle Be Unbroken; Sunny Side Of The Mountain; A Tragic Romance; Catfish John; Let's Till Go Down To The River.

- RAY PRICE'S GREATEST HITS - CS-8866 \$2.98
Crazy Arms; You Done Me Wrong; City Lights; Invitation To The Blues; I've Got A New Heartache; Who'll Be The First; Heartaches By The Number; The Same Old Me; Release Me; One More Time; My Shoes Keep Walking Back To You; I'll Be There.
- CHARLEY PRIDE - ANLI-0996 - SPECIAL \$2.98
Intro By Bo Powell; The Last Thing On My Mind; Just Between You And Me; I Know One; Dialogue; Lovesick Blues; The Image Of Me; Kow-Ligo; Shut-ters And Boards; Six Days On The Road; Streets Of Baltimore; Got Leavin' On Her Mind; Crystal Chandeliers; Cotton Fields.
- TEX RITTER - SM 1623 - SPECIAL \$2.98
I Dreamed Of A Hillbilly Heaven; Green Grow The Lilacs; Love Me Now; High Noon; The Deck Of Cards; Jealous Heart; Have I Stayed Away Too Long; Oh! Shorty; We Live In Two Different Worlds; There's A New Moon Over My Shoulder; Jingle Jangle Jingle; The Pledge Of Allegiance.
- MARTY ROBBIN'S HITS - CS-8639 - SPECIAL \$2.98
A White Sport Coat; The Story Of My Life; Ain't I The Lucky One; The Last Time I Saw My Heart; Long Tall Sally; The Blues Country Style; The Hanging Tree; Sittin' In A Tree House; She Was Only Seventeen; Singing The Blues; Kneep Deep In The Blues; Aloha-Oe.
- MARTY ROBBINS HITS - CS-8435 SPECIAL \$2.98
El Paso; Don't Worry; Ballad Of The Alamo; Like All The Other Times; Is There Any Chance; Ride, Cowboy, Ride; A Time And A Place For Everything; Streets Of Laredo; Saddle Tramp; I Told My Heart; Red River Valley; Big Iron.
- JIMMIE RODGERS - ANLI-1209 - SPECIAL \$2.98
Jimmie Rodgers' Last Blue Yodel; Mississippi Moon; My Rough And Rowdy Ways; Blue Yodel No. 9; My Blue Eyed Jane; The One Rose; Southern Cannonball; Long Tall Mama Blues; In The Jailhouse Now No. 2; Peach Pickin' Time Down In Georgia; Blue Yodel No. 1; Travellin' Blues; Mule Skinner Blues; My Carolina Sunshine Girl; The Brakeman's Blues; Away Out On The Mountain.
- ROY ROGERS AND DALE EVANS - SM-1745 \$2.98
The Bible Tells Me So; Whispering Hope; Just A Closer Walk With Thee; In The Sweet By And By; There'll Be Peace In The Valley; Pass Me Not; It Is No Secret; Amazing Grace; Take My Hand Precious Lord; The Love Of God; I'd Rather Have Jesus; How Great Thou Art.
- SONS OF THE PIONEERS - ANLI-1092 - \$2.98
Cool Water; Wind; Cowboy's Dream; The Last Round-Up; Ridin' Home; Twilight On The Trail; Red River Valley; Wagon Wheels; Riders In The Sky; Blue Prairie; Way Out There; Empty Saddles; Teardrops In My Heart; Blue Shadows On The Trail; Ridin' Down The Canyon; Timber Trail; Tumbling Tumbleweeds; Whoopie-Ti-Yi-Yo.
- CARL SMITH - CS 8737 - SPECIAL \$2.98
Hey Joe; She Goes; Old Lonesome Times; Are You Teasing Me; I Feel Like Crying; Doorstep To Heaven; Let Old Mother Nature Have Her Way; The Little Girl In My Hometown; If You Saw Her Through My Eyes; You're Free To Go; Gettin' Even; I Overlooked An Orchid.
- KATE SMITH - ANLI-1135 SPECIAL \$2.98
When The Moon Comes Over The Mountain; That's Life; Born Free; The Impossible Dream (The Quest); Climb Ev'ry Mountain; I Left My Heart In San Francisco; You're Nobody Till Somebody Loves You; Medley; Somebody Else Is Taking My Place; That Old Feeling; There Goes That Song Again; Theme From "The Sand Pebbles" (And We Were Lovers); How Great Thou Art; God Bless America.
- KAY STAR - SM 11323 - SPECIAL \$2.98
Bonaparte's Retreat; Crazy; Side By Side; Oh, Lonesome Me; The Man Upstairs; Wheel Of Fortune; Never Dreamed I Could Love Someone New; Make The World Go Away; Angry; Just For A Thrill.
- HANK THOMPSON - SM 1878 SPECIAL \$2.98
Humpty Dumpty Heart; Squawson Along The Yukon; Wild Side Of Life; Six Pack To Go; Oklahoma Hills; Waiting In The Lobby Of Your Heart; Wake Up Irene; Hangover Tavern; Rub-A-Dub-Dub; Whoa Sailor; Blackboard Of My Heart; New Green Light.
- MERLE TRAVIS - SM 2662 - SPECIAL \$2.98
Sweet Temptation; Sixteen Tons; Follow Thru; John Henry; Three Times Seven; Fat Girl; I'm A Natural Born Gambler; Man; Dark As A Dungeon; I'm Sick And Tired Of You Little Darlin'; Nine Pound Hammer; Steel Guitar Rag; I Am A Pilgrim.
- MAC WISEMAN - ONE OF THE WORLD'S GREAT COUNTRY SINGERS RRMW-258 ALBUM SPECIAL \$2.98
PEGGY PETERSON-DO BRO GUITAR COUNTRY BLUE GRASS BAND. Wreck Of The Old 97; Little Mohee; Corina, Corina; Sittin' On Top Of The World; How Many Biscuits Can You Eat; Ring Those Golden Bells; I Saw Your Face In The Moon; I'll Be All Smiles Tonight; The Waltz You Saved For Me; Just Over In The Glory Land; My Grandfather's Clock; Little Blossom; More Pretty Girls Than One; Rovin' Gambler; Sourwood Mountain; Midnight Special; Mary Of The Wild Moor; The Black Sheep; Georgia Mail; Turkey In The Straw.
- 8 TRACK TAPE TRR-258 SPECIAL \$5.00.

CAPITOL REPORT

Robert E. Smith

State Budget Nears \$8 Billion Mark

The General Fund Budget will amount to \$3.8 billion for the coming year. When other state spending is added, the total state budget will be nearing the \$8 billion mark. This includes federal grants and aids of various kinds, and constitutionally earmarked funds such as those for highways, school aid, etc.

Some specific budget items

include \$778.2 million General Fund budget for the K-12 schools. When earmarked funds are added to this amount, plus a small amount of federal aid, the total K-12 budget will be \$1.36 billion.

Teachers' retirement funding this year amounts to \$277.5 million. The Social Services Budget will be \$1.2 billion of state money. When

federal funds are added, the total will be \$2.35 billion. This is not as high as anticipated as the caseload has either decreased or has not increased as rapidly as expected.

The third largest budget item is mental health which totals, with state and federal funding, \$383.7 million.

The Department of

Agriculture budget from state funds is \$13.7 million. With federal and other funds added, it becomes nearly \$25 million.

The Legislature would also approve a budget stabilization plan, or a "rainy day fund." This is expected to be funded at about \$74.7 million.

Lansing

State Police Issue Causes Complications

The Michigan Legislature is now in summer recess until September 14; however, there is some talk of calling back the legislators for a special session to resolve some of the problems left hanging when the Legislature adjourned after a 37-hour marathon session. Practically no one was satisfied. Part of the budget was left unfinished and there were strained relations between the political parties, the House and the Senate, and the Governor.

One of the major issues is whether the State Police budget will contain provisions to preserve the Detroit Freeway patrols or whether this will be given to the Sheriff's Department, or whether Wayne County will be given a one million dollar grant for these jobs. This has become a very complicated political issue. The State Police issue resulted in the prevention of a \$97 million supplemental bill for the current year from being passed. The Senate held this legislation back to be used as a bargaining tool.

FB Active on Wetlands Issue

HB 4329 has been most controversial. However, after a long impasse the House Conservation Committee reported the bill to the floor in a substitute form. Farm Bureau has been very active in this issue, and the substitute will not pose any problems for agriculture and farmers. It requires that the proposed wetland management program be developed after a statewide inventory of wetlands. The program would then have to be submitted to each county Board of Commissioners for review and comment. Each land owner on whose property a wetland is identified for proposed inclusions in the plan would also be contacted. Public hearings would be required and any wetlands management act could become operative only if approved by the Natural Resources Commission and the Legislature.

(More Capitol Reports on Page 16)

Unemployment Compensation, S.B. 714, is now on the Senate Floor for action in the fall. It brings Michigan into compliance with the new federal mandated program. It contains agricultural provisions identical to those in the federal law, which covers certain agricultural employees. It affects farmers who have a payroll of \$20,000 or more in any calendar quarter, or employ ten or more workers in 20 weeks. This becomes effective next January. The state bill is important in order for Michigan to receive its share of federal unemployment funding.

The most controversial part of the bill is that it goes beyond the federal requirement by providing unemployment compensation to school non-professional employees. This means that part-time workers would be covered. It is estimated that in the schools throughout the state, the cost to local taxpayers for this provision would be \$71 million or more, which translates into an average of one and one-half mills of property tax. Those being brought under the provisions would include such part-time help as bus drivers, cafeteria workers, classroom aids, custodial help, etc. Schools would be affected in particular, inasmuch as they do not operate year-round and hire a great deal of part-time help. The Senate Committee, by a 3-2 vote, exempted school employees; however, there apparently will be a fight by union interests to replace that provision.

MIOSHA - The July issue of the Michigan Farm News had front page coverage along with other articles on the problems created by MIOSHA. For example, state bureaucrats have tried many times to go beyond the federal OSHA standards on farm safety.

Three bills introduced by Representative Harry Gast (R-St. Joseph) and several others would either repeal MIOSHA or make major

changes. HB 5044 would repeal the MIOSHA Act of 1974. HB 5045 would amend the MIOSHA Act to provide that a standard could not be promulgated which deals with a subject not covered by a federal standard. It would further provide that a new federal standard for a new subject could be incorporated by reference or could be

promulgated as a new state standard. HB 5046 would amend the MIOSHA Act to provide that a state standard could not be more restrictive than a federal standard covering the same subject. These bills are short, but are extremely important and will become an issue in the fall session. Representative Gast and all legislators

would appreciate hearing from readers as to their views and experiences.

Occupational Safety Standards Commission. Legislation has been introduced to require agricultural representation on the Commission and spell out the makeup of the Agricultural Advisory Committee.

Labor Issues on Legislative "Front Burner"

Labor Committee Urges Support for MI-OSHA Amendments

The newly-appointed Michigan Farm Bureau Labor Advisory Committee held its first meeting in Lansing on June 21, and took action on several issues, including recommendation for a Legal Services program for MASA members. A research project regarding this new program is currently underway and recommendations will be presented to the MASA board of directors in August.

The methods used by MI-OSHA and the Michigan Department of Labor to develop safety regulations for agriculture was an area of prime concern to committee members. They recommended that MASA re-examine the possibility of taking legal action against the Department of Labor regarding violations of Public Act 154 (which sets up MI-OSHA), specifically as it deals with substitution of state standards for federal standards.

The committee urges all MASA and Farm Bureau members to write key people in government, as well as presenting testimony at hearings, regarding the current proposed standards and the method in which they are developed. (See July MICHIGAN FARM NEWS for list of names and addresses.)

Representative Donald Gilmer appeared before the committee to discuss H.R. 5044, 5045 and 5046, amendments to Public Act 154. H.R. 5044 calls for repeal of the act; 5045 would allow no

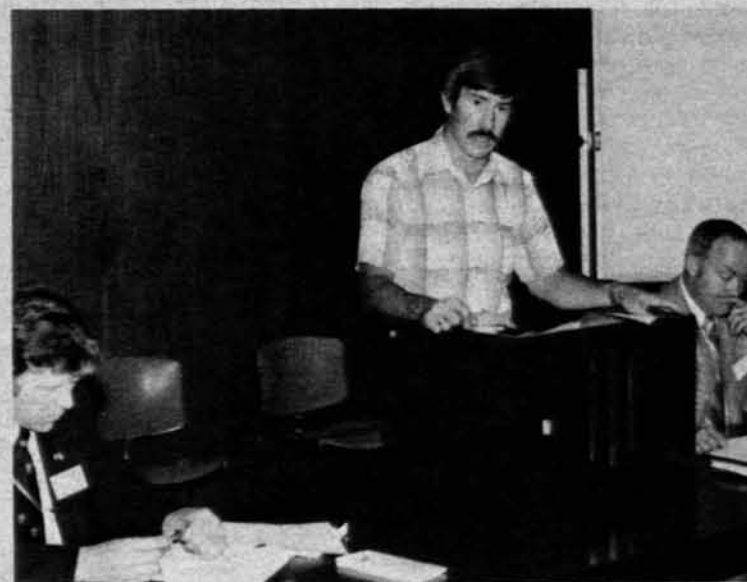
subject area to be covered by a state standard that is not covered by a federal standard, and 5046 would allow no state standard to be more stringent than a federal standard.

Rep. Gilmer has introduced an amendment that would create representation for agriculture on the Occupational Safety Standards Commission and spells out the responsibilities of the Agricultural Advisory Committee. The committee gave unanimous support to all the amendments and recommended that Michigan Farm Bureau go on record in

support of the proposed legislation.

The committee also discussed the need for assistance by members who are being harassed by the Federal Wage and Hour Division of the Department of Labor regarding the Farm Labor Contractor Registration Act (FLCRA) and the way it is being interpreted by the department. It was recommended that MASA prepare a program of action to correct the inequities of FLCRA because it promotes serious hardships on both agricultural employers and employees.

Rep. Gilmer Reports to Committee



Rep. Donald Gilmer discussed the proposed amendments to Public Act 154, and the Labor Committee recommended that Michigan Farm Bureau support the legislation.

NATIONAL NOTES

Albert A. Almy

Chemical Disaster Bill is Stalled

Last March a Subcommittee of the Senate Commerce, Science and Transportation Committee held hearings in Michigan on the PBB disaster. The hearings were chaired by Senator Donald Riegle with Senator Robert Griffin present as a member of the Subcommittee. The announced purpose of the hearing was to find out what form of federal assistance might be needed to help those affected by the PBB disaster to resume normal operations and what Congress should do to help avoid similar disasters in the future. Michigan Farm Bureau presented testimony at the hearing held in Lansing.

Following the hearings, both Senators Riegle and Griffin introduced separate bills to deal with chemical disasters including the PBB incident. During Senate Commerce Committee debate, however, the bills were merged into a single piece of legislation - S. 1531 - and on May 16 reported to the full Senate for consideration. In reporting the bill, the Committee predicted that similar chemical accidents would occur in the future. The Committee said, "There are over 30,000 chemical substances presently in Congress and another 1,000 new chemical substances are expected to be introduced this year". The Committee concluded that a federal chemical-disaster program was needed because states varied widely in the effectiveness of their response to the accidents.

As reported by the Com-

FB Members Testify for Deer Permits

The Natural Resources Commission at its June meeting unanimously approved a pilot program to give farmers preference in obtaining antlerless deer permits for the 1977 hunting season. Michigan Farm Bureau's Natural Resources Advisory Committee members, Richard Wieland and John Frey, testified in support of the program.

The Michigan United Conservation Clubs strongly opposed the program and threatened legal action if farmers are given permit preference. Michigan Farm Bureau Board of Directors has voted to enter the Court case as amicus curiae in support of farmer permit preference should the MUCC carry out its threat.

merce Committee, S. 1531 has three major sections. First, a state administered indemnity fund would be established to assist persons affected by chemical disasters. The federal government would pay up to 75 percent of state grants to persons harmed by chemical disasters, and would later try to recover damages from those determined to be responsible for the contamination. Farming operations would be eligible for the indemnity payments. The bill would make the indemnity payments provision retroactive to January 1973 and stipulates that PBB victims would have first priority in administration of the fund. A total of \$150 million would be authorized for the indemnities over a three year period beginning October 1, 1977.

Second, the bill would establish a federal chemical response team to respond to chemical emergencies similar to that currently used to investigate major airplane crashes and assist crash victims. The federal chemical response team would be established consisting of representatives from the Consumer Product Safety Commission and Departments of Labor, Agriculture, Health, Education and Welfare and Transportation as well as state and local officials, toxicologists and other technical experts. The Environmental Protection

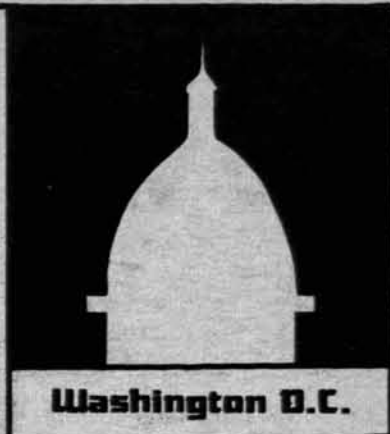
Agency would set up and provide support services for the multi-agency team.

Third, authorizations under the Toxic Substances Control Act would be increased. The fiscal year 1978 authorization would go from \$12.6 million to \$50 million and the fiscal year 1979 authorization from \$16.2 million to \$100 million.

After S. 1531 was reported from the Senate Commerce Committee, a jurisdictional dispute resulted with the Senate Environment Committee which claimed that it has authority over legislation dealing with chemical emergency response teams. This jurisdictional dispute resulted from an earlier bill - S. 1330 - which would have established a similar chemical emergency response team being referred to the Senate Environment Committee. When S. 1531 was drafted, the Commerce Committee incorporated the substance of S. 1330 in the new bill. A spokesman for the Senate Environment Committee has indicated that if the panel does not get to review the response team provisions, it will continue its efforts to block floor action on S. 1531 or move to strike the provision during floor debate.

Of much surprise to many, additional opposition to other parts of S. 1531 has emerged from unexpected sources. The Environmental Protection Agency and other environmental groups are opposing the bill on the

grounds that government assistance to chemical disaster victims will encourage carelessness in the chemical industry and that EPA does not have the capacity to administer expanded authorizations under the Toxic Substances Control Act. Other arguments against the bill cite shortages of trained personnel such as toxicologists and chemical abstractors. It is unusual to



see environmental groups opposing legislation to protect the environment and government agencies opposing legislation which would increase funds to administer a program.

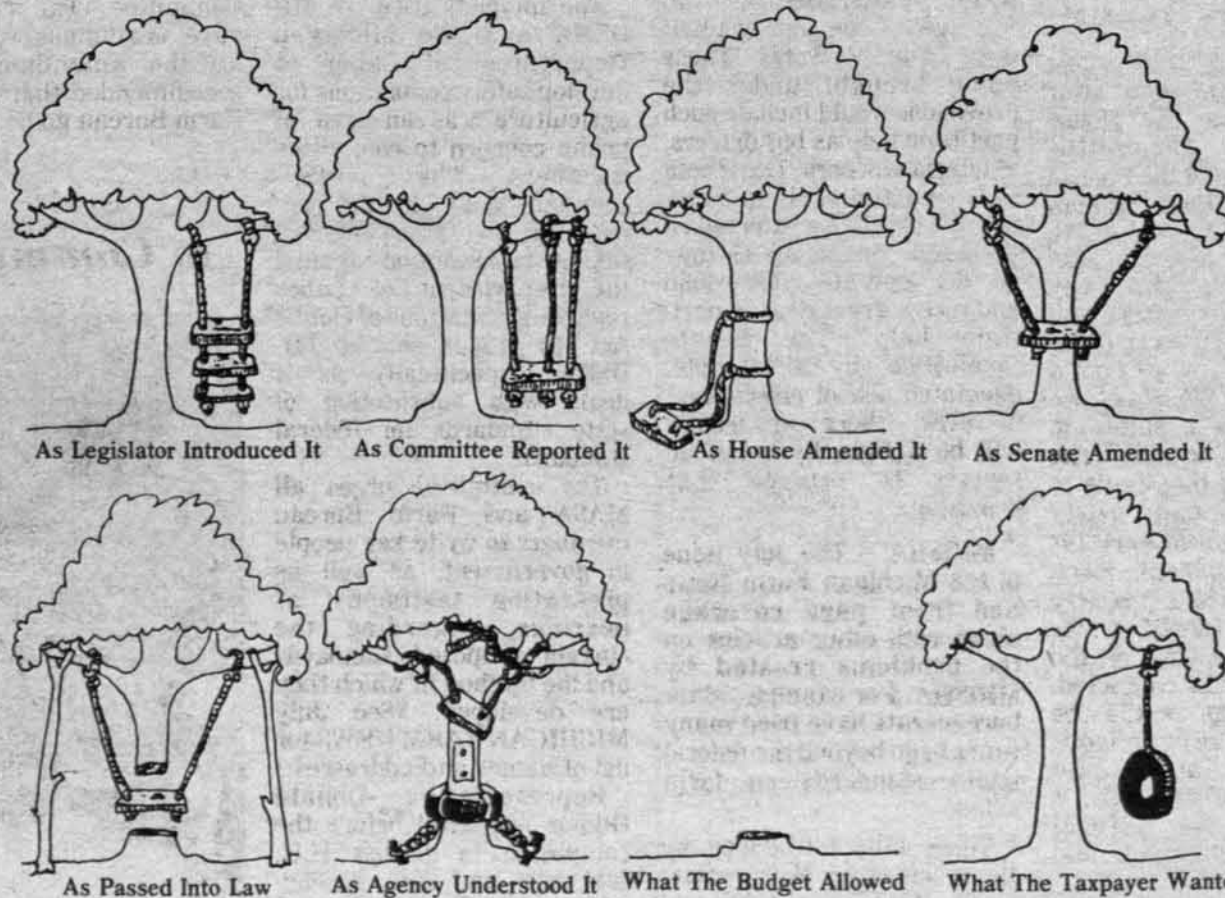
District P.D. Meetings Set

District	Date
1	August 31
2	August 24
3	August 10
4	August 9
5	September 1
6	September 8
7	September 1
8	August 11
9	August 30
10	August 31
11	August 29 & 30

Invited to attend the meetings will be County Presidents, Policy Development Committees, Young Farmer Committee Chairmen, Women's Committee Chairmen, Commodity Committees and a representative from each Community Group. The exact location and time of the meetings is being announced by letter to these individuals.

The purpose of the District Policy Development Meetings will be to discuss and provide information on several issues that will face agriculture in 1978 and which should be covered in Michigan Farm Bureau policy. There will be adequate time for questions. Representatives from the Public Affairs Division and Market Development Division will be present to help discuss the issues.

How Laws Grow



Courtesy North Carolina Farm Bureau News

Health Care Committee Studies coverages and Costs

Voting delegates at Michigan Farm Bureau's 1975 annual meeting indicated their concern regarding increasing costs of health care insurance. They adopted a resolution which states that the organization should take "a position of leadership in assuring adequate and affordable rural health care."

In response to the member concern, the MFB board of directors appointed a "State Health Care Study Committee." Members of the committee, representing each Farm Bureau district, plus the Women's Committee and the board of directors, were charged to evaluate the current Blue Cross-Blue Shield program, review alternative health care plans, and analyze the cost of each to Michigan Farm Bureau.

After over 500 hours of comprehensive study, the committee submitted four recommendations to the MFB board:

1. MICHIGAN FARM BUREAU CONTINUE TO OFFER HEALTH CARE COVERAGE THROUGH BLUE CROSS BLUE SHIELD OF MICHIGAN.

Four other commercial



Over 500 hours of study were invested before the committee presented its recommendations to the MFB board of directors.

insurance companies providing health care plans were contacted by the committee. Only one agreed to work with the committee and then refused to present a group plan or quote rates. The others were not interested in MFB's group business for a number of reasons, including reluctance to underwrite a large group due to inflationary trends in health care services.

2. MICHIGAN FARM

BUREAU CONTINUE THE BLUE CROSS BLUE SHIELD BENEFITS AND COVERAGES AS ARE PRESENTLY AVAILABLE.

Both area rating and age rating approaches were considered, but the committee decided that the disadvantages of each outweighed the advantages and that the total group concept is most equitable.

Additional benefits to the current BC-BS plan were also

considered by the committee, including Prescription Drugs, Medical Emergencies and Voluntary Sterilization. The Prescription Drug rider was rejected because of additional costs to subscribers, and the committee did not feel there was sufficient need for Medical Emergencies and Voluntary Sterilization coverages.

It was decided to retain the Master Medical program as a benefit to Farm Bureau subscribers.

3. ECONO PLAN RATES BE DETERMINED BY THE UTILIZATION OF ECONO PLAN SUBSCRIBERS ONLY.

The Econo Plan will remain a viable low cost alternative to Farm Bureau members because the cost differential will remain significant. For example, Econo rates (monthly, semi-private) for a family, under the "cluster" rate with all subscribers, would be \$75.48, while the "experience" rate as a separate group is \$57.94.

4. MANAGEMENT BE AUTHORIZED TO NEGOTIATE WITH BLUE CROSS BLUE SHIELD REGARDING THE POSSIBILITY OF OB-

TAINING A SERVICE FEE FOR THE SERVICES FARM BUREAU PERFORMS AT BOTH THE COUNTY AND STATE LEVELS.

The committee conducted a survey of county Farm Bureaus to determine the cost of administering the Blue Cross Blue Shield program. The survey indicated that office counties spend 15 percent and non-office counties devote 50 percent of their time and efforts administering BC-BS programs. The expense to Michigan Farm Bureau is also substantial and the committee concluded that at least a portion of these expenses should be reimbursed by Blue Cross Blue Shield.

Farm Bureau members who served on the Health Care Study Committee were: Jan Vosburg, District 1; Howard Haven, 2; George Robb, 3; Steve Carlson, 4; Junior Brownfield, 5; Carl McCormick, 6; Carl Fuehring, 7; Lyle LeCronier, 8; John Gallagher, 9; Eugene Fleming, 10, chairman; Ruth Foote, 11; Ethel Fulton, MFB Women's Committee; Claudine Jackson and Walter Frahm, MFB board representatives.

Break for Farmers?

Health and Dental Care Exemptions. Senator Robert Young (R-Saginaw) has introduced S.B. 783 to permit farmers and other self-employed people to deduct from their state income tax the cost of medical and dental care, Blue Cross payments and other payments for health care, in order to provide equality with those

who have these protections as a fringe benefit provided by an employer. Inasmuch as fringe benefits are not taxable, it is only fair that those who pay their own should be able to deduct the cost. Farm Bureau has supported this approach at the federal level. Perhaps it can be attained more quickly at the state level.

EPA Standard Halted

Michigan Farm Bureau legislative leaders who participated in the Washington Seminar earlier this spring heard Congressman Robert Traxler (D-8th District) express concerns regarding proposed environmental Protection Agency dust emission standards for elevators. Congressman Traxler told the group that the standards would increase costs to farmers and could possibly put some small elevators out of business because they could not afford to install equipment to meet the standard.

The proposed EPA standard has been "laid to rest" - at least temporarily - thanks to an industry-wide effort which included active participation of the American Farm Bureau Federation and Farm Bureau Services' Michigan Elevator Exchange, to halt the proposal. After the Senate, during consideration of the Clean Air Act, accepted an amendment to exempt grain elevators with less than 2½ million bushel capacity, the EPA suspended its proposal.

Citing "significant public comments" and the pending Clean Air Act amendments, the EPA announced the suspension and stated that notice would be given "when it decides to reinstate the proposal." Don Kunz, MEE's grain manager, is certain "they'll be back to try again."

The proposed standards would have required that there be no visible emission for any unloading operations and specified expensive equipment requirements for loading and unloading stations and rack dryers. Industry spokesmen estimated that if all facilities had to comply with the federal regulations, the cost would be over \$200 million. Initially, elevators would pay for the costs involved, but they would then be passed on to the farmer and ultimately the consumer.

Safemark: You don't have to be "big" to be successful

You don't have to be "big" to be successful in the Safemark Group Purchasing program, reports Gene Greenawalt, Operations Manager. In fact, just the opposite may be true. Records indicate that states participating in the Safemark program most successfully are those with a limited number of members available to be served by each dealer.

New York, with an average of only 185 members served per dealer, was the leading state in the Safemark program in 1976. Purchases there averaged \$138.73 per member.

The second state was Arizona with 118 members per dealer and purchases by members on an average of \$101.86. Maryland came in third with 402 members per dealer, purchasing an average of \$99.44, and Vermont was fourth with 133 members per dealer and average purchases of \$91.09 for the year.

"The facts point out that Safemark dealers who serve a limited number of members perform the most successfully in the program," states Greenawalt. "Farm Bureau members do not have to travel long distances to purchase car tires or small truck tires. It is economically advantageous to travel longer distances for the larger farm



tires."

"The high quality products, low cost, cash-only program, are beginning to prove their effectiveness in Michigan," he reports. Greenawalt urges

Safemark Committees in all participating counties to evaluate the participation by their members and the successes achieved in less than one year of operation.



Homefront

Notes from Community Groups

The South Hollywood Community Group, Berrien County, held their summer picnic at the Royalton Township Bicentennial Park. Bill Nace and Floyd Merrill had the honor of roasting the weenies to go with the planned supper. Everyone brought items to be auctioned off. Items included red raspberries, fresh garden peas, black raspberry jelly, homemade rolls, plants, popcorn, a towel, pottery, paperplate holders, etc.

Many Community Groups made recommendations for

conserving energies, but Ben Avery, Grand River Group, Clinton County had the most novel method. He said he conserved energy by sitting in a rocker and not rocking.

A special thanks and sitting ovation was extended to George and Clara McManus by the Twin Bay Community Group, Grand Traverse County, for the use of their property for the Annual Campout. The steaks were especially delicious cooked on the new grill, custom built and engineered by George McManus. Prior to the picnic

the members enjoyed a canoe trip down the north branch of the Boardman River. A rescue attempt by a brown Chevy pickup driven down the river was successfully completed.

Jim and Judy Gremel, have been selected to represent Quite-A-Bunch Community Group, Huron County, on the Sebewaing Action Council for a period of two years. The Council's primary function is to conduct the Annual Sugar Festival.

The Jeddo Community Group, St. Clair County, recently had a special guest. Deputy Mills of the St. Clair County Sheriff's Department, showed slides and talked on crime prevention. He stressed precautions to be taken to prevent burglary. He elaborated on "Operation Identification" and urged everyone to use the electric marker the Sheriff's Department has to mark items which might be stolen.

RURAL-URBAN

Clinton County Scores Another Success

By Jim Bernstein

About 50 people met at the Clinton County Farm Bureau offices under overcast skies, and, of course, the prime topic of discussion was rain -- or the lack of it -- in Clinton County. It had rained steadily in the Lansing area overnight, and the farmers did not hide their jealousy. But the lack of rain is not the only problem farmers are having now, and the ones in Clinton County did an effective job of explaining this to their city friends.

First stop was the St. Johns Co-Op, which was pretty busy taking wheat from the recently completed harvest. There the urban visitors learned that wheat prices for farmers are about two dollars a bushel these days; in 1947, wheat prices were \$2.40 a bushel. It was a perfect case of the figures speaking for themselves.

Next stop was the farm of Morris Gove, a cash crop operator whose efficiency was exemplified as he spoke to the group. Morris had his figures ready right down to the penny. Very basic in his approach, he explained his cost of production for each of his commodities -- corn, sugar beets, beans, wheat, and for the first time, sunflowers. Again, the figures did the talking.

Gove had on display much of his equipment -- six tractors, a combine, and a plow, among others. And, of course, the jaws dropped when the prices were quoted.

The final tour stop was the dairy farm of Louis



"H-m-m," this young man may be musing, "Sure would need a long straw for that milk." The vat of whole milk at the Schneider dairy farm was a feature of the fifth annual Rural-Urban Day in Clinton County.

TV COVERAGE FOR EVENT

Schneider. This modern, efficient operation not only was seen by the city visitors, but also by thousands of people who watched the late news on WILX-TV that night. A crew from the station spent a good part of the day taping the tour and much of the Schneider farm. The many children on the tour were entertained by dogs, kittens, and day-old calves.

After a delicious dinner at the Fowler Conservation Club, the group watched the food price film. The message of Congressman Litton was clear; farmers have not been doing a very effective job of

telling their story. While the American farmer continues to produce the most wholesome food in the most efficient manner known to the world, he has many times neglected to explain the reasons he can do this for non-farmers.

That neglect may be prevalent in many places, but in Clinton County, Farm Bureau members have been most active in telling the story of agriculture for five years. The continued success of the Rural-Urban Day indicates that the story will be re-told for many years to come.

Rep. Stockman Introduces "Common Sense" Legislation for Agricultural Employers

A law intended to prevent unscrupulous individuals, who arranged for transportation of migrant workers from job to job, from needlessly endangering their health and safety, is now interpreted by the Department of Labor to include agricultural employers who exchange labor with their neighbors.

When farmers in southwest Michigan read, in their local media, an article entitled "Growers Who Loan Out Help Need License," and learned that the Farm Labor Contractor Registration Act applied to them, the result was confusion and concern. Many of them, who had migrant workers on their farms did occasionally exchange labor with their neighbors, but it was news to them that, by doing so, they were considered a farm labor contractor and could be found in violation of the law if they were not registered as such.

"It's a ridiculous situation when a farmer, on a day when he doesn't have any work for the 50 or 60 workers housed on his farm, cannot provide this help to a neighbor who needs it," said Donald Shepard, Operations Manager of the Michigan Agricultural Services Association (MASA). "Exchanging farm labor just makes good sense. It's good for the workers and it's good for the agricultural employers. The employer makes the best use of his workers, the crop gets harvested while it's in good condition, and the workers are allowed the opportunity to make the maximum income while working in Michigan."

Congressman David Stockman of southwest Michigan has introduced legislation that should make it easier for farmers to exchange farm labor. His proposed amendment to the current Farm Labor Contractor Registration Act would allow farmers living within 25 miles of each other to exchange workers without having to register as a labor contractor.

Since hearings on this proposed amendment will not take place until August and September, there is no hope of having it become law until next season. So, although Stockman's amendment would give farmers relief in the future -- there were real concerns about the current season.

Once again Congressman Stockman came to the rescue -- by requesting, and receiving, a letter from the Department of Labor which indicates the Department is not interested in pursuing small, individual farmers, as far as the FLCRA is concerned, who exchange labor with their neighbors. The letter also states that such investigations, before being initiated, have to be cleared with the national office of the Department of Labor.

"We are pleased with Representative Stockman's efforts in this area," reports Shepard. "His amendment is just good, common sense legislation and we feel it warrants the support of farmers in Michigan and throughout the country."

Smaller Fruit Crop Strengthens Prices

Cold weather in May delayed marketing of early harvested fruit this year. Light rains in California also slowed ripening and harvesting. It now looks as if this summer's harvest of early season deciduous fruit (excluding dried prunes) will be one percent smaller than last season's, but three percent larger than 1975.

Supplies of freestone peaches will be slightly above last year's crop in most areas. Earlier forecasts for South Carolina and Georgia were reduced because of dry weather in May. Production of clingstone peaches in California is expected to total three percent above 1976. The West Coast Bartlett pear crop will be down, as will apricots.

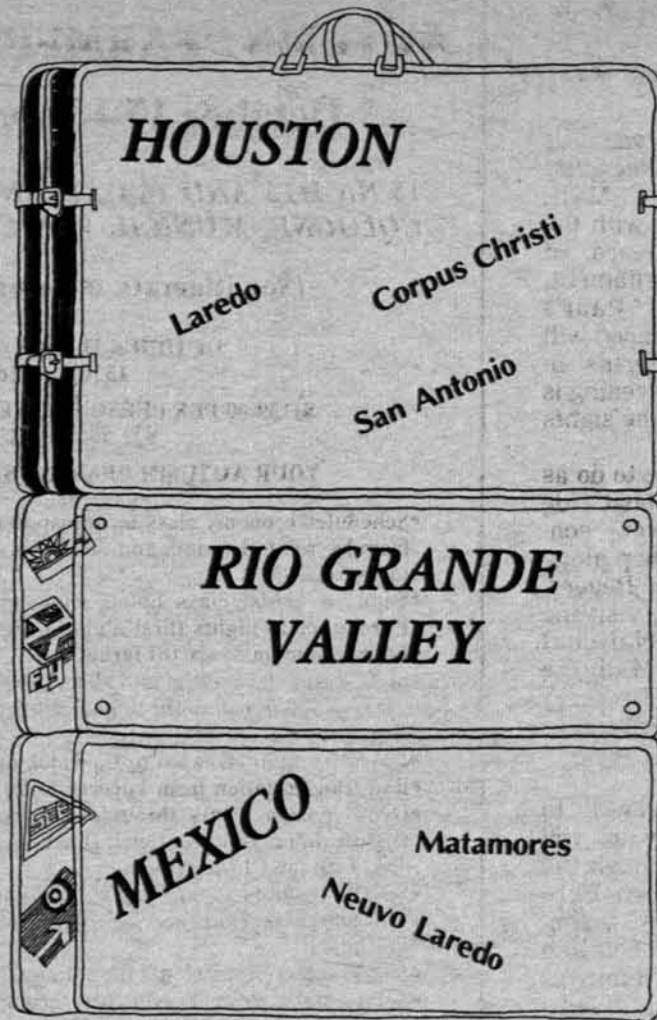
Nectarines will be down from last year's record crop. Sweet cherries are down 1/4 while tarts are nearly 1/2 above last year. California plums are up 17 percent from last year.

Early shipping point F.O.B. prices for fresh market fruit generally opened substantially higher than last year. As supplies of fresh summer fruit increase, prices will decline but should average above last year's level.

Smaller supplies combined with good movement have pushed wholesale prices of most processed fruit moderately above last year. With the smaller crops in prospect and higher cost of processing, wholesale prices of canned fruit will continue to strengthen.

IT'S NOT TOO EARLY

Pack Your Bags for AFBF Annual Meeting Tours



January, 1978 is a long way off, but Michigan Farm Bureau members who plan to attend the American Farm Bureau Federation Convention in Houston, Texas have some planning to do now.

The convention will be held January 8-12, 1978, and there will be several options available for travelers to get to and from Houston, and two alternative side tours are in the making for those who wish to do sightseeing following the meeting.

Those who simply want to fly to and from Houston on special chartered airplanes will have the opportunity. However, reservations must be made by November 23 as this option is limited to 200 persons.

Following the convention, two tours are planned from Houston. One is a bus tour visiting many of the well-known areas of Texas and Mexico. The other is a tour to several areas in Mexico.

No matter what the selection, reservations must be made early since Houston will be in the peak of its convention season, and demand is already brisk for rooms at the luxurious Stouffer's Greenway Plaza Hotel where the Michigan group will be staying.

For the 1978 convention, there are four possible options available and the reservation coupon is divided into sections to make the task easier. For the 1978 convention, the corresponding sections are (B) THE CHARTER FLIGHT WAY, (C) THE TEXAS-RIO GRANDE WAY, (D) THE MEXICO WAY, (E) TRAVEL ON YOUR OWN.

B (CHARTER FLIGHTS)

The charter way is for those members desiring only to attend the convention and who will not be participating in either post convention tour. Travelers will leave Lansing by charter flight for Houston and return following the convention. (PLEASE FILL OUT SECTIONS (A), (B) AND (C).)

C (TEXAS-RIO GRANDE)

For those selecting this alternative, separate flight arrangements will be made. Following the convention, the air conditioned bus tour will leave Houston on January 12. Stops include Houston; Corpus Christi; King Ranch; Brownsville; Matamores, Mexico; Rio Grande Valley; Laredo; Neuvo Laredo, Mexico; and San Antonio. Departure back to Houston is January 17 for connecting flights home.

If going by air (FILL OUT SECTIONS (A), (C) and (E). If traveling on your own (FILL OUT SECTIONS (A) and (E). NOTE: Charter plane cannot be selected for persons going on post-convention tours.

D (MEXICO TOUR)

Separate flight arrangements will be made for Farm Bureau members who select this tour to Mexico following the convention.

Travelers will depart Houston January 12 for three nights in Mexico City where they will be staying at either the Aristos or Maria Isabel Hotel. Planned tours plus ample free time has been designated.

Next will be one night in Taxco at either the De la Borda Hotel or Holiday Inn. The world famous Ballet Folkloriro, and the Palace of Fine Arts will be visited enroute to the silver city of Taxco.

January 16 tourists will depart for three nights in Acapulco with reservations at the Fiesta Tortuga or Paraiso Marriott. Highlights include the Spanish Fort San Diego, highdiving by native beach boys, and a sunset cruise. Plenty of time is planned for shopping, swimming and sight-seeing on your own. (PLEASE FILL OUT SECTIONS (A), (D) and (E).

E (TRAVEL ON YOUR OWN TO HOUSTON)

Those Farm Bureau members desiring to take personal transportation to the Houston convention site MUST still make their hotel reservations through Michigan Farm Bureau to be assured of rooms in the Stouffer's Greenway Plaza Hotel. (FILL OUT SECTIONS (A) and (E).

Those wishing to drive and participate in the Rio Grande-Texas tour should (FILL OUT SECTIONS (A), (C) and (E).

Those wishing to drive and participate in the Mexico tour should (FILL OUT SECTIONS (A), (D) and (E).

It is of utmost importance that reservations be made promptly. Rooms not reserved by November 23 must be released. If additional information is desired on the tours, write Kenneth Wiles, Michigan Farm Bureau, P.O. Box 30960, Lansing, Michigan 48909, or phone 517-321-5661, extension 229.

(A) RESERVATION REQUESTS

Name(s) _____
 Address _____
 City _____ State _____ Zip _____
 Telephone _____
 County _____
 Room With _____
 Air Reservations From _____

BE SURE TO CHECK HOUSTON HOTEL ACCOMMODATIONS DESIRED IN SECTION (E).

(B) CHARTER FLIGHTS

Please enter my reservation for the following trip to the Houston Convention: Charter airplane from Lansing to Houston and return (check charter requested below):

CHARTER NO. 1 ()
 Departs Lansing, Saturday morning, January 7. Returns Wednesday afternoon, January 11.
 CHARTER NO. 2 ()
 Departs Lansing, Saturday afternoon, January 7. Returns Thursday morning, January 12.

Total cost, including transportation, baggage handling, tips, transfer to and from hotel and the Michigan Breakfast on Monday, January 9 is \$150.00 per person.

A \$25.00 deposit per person should accompany reservation request, fully refunded in case of cancellation before November 23, 1977. Full payment due December 1, 1977.

(C) TEXAS-RIO GRANDE TOUR

Please enter my reservation for the post convention Texas-Rio Grande tour. We wish to leave from and return to:

- () Lansing - \$515.00 per person
- () Saginaw - \$525.00 per person
- () South Bend - \$512.98 per person
- () Grand Rapids - \$525.00 per person
- () Fort Wayne - \$512.98 per person
- () Detroit - \$513.00 per person
- () Houston - \$319.00 per person

Commercial air reservations will be made for you from your city of departure, on Sunday, January 8, 1978.

A \$75.00 deposit per person should accompany the reservation, and full payment is due by December 1, 1977. A \$25.00 cancellation charge will be made if cancellations are made after the final payment date.

BE SURE TO CHECK HOUSTON HOTEL ACCOMMODATIONS DESIRED BELOW.

(D) MEXICO TOUR

Please enter my reservation for the post AFBF convention tour to Mexico with hotel accommodations as checked. The price includes transportation from the city checked to Houston for the AFBF convention and return, but does not include meals or the hotel in Houston.

Boarding At	First Class Hotel	Deluxe Hotel
() Detroit	() \$507.85	() \$551.85
() Lansing	() \$519.32	() \$563.32
() Grand Rapids	() \$513.32	() \$557.32
() Saginaw	() \$526.32	() \$570.32
() Chicago	() \$456.32	() \$509.32
() Houston	() \$334.00	() \$379.00

A \$75.00 per person deposit must accompany the reservation request. Full payment will be due no later than 40 days prior to departure. A \$25.00 cancellation charge will be made if cancellations are made after the final payment date.

BE SURE TO CHECK HOUSTON HOTEL ACCOMMODATIONS DESIRED BELOW.

(E) HOUSTON HOTEL ACCOMMODATIONS REQUEST

Please make the following hotel reservation for me at the Stouffer's Greenway Plaza (where the Michigan delegation will be staying).

Double Room (rate will range from \$48.00 to \$52.00 per night for 2 persons)
 Single Room (rate will range from \$38.00 to \$42.00 per night)

If you are traveling to Houston by transportation other than the charters or tours mentioned above, please state what nights you will want your room for.

Mail this reservation form and deposit check to:

Kenneth P. Wiles
 Michigan Farm Bureau
 P.O. Box 30960
 Lansing, Michigan 48909

Make checks payable to: Michigan Farm Bureau

London, Paris, Amsterdam, Venice Included on "Farmfest" Europe Tour

By popular demand, another European tour is offered to Farm Bureau members, October 17-November 1. Billed an Autumn "Farmfest" Europe Tour, the trip features visits to Great Britain, The Netherlands, Germany, Italy, Switzerland and France.

In May, 44 Farm Bureau members participated in a similar tour and recently held a "reunion" to exchange memories and share color slides and movies of the trip.

Mrs. Ralph Carpenter of Jonesville, describes some of the experiences of the group: "Cologne Cathedral seen in the morning was impressive, but Notre Dame and Westminster Abbey were more beautiful; maybe because we saw them by reflected light at night."

"Our ride down the Rhine gave us views of terraced grape arbors seeming to be going straight up the hillsides with a peak at old abandoned castles high above us."

"... Afternoon found us visiting a farm auction - calves going as high as \$1,000 for breeding stock."

Mrs. Carpenter was equally enthusiastic about other activities on the tour, and summed it up: "It was truly a wonderful trip."

A day by day itinerary of the "Farmfest" tour is outlined here. To make reservations, use the coupon in the accompanying ad.

ITINERARY

Day 1 - Departing the USA on your Pan-American World Airways jet, landing in London, England.

Day 2 - Welcome to Europe! You can relax for the afternoon in preparation for your welcome dinner. A London stage show that evening is a light musical comedy.

Day 3 - You're off today on a half-day sightseeing tour of the city. London is like a collection of villages, each with its own charm and character, and you will

discover them all as you visit Trafalgar Square, Piccadilly Circus, Pall Mall, Buckingham Palace with the Changing of the Guard (if held), Whitehall, Parliament, Hyde Park, St. Paul's Cathedral. The afternoon will be spent visiting farms in Maidstone, and the evening is free to relax or see the sights on your own.

Day 4 - Day is free to do as you please: take a boat ride on the Thames River; continue sightseeing; shop along the streets of Bond, Regent, Oxford and Caraby; visit the Tate Gallery, National Gallery, or Madame Tussaud's Wax Museum; enjoy the outdoor markets, or just relax in any of London's numerous pubs.

Day 5 - Bid farewell to Great Britain today as you begin your drive through the countryside to Harwich. Here you board your ferry, taking you across the English Channel to the Hook of Holland. Upon disembarkation, your coach will be waiting to transfer you to Amsterdam. Enroute you will stop for brief sightseeing at the Hague.

Day 6 - After breakfast this morning, you will have an excursion to Aalsmeer, North East Polder Region, cheese factory and diamond factory.

Day 7 - Leaving Cologne, your private motorcoach takes you along the beautiful Rhine River where you board the Rhineland Cruiser for an unforgettable cruise through the Rhine River Valley. Millions of people have been thrilled by its romantic castles, villages and taverns amid the vineyards. You will enjoy a wine and cheese party while cruising. Later you will drive by motorcoach to Frankfurt-on-the-Main, with the evening at leisure.

Day 8 - After breakfast, you will board your motorcoach to travel to the city of the 1972 Summer Olympics -

(Continued on Page 16)

AUTUMN "FARMFEST" EUROPE TOUR

October 17—November 1, 1977

15 NIGHTS AND 16 DAYS IN LONDON, AMSTERDAM, COLOGNE, MUNICH, VENICE, LUCERNE AND PARIS!

(See itinerary in accompanying story.)

OCTOBER 17 - NOVEMBER 1, 1977
15 Nights/16 Days

\$1139.00 PER PERSON (BASED ON DOUBLE OCCUPANCY)
\$73.00 SINGLE SUPPLEMENT

YOUR AUTUMN "FARMFEST" EUROPE TOUR INCLUDES:

- Scheduled economy class air transportation via Pan American World Airways from Detroit to London, and return via Air France and Pan American Airways to Detroit.
 - Superior tourist class hotels with private bath and/or shower throughout Europe for 14 nights (first night in flight).
 - Farm visitation to six (6) farms.
 - Sightseeing, farm visits and all transfers as outlined in the itinerary conducted by a professional multi-lingual travel guide using private, deluxe motor-coaches.
 - Day ferry from Harwich to the Hook of Holland.
 - Rail transportation from Lucerne to Paris.
 - Demi-pension meals throughout Europe (Continental Breakfast and Table D'Hote dinners). Exceptions: Dinner is not included in London and Paris on the 3rd, 14th, and 15th evenings.
 - Special features as outlined in the itinerary.
 - Tips and taxes: Hotel service charges, state and local taxes, baggage and hotel gratuities.
 - Services of a professional multi-lingual travel guide throughout Europe.
 - Services of a Howe Travel Host throughout.
 - All necessary travel documents and travel information.
- Not included: Passports, health documents, items of a personal nature, insurance, gratuities to Inter-European drivers and guides.
- Rates based on 40 persons or more traveling.

AGENCY RESPONSIBILITIES REFUNDS AND CANCELLATIONS

CANCELLATIONS AND REFUNDS: Cancellations are accepted up to 35 days prior to departure with full refund. The charge for cancellation within 35 days of departure is one hundred dollars (\$100) per person. This charge is assessed to defray sales, administrative and handling costs and to partially offset the loss of business so close to departure date that an alternate passenger cannot be obtained. In case the cancellation charge as stated above is insufficient to meet claims against Howe Travel, the balance will be charged directly to the participant involved. Cancellation of the tour by the tour operator is permissible only by reasons of factors beyond the control of the operator, including but not limited to government action, strikes and acts of God. In the event of cancellation by the operator, the operator's liability shall be limited to a refund of all payments made by the participants.

RESPONSIBILITY

Howe Travel and its agents act only

as agents for the passenger with respect to services provided passenger by others, including, but not limited to, hotels, restaurants, sightseeing, and transportation (such as railroad, aircraft, boat, motorcoach, automobile, or other conveyance). The tour operator and its agents shall not be responsible or liable for any injury, loss, damage, delay, or inconvenience arising out of or in connection with any defect in any vehicle or any act, omission, neglect, accident, error, or default of any company or person engaged in providing such hotel, restaurant, sightseeing, transportation or other services of the tour. The tour operator and its agents shall not be responsible or liable for alterations of the tour itinerary or arrangements, if such alterations become advisable or necessary for the comfort or wellbeing of any passenger, or any reason whatsoever. The tour operator and its agents reserve the right to refuse to accept or retain any person as a member of the tour. The right is reserved to withdraw any or all tours or portions thereof. The sole and exclusive responsibility and liability of the airline shall be in

accordance with and as limited by the contract carriage in the passenger's ticket, the applicable tariffs, and the provisions of the Warsaw Convention, if applicable. Airline shall not be responsible or liable for any act, omission, or occurrence during the time passengers are not on board its airplanes. All tour services, including, but not limited to hotel accommodations, restaurants, guide services, and transportation (other than by airline) are furnished by contractors that are independent and that do not act for or on behalf of airline, are not servants of airline, and with whom airline does not have any business relationship as joint ventures or otherwise. Further, airline shall not be responsible or liable in any way for the accuracy of any representations of the tour operator and its agents on tours or tour services other than those contained in this brochure. The services of any IATA and ATC carrier may be used in the performance of these tours and references to airline herein shall be equally applicable to such IATA or ATC carrier.

MICHIGAN Farm Bureau
Travel Headquarters
26400 Lahser Road - Suite No. 9
Southfield, Michigan 48034
(313)354-4693

European Farm Tour
Enclosed please find \$ _____
 as deposit, as payment in full
for _____ number of persons.

Make check or money order payable to: HOWE TRAVEL.
\$200.00 minimum deposit per person. Final payment due 35 days before departure. Please print, and if more than one couple, attach a separate list with complete information as below.

FULL NAME _____
(Include first name(s))
STREET _____
CITY _____ STATE _____ ZIP _____
PHONE _____
(Home and office, please)
DEPARTURE CITY _____

smoking or non-smoking section of plane single occupancy.
If individual, and not requesting a single accommodation, name of person sharing room _____

Return this reservation immediately to assure space. Rates based on double occupancy. Single accommodations available. Rates for children under 12 on request. Tour prices are based on rates and tariff in effect as of June 9, 1977. Howe Travel reserves the right to adjust tour prices in event of rate and tariff changes over which it has no control.



Here are some of the Michigan Farm Bureau members who enjoyed the European tour earlier this year. The group recently held a "reunion" to share memories of the trip.



DOLLARS and SENSE

BY MIKE ROGERS

Supermarket Scanners Mean Consumer Savings

Have you ever crept through a long, slow moving line in a supermarket, thinking there must be a better way to checkout groceries? There is. Space age technology and computers, in the form of sophisticated "supermarket scanners," are going to greatly improve the way you purchase food.

Supermarket scanning uses electronics to speed up checkout, reduce ring-up errors, improve inventory control and save both you and the grocer money.

The basis of the system is the universal price code, the series of thin, parallel bands stamped on the label of nearly every grocery item. For example, you take a box of cereal up to the checkout counter. The cashier finds the price code on the side of the box and exposes the code to an optical scanner. The scanner reads the code to a computer, the computer translates the code into a price and automatically rings it up on the cash register.

All this is done in a split second. "I think one of the big savings for both the consumer and the retailer is the checkout time," says Don Taylor, executive director of the Michigan Food Dealers Association. "One of the biggest hangups that we have in a supermarket or a food-store today is the amount of time we have to check out a consumer. Because of this machine being so accurate and so fast, it will save up to 25 percent of checkout time. When you do this over the long run, this means an additional savings back to the consumer."

Another benefit will be fewer ring-up mistakes. No more will a cashier punch up 98c instead of 89c. The computer will automatically ring up the correct price every time. NCR, a manufacturer of the scanning systems, claims that during a 15 month test period checker

errors were slashed by 75 percent.

Still another advantage of using scanners will be descriptive receipts listing the items you bought and how much they cost. You can easily compare the price of something from one shopping trip to another and from store to store.

Of course, the grocer will have a lot to gain from installing scanners, such as better inventory control. When something is sold, the computer will automatically subtract it from the list of supplies. "This is very essential to us today because many times we run out of a product," says Taylor. "If we have better inventory controls, this means a product at all times for the consumer. And it's funny, if we're out of an item and we don't sell it that particular day, that's a lost sale to us."

The optical scanner eliminates the need to stamp the price on each can or box since the computer is already programmed to know what an item is priced for that week. The computer even knows the price of something on sale. But to make it easier for you to shop and compare, a state law requires that almost all items in a store must still be individually priced.

Since the computers and other hardware are so expensive, not many stores have installed supermarket scanning. Out of an estimated 32,700 supermarkets in the country, only about 100 have installed the system with four of those in Michigan. But the advantages are so real and the technology so rapidly improving that more and more stores are eventually going to be using the equipment.

"The name of the grocery industry and the name of the computer age of scanning is dollar volume," says Taylor. "And the more volume we can run each day through our stores means an additional savings to the consumer."

MFB Will Consider Water Laws

Michigan Farm Bureau's policy as passed by the delegate body requested a study of present water laws. A meeting has been held with MSU Resource Development Department and Agricultural Economics Department on this issue. An agreement was reached for the study which should be completed in September. The study will

analyze all existing water laws and surface problems that farmers may have in using water for irrigation. The data will be used by MFB Policy Development Committee to recommend solutions to this year's delegate body that will help insure agriculture equitable access to water for future irrigation needs.

New Bill Would Grant Appeal Rights

A new bill, HB 5093, recently introduced, provides that property owners have the right to appeal directly to the Michigan Tax Tribunal, for 1977 only, without having to

appear before local Boards of Review in the event they have been improperly assessed for home maintenance and repairs which were exempted by the new law last year. The exemption was \$4,000 per year on home repairs and maintenance, but the State Tax Commission created a great deal of confusion by instructing local assessors to ignore it. The Attorney General rendered an opinion upholding the exemption on March 22. By that time, most local Boards of Review had finished their business. The legislation (if passed) will give property owners who were denied the exemption a chance to appeal and gain the benefit.

FB Supports Disposal Bills

Farm Bureau strongly supported a package of four bills (SB 144, SB 688, SB 689, and SB 690) which passed the Senate and are now in the House. They provide the Attorney General with the necessary legislation to oppose any federal attempt to use Michigan as a disposal site for such wastes. This Farm Bureau policy resulted from resolutions from several northern county Farm Bureaus last fall. Alpena County has been very active on this issue.

BC-BS Announces Rate Adjustments

Blue Cross and Blue Shield of Michigan has announced rate adjustments for Farm Bureau subscribers to be effective August 20, 1977.

Specific increases in rates for each category of enrollment are indicated in the chart shown below. These rates reflect MONTHLY subscription fees.

Blue Cross and Blue Shield advises the principal factors influencing the rates for members are the continuing rise in hospital and doctor costs and the increased utilization of services by all subscribers.

As far as Farm Bureau members are concerned, the major portion of the rate increase resulted from the higher utilization and cost of hospital services. This accounted for almost all of the increase for the basic plan coverage.

Currently enrolled member-subscribers should have received personal rate notification from Blue Cross and Blue Shield which shows the new rate for the next twelve month period.

Semi-Private Rates
Effective 8-20-77 *

COMPREHENSIVE	
1 Person	\$41.34
2 Person	93.89
Family	99.18
F. Rider	22.13
Complementary	13.85
ECONO PLAN	
1 Person	\$24.22
2 Person	52.76
Family	57.94
F. Rider	13.33
Complementary	5.13

* Multiply this monthly rate by 3 to arrive at the quarterly amount you would pay.

Gay Paree is Climax of Europe Tour

(Continued from Page 15)

Munich! Enroute to Munich, specially-planned farm visits have been arranged for Farm Bureau members. What better way to begin your stay in Munich than a visit to the famed Hofbrauhaus, where the convivial patrons will gladly make room for one more at the long wooden tables, and your beer stein will never be empty.

Day 9 -- This morning is devoted to a sightseeing tour of the city as you visit the Town Hall with its glockenspiel, St. Paul's Church, the Fraunkirche, and the Olympic Village with its 933-foot Olympic Tower. After your independent lunch, you will board your motor-coach for an excursion into the countryside of Munich to visit a couple of farms.

Day 10 -- Enroute to Venice, farm visits have been planned for you. Leaving the beautiful German countryside you travel into the heart of the Austrian Tyrol and through Innsbruck. Your road then crosses the Europabrucke viaduct following the medieval highroad over the Brenner Pass into Italy. You might cap your first day in Italy by gliding in a gondola along the Grand Canal, serenaded by your gondolier.

Day 11 -- This morning an

expert on Venice will take you through St. Mark's Square and its 11th Century Cathedral, ending with a visit to a glass-blower's showroom. Then you are on your own to take pictures of the Doges Palace and the Bridge of Sighs, and be tempted by the souvenir shops around the Square. More farm visits have been planned for today enroute from Venice to Milan.

Day 12 -- After a leisurely breakfast, you will board your coach for a drive by Como and its famous lake into Switzerland. Your first stop will be the Riviera-like resort of Lugano. Continuing your journey, you will drive through breathtaking Alpine scenery on the St. Gothard Pass. The picture book city of Lucerne is your day's destination. Lucerne is considered the "Swisest" of all Swiss cities.

Day 13 -- Your morning sightseeing tour of Lucerne includes the 14th Century covered wooden bridges, the Chapel Bridge, the Water Tower, the Lion Monument, and a leisurely ride along the lakeside promenade. It is then on to visit a farm and a cheese factory. After your visits you will return to Lucerne for the evening. Tonight you might enjoy more cheese at a Cheese

Fondue Party with yodlers and hornblowers in a lively old time restaurant.

Day 14 -- Leaving Lucerne today, the train will take you first past Berne, capital of Switzerland. From here, you will cross the border into France, past the towns of Pontarlier and Salins to Dole. Upon arrival in Paris, you will be transferred to your hotel with the evening at leisure. From the ornate elegance of the Opera to the warmth of the music halls, Paris is a bright and dazzling stage to enjoy as you wish.

Day 15 -- This morning your sightseeing tour will take you to the Notre Dame Cathedral, Ile de la Cite, Place de la Concorde with the Egyptian Obelisk, the Eiffel Tower, the Champs Ellysees, Arch de Triumphe, Napoleon's Tomb, Montmartre, Sacre Coeur, and the Luxembourg Gardens. The afternoon is then free to continue your sightseeing on your own. You might want to take a boat ride down the River Seine or just wander through the narrow streets.

Day 16 -- After breakfast this morning, you will say goodbye to Europe as you coach to the Airport for your return flight home.

Check the ad on page 15 for details on what the special tour price covers.

Sheep Tour Features

Member Farms

A tour of four Southeastern Michigan sheep farms was held July 9, sponsored by the Michigan State University Cooperative Extension Service. Three of the four farms toured were Farm Bureau members' operations.

One member farm visited was the Ken and Sandy Bortel farm in Tecumseh. This is a part-time operation on 141 acres, with 80 registered Corriedales and 12 registered Suffolk ewes. Lambing is in September, October, January and March.

In Manchester, Luke and Barbara Schaible's farm was toured. This family operation of 537 acres has 150 grade Corriedale ewes, 200 feeder lambs, 54 fed steers and 800 chickens.

The third Farm Bureau member's farm visited on the tour was that of Alton and Arlene Grau in Chelsea. Their operation consists of 180 acres, lambing out 140 ewes and farrowing eight to ten sows twice a year.

Typical of the operations throughout the state, those attending the tour had the opportunity to discuss individual operations and were provided as insight into the future of the industry.

FB Life Gets A-Plus

The Farm Bureau Life Insurance Company has received a policyholder rating of A+ (excellent) from the A.M. Best Company, a private organization that monitors the insurance industry.

The A+ is the highest policyholder rating a life insurance company can receive. Last year, the A.M. Best Company gave Farm Bureau Life a rating of A (also excellent).

Achieving the top A+ rating was one of the targets in Farm Bureau Insurance Group's long range Corporate Plan. In addition to this achievement, Farm Bureau Life's financial classification has jumped from Group 9 to Group 10, which indicates an increase in policyholder surplus funds.

A.M. Best bases its policyholder ratings on the following factors: 1) competent underwriting, 2) cost control and efficient management, 3) adequate financial reserves, 4) adequate resources to absorb any unusual shocks to the insurance company, and 5) soundness of investments.

These tests, according to A.M. Best, emphasize the stability of a company or association and indicate its long term ability to discharge its responsibilities to policyholders.

FBS-FPC Plan Member-Only Specials

Farm Bureau Services and Farmers Petroleum Cooperative have announced they are now in the planning stage of special member-only buying opportunities on popular items, according to Ron Sprinkel, Vice President of the Farm Supply Division serving both companies.

Mr. Sprinkel explained, "We have long wanted to offer specials, just for members of Michigan Farm

Bureau. Now we are designing a program which will soon offer such needed items as quality smoke alarms, insulated boots, battery charges, and, other popular items that will be a good buy."

Members will be alerted to these buys in the columns of the MICHIGAN FARM NEWS and information will also go to local Farm Bureau membership offices. The

program aims to build more membership interest in Farm Bureau Services and Farmers Petroleum Cooperative dealerships; so, members can get still more benefits from their membership. Stores carry a wide variety of merchandise covering hardware, automotive, garden and farm seeds, lawn and garden fertilizer, dog foods, as well as exciting new products as they hit the market.



RON SPRINKEL

NU PRO ™

Dairy Feed

**Now High
Producing Herds Can
Produce Even More Milk!**

Farm Bureau Services' Cooperative Research Farms has discovered a new way to increase milk production. Nu Pro Dairy Feed helps regulate* soluble and insoluble proteins within the cows' rations. Field tests show that regulated protein aids in producing even more milk in good dairy herds! Make more milk production your goal.

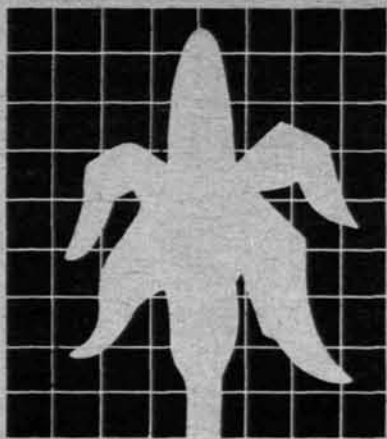
Ask your Farm Bureau feeds man about Nu Pro Dairy Feed today. He'll tailor a program to your herd's needs.

Where Your Farm Comes First

**Farm
Bureau**
FARM BUREAU SERVICES, INC

*Patent pending





Marketing Outlook

Wheat Producers' Options Include MFB Wheat Marketing Program



What should I do with my wheat? This is a question commonly being asked by farmers these days. Well, if you haven't already priced it through forward contracts or the futures market you do still have some options. Those options include:

1. Selling to the local elevator at harvest.
2. Storage in commercial storage for later sale.
3. Storage on-farm for later sale.
4. Feeding it to livestock.
5. Government loan.
6. Farm Bureau Wheat Marketing Program

In many instances farmers are choosing the first option. They look at the bleak forecasts for wheat prices, the monthly storage costs, interest on borrowed money and in some cases, an elevator drop charge on top of normal handling charges and

simply figure it's the best option.

Storing wheat in either commercial or on-farm facilities is a gamble this year. These are circumstances which could move wheat prices higher before year's end. But even at best, the price rise is not expected to be as dramatic as it has been in the past couple of years. Plus, you're really betting some pretty big "IF'S". And, should those "if's" fall through, you're stuck with the additional charges.

Wheat can be successfully fed to most livestock. However, it is generally used as a substitute for corn. Since corn is also an inexpensive feed source at the present time, most farmers aren't switching very rapidly to feeding wheat.

Government CCC wheat

loans may look more attractive this year to some producers. But farmers should be aware of some changes made in the program since the early seventies. Here are a few quick points: First, there is no connection between a 1977 wheat loan and the resale program. Should the CCC decide to have a resale on 1977 wheat each producer would have an opportunity to get into the program. Another change made since the early seventies is that the loans mature the last day of the eleventh month after the loan is made. Loans used to all mature at the same time regardless of when they were taken out. Also, you now need to show on the warehouse receipt for grain stored in a commercial elevator that you have paid the storage for the loan period or at least have

made arrangements to do so. Previously the ASCS deducted the storage costs from the loan proceeds and paid the local elevator.

The fee for the farm-stored grain that you put under loan is \$10 plus \$1 per bin for each bin over one in which grain is stored. Interest rates for 1977 loans are 6 percent. The loan rate itself is \$2.25 per bushel, national average. However, you should check with your county ASCS for the local rate.

You can now transfer the wheat to another storage facility under the new rules. To do so, you must sign a reconcentration and trust agreement with a CCC approved warehouse. Forms are available at the ASCS office.

Finally, your marketing options for 1977 include the Farm Bureau Wheat

Marketing Program (commonly referred to as the wheat pool). This offers producers an opportunity to have someone else market their wheat for them. The requirements for participation are simple:

1. Be a Farm Bureau member.
2. Sign a wheat marketing agreement at your county Farm Bureau office.
3. Deliver your wheat to a participating co-op elevator before August 15th.

You will then receive an advance payment check shortly after delivery. Your final payment check will be mailed to you next spring when all the wheat is sold.

If you would like more information regarding the wheat program, contact your county Farm Bureau office.

Storage for Record Crop is Concern

Where will we put it all? This is a question being asked by farmers, grain dealers and even government officials. Corn production is now forecast at a record 6,331 million bushels while wheat production is pegged at 2,044 million bushels. Add this to existing stocks of 2,351 million bushels of corn and 1,100 million bushels of wheat and we could be facing a problem of monumental proportions.

Grain storage is a chronic source of worry in any big production year. But this year the trade people are openly skeptical about the adequacy of storage facilities. One of the problems is that they aren't sure exactly how much grain storage space there is. Certain storage facilities such as elevators, warehouses and terminals are pretty well accounted for. The real question mark is on-farm capacity. Many states have no official estimates of how much on-farm storage is available.

With wheat and corn supplies up and prices down, many farmers are pondering new or additional storage facilities. Most people would like to see farmers in a better position to store their own grain. This would relieve pressure on commercial facilities and give the farmer better control over the marketing of his crop.

One of the most talked

about programs for creating additional on-farm storage capacity is the one offered by the U.S. government. The government loan program for 1977 was announced by Secretary of Agriculture, Bob Bergland, in April of this year. At that time the interest rate on such loans was lowered from 7½ down to 6 percent. Additional changes include:

- The county ASCS committee will determine the need for storage based on two years production. One year's estimated production is used in determining the need for drying equipment.

- The amount of down payment was reduced from 30 down to 15 percent.

- The costs of materials and labor for concrete work and electrical wiring may now be included in figuring the loan.

- The allowable outstanding balance on previous installations was increased from \$25,000 to \$50,000 for eligible producers.

- The county ASCS can now approve loans for amounts of \$25,000 and under.

- The interest rate will remain constant over the term of the loan.

These changes, plus the five-year payback period, are designed to make the program more attractive to farmers. Some farmers will be able to add significantly to their storage capacity through this program.

This is however, only one means of adding to your storage capacity. Money will still be available through traditional commercial channels. Only the borrower can decide which program best fits his needs and philosophies.

MFB Adds Marketing Specialist



Jack Anderson will join the Market Development Division of Michigan Farm Bureau on August 15 as Livestock and Dairy Marketing Specialist. His duties will include the development of marketing programs and market research.

Prior to accepting the Market Development position, Anderson served as Agribusiness and Natural Resource Coordinator for the Calhoun Area Vocational Center.

Marketing Seminar is Well - Attended

Michigan Farm Bureau Market Development Division's Third Annual Grain Marketing Seminar was held June 29 at Lansing's Hilton Inn with 95 interested farmers in attendance.

With a full slate of speakers on the day's program, those attending heard remarks on President Carter's energy proposals as they relate to grain drying, worldwide market outlooks, the new farm program and alternative marketing strategies.

Opening the Seminar were Dr. Larry Connor and Dr. Steve Harsh from Michigan State University's Department of Agricultural Economics, who outlined President Carter's energy proposals and their effect on grain drying habits. Connor remarked that, in regards to the LP gas outlook for this fall, there could be a minor increase in price and that with increasing prices for energy, alternative energy sources for agriculture are imminent.

Harsh outlined four steps for evaluating an on-farm drying and storage system, which included: designing the system correctly so that it matches volume needs; match drying capacity with harvest capacity; have a master plan; and plan for the future. Harsh also remarked that Michigan is at a disadvantage compared with other states in regards to grain

drying because of a shorter growing season, a higher relative humidity level, limited solar drying opportunities and because Michigan is not at the top of the LPA gas priority allocation.

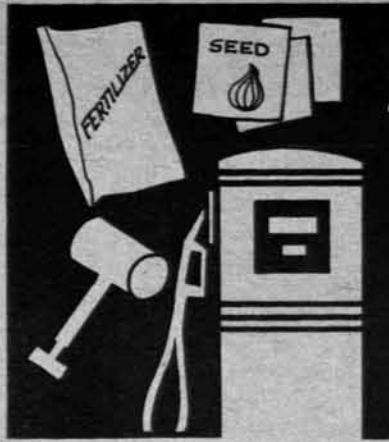
Dr. Paul Kindinger, Director of the Market Development Division, addressed the seminar on how the new farm program will effect marketing strategies by comparing House and Senate proposals. Kindinger remarked that the government farm program and market system depends on crops and the philosophy of farmers, and the new farm program could provide an alternative market, with the possibility existing next year of farmers selling more wheat to the government.

Dale Kuenzli, manager of the Bean Department of Michigan Elevator Exchange, presented an overview of the 1977 Market Outlook. Speaking on wheat, Kuenzli noted that the winter grain crop is higher this year and there is a greater demand for soft white wheat this year over red. He remarked that producers should consider the large demand for storage facilities this year, as world food stocks are plentiful. He also noted that come fall, U.S. agriculture may again have to reckon with the longshoremen.

(Continued on Page 22)

SUPPLY REPORT

By Greg Sheffield



FARM BUREAU SERVICES, INC.

General

Summer sales have been good for most farm supplies. Brisk business has kept dealers busy in the replacement of building hardware, fencing, livestock feeding equipment and the use of herbicides and chemicals. The prospect of a larger than expected wheat harvest, after all the dire government projections of lower crop yields, has started a wait-and-see situation that has farmers cautious about new commitments. Animal numbers, especially hogs are trending down. If the price of feed grains continues down, livestock could prove profitable to farmers with good, young stock available. Cattle from drought areas of the west were sent to market depressing prices.

FERTILIZERS

Now is a good time to top dress hayfields with formulations low in cost for this use and in good supply. Looking at an overall view of the fertilizer market, we find manufacturers of non-cooperative businesses planning to take advantage of higher export prices. Some have said total production will go overseas. Thus, in spite of recent news about plenty of fertilizer on hand, fertilizer prices in the future could continue to move upward domestically. Thus, wheat farmers who are committed to planting would be advised to watch prices closely and get fall fertilizer now as prices will likely rise throughout, and even after, the planting season.

SEEDS

Alfalfa and grass seeds are being ordered for fall planting. Farm Bureau Services dealers are working with farmers on their planting plans.

HARDWARE

Now is the time to order baler twine. You can expect twine to be higher in price later. Present stocks will be replaced at prices at least \$2 higher per bale throughout the state.

There have been hundreds of fencing projects at dealer locations but fencing items, including posts, have remained in good supply.

FEEDS

A fall "Animal Health Jubilee" will include a booking program during September, October and November for dealers. Large

orders for dealers will be designed that allow savings for farmers.

New Dog Power dog feed, very popular with patrons in the 25-lb. bag size, is now available at dealer locations in convenient 50-lb. sizes.

The NU PRO Dairy Feeds line has been expanded with a new formulation, NU PRO 14 percent Dairy Feed. It's fed just as Farm Bureau 14 percent dairy feed; giving

outstanding results on the milk production of cows which are already high producers.

Things to watch for: new animal livestock blocks are planned. Also, a Feeds Manual on the best methods for dairy farmer feeding programs is being delivered to dealers. Farmers can consult with dealers who have the Feeds Manual.

FARMERS PETROLEUM

COOPERATIVE, INC.
FUEL

The trend of custom diesel sales continues up as more and more farmers realize the benefits to be gained from our premium quality fuel.

Gasoline prices have continued up as expected.

Present supplies are good as our Energy Cooperative, Inc. refinery production continues to increase as a result of

updating equipment and facilities. Motor oil has also shown an increase in demand for this period compared to last year.

TBA

ANTI-FREEZE

Anti-freeze orders are in and we expect to ship early to dealers. We have low prices for our high quality, and quantities can be delivered prepaid to the patron's door.



Who Is The Petroleum Products Leader In Michigan?

Farmers Petroleum Co-operative sells more products and has more services for Michigan farmers than any other petroleum supplier or auto accessory store. A recent independent survey proved this.

Farmers know they can depend on their Farmers Petroleum dealer for anything from anti-freeze to on-farm tire service. The service is fast and friendly, the Co-op products

are top quality and prices are fair.

If you're not a Farmers Petroleum patron right now, ask your neighbor about the good things we've done for him. We can do them for you, too. Ask the Farm Bureau people.

Where Your Farm Comes First
Farm Bureau
FARMERS PETROLEUM

No Fault: Promises and Problems

When Michigan's No-Fault Automobile Insurance program celebrates its fourth birthday in October, 1977, the State Supreme Court may still be arguing over how many candles it wants to blow out.

After nearly four years, the law continues to receive mixed reviews. In a recent article, we focused on basic provisions of No-Fault and the coverages afforded Michigan insureds. Now we'd like to take a step backward, examine the intent of the law as it was enacted, and try to assess its accomplishment.

The Promise of No-Fault

In testimony before the Michigan legislature prior to the enactment of No-Fault, the then Commissioner of Insurance in Michigan listed three standards - promises, if you will - of No-Fault:

- To compensate injured persons adequately and promptly, without regard to fault, for medical expenses, wage loss and rehabilitation expenses.

- To reduce or eliminate "nuisance" liability suits for minor or non-serious claims.

- Reduce or eliminate inefficiencies of the tort ("at-fault") system, such as the adversary relationship between insurer and injured party, court congestion, litigation expense and overhead expense.

Without question, the new law is fulfilling the primary objective of No-Fault, which is to guarantee prompt, adequate recovery of injury losses for all accident victims. In the first two and a half years of No-Fault, more than 300,000 persons were injured in Michigan auto accidents and about 4,000 were killed. Among the injured and the dependents of the fatalities, the No-Fault protection was almost universally well-received.

Companies have stressed prompt payment. In most instances it has been made shortly after receipt of proof of doctor and hospital bills, income loss, and replacement

services. Dependency benefits have also been paid quickly. Under the former fault system, compensation was often delayed by litigation to determine who was legally liable.

"Prior to No-Fault," Michigan Insurance Commissioner Thomas Jones told a gathering of attorneys recently, "as many as one-third of all accident victims went uncompensated. No-Fault is structured so that no one is unprotected."

The No-Fault benefits have been particularly important for those who have many thousands of dollars of hospital-medical costs. Under the old system, these costs would not have been met by modest auto insurance medical coverages or health insurance. Those who experienced extended work loss under the former system generally had insufficient - if any - coverage. Today, the critically injured are assured prompt payment for all necessary medical treatment and rehabilitation. All costs are borne by their own auto insurer. Initial treatment and lifetime care costs for injured individuals have been reserved by insurers in amounts ranging up to \$500,000 each, or more. Many of these reserves may have to be adjusted upward to reflect inflationary pressures.

... A New Ball Game

The change in the property damage situation has had a much different effect. When the Legislature took away the right to recover from an at-fault driver, it created a totally new ball game. And the new ball game has become very unpopular with a lot of Michigan motorists.

As we pointed out in our last No-Fault article, collision insurance is available in three forms. Regular Collision Insurance pays for damage to your vehicle, but you pay the deductible amount. Broadened Collision pays for the damage to your vehicle, including your deductible in those cases

where the other driver is at fault. Limited Collision pays for damage to your vehicle only if the other driver is at fault.

FBIG files provide several graphic examples of situations where insureds have found aspects of the No-Fault property protection provisions dissatisfying. One motorist, not wanting to pay the cost of collision insurance for his 10-year old automobile, found his right to collect for property damage under No-Fault, had been taken away, even though he was involved in an accident in which the other driver was clearly at fault. Even more frequent is the complaint of those motorists carrying Regular collision coverage and discovering they cannot collect the amount of their deductible even when the other driver is at fault. As might be expected, FBIG files contain many letters from insureds, many of whom were "rear-ended" while waiting for a stop light to change, and subsequently forced to pay their deductible because they did not carry Broadened collision coverage.

If the Supreme Court agrees with the lower courts that property damage liability must be restored, the issue will be resolved. Otherwise, Michigan's legislature may reconsider the question.

Lots of Red Ink

Another part of the No-Fault picture concerns its effect on the price of auto insurance. In Michigan, it's a bleak picture for insurers and insureds alike. Automobile insurance underwriting results of Michigan insurers have all too frequently been in the red since the advent of No-Fault.

Insurance is essentially a "pooling" concept with the collected premiums of insureds used to pay the shared losses, normal operating expenses associated with running an insurance company, and to provide a measure of future security. At present, insurance companies are paying out more money for auto insurance claims and operating expenses than they are receiving in the form of premium payments. And that ultimately is translating into higher automobile insurance rates for motorists throughout Michigan.

One reason for the red ink is that No-Fault now provides unlimited medical expense and rehabilitation coverage as well as liberal income loss benefits. Here in Farm Bureau Insurance Group, original reserves on just six No-Fault injury cases were estimated at \$855,000 when

the accidents occurred in 1973. Since then, the companies have incurred expenses of \$340,000 and estimate future cost of \$900,000 in these six cases. At the end of 1976, there were 19 cases where Personal Protection Insurance (P.I.P.) reserves exceeded \$50,000. FBIG has already paid some \$750,000 in medical expenses on these cases and estimates future medical costs will total nearly \$3 million. That's an average cost for each of these 19 files of more than \$155,000 - and a graphic depiction of why No-Fault insurance rates are under such cost pressure.

Double Barreled Blast

When the No-Fault legislation was enacted, proponents argued that the added cost of the broadened injury benefits would be offset by cost savings realized through a reduction in unnecessary lawsuits. But the phrase "serious impairment of a body function," a part of the no-fault law designed to reduce personal injury lawsuits is so vague that it has not prevented an increase in litigation. Testifying for the Michigan Association of Insurance Companies in Washington, D.C., Elmer P. Simon, Vice president and general counsel of Frankenmuth Mutual, said, "Immediately the plaintiff with a minor injury can inflict a three-pronged doubt: (a) what is an impairment? (b) when is it serious? and (c) is the injury in any way pertinent to a body function? Citing statistics, he said there was an increase in such lawsuits in Michigan from 502 in 1974 to 1808 in 1975 to 3553 in 1976.

In effect, the liberal Personal Injury Protection benefits, combined with such weaknesses in the No-Fault wording, gives an aggressive plaintiff the best of two worlds - and in the process imposes a serious burden on other motorists who ultimately must pay for these increased costs.

Another villain in the in-

surance cost picture is inflation. Following the interim decrease in the frequency of accidents during the height of the energy crisis, Michigan motorists are now back at their old bad habits. The reduced frequency of accidents in 1973 and 1974 offset the effects of the continuing inflationary spiral and artificially held rates down. Now the consumer is getting a double-barreled blast as auto insurers are forced to play catch-up with insurance rates based on continuing inflation and an increased accident frequency.

In just the two past years, repair and replacement costs for some car parts have risen as much as 55 per cent. And less than a year ago, a national study reported that it would cost over \$20,000 to rebuild a 1976 auto, which retailed for \$4,400, using replacement parts and body shop labor.

While inflation has pushed up auto repair costs about 41 per cent since 1971, it has pushed medical costs even higher - about 44 percent. Today, under the unlimited medical and rehabilitation provisions of No-Fault, maintaining a patient in a rehabilitation center can cost more than \$5,000 a month.

And since there is no limit to the amount an insurer may have to pay for medical expenses under No-Fault - and no limit to the time an injured person can be under medical or custodial care, these costs can and do run into the hundreds of thousands of dollars in individual cases.

In our next and final No-Fault article, we'll turn our attention to the position shared by FBIG with respect to the future of No-Fault. We'll examine the resolutions adopted at the last annual meeting of Michigan Farm Bureau delegates; the reasoning behind the resolutions; and what we hope to do in reflecting the needs of the more than a hundred thousand customers insured through FBIG.



The Why of It

With the passage of the Williams - Steiger Occupational Safety and Health Act of 1970, Congress made it clear that it was government's intention "to assure, as far as possible, every working man and woman in the nation safe and healthful working conditions."

This law, which became effective April 28, 1971, applies to all labor, including farm labor.

There was a provision in the Act which allowed states to develop and administer the Act within their boundaries. It was felt by many that a Michigan Occupational Safety and Health Act would be more sensitive to Michigan industries than the federal OSHA Standards.

Thus in October, 1973, under a state plan approved by the U.S. Department of Labor, MI-OSHA (Michigan Occupational Safety and Health Act) became effective. Responsibility for administering the Act rests with the Michigan Departments of Labor and Public Health.

The purpose of MI-OSHA is to provide job safety and health protection for Michigan employees through the maintenance of safe and healthful working conditions.

REQUIREMENTS

MI-OSHA requires that each employer:

1. Furnish to each of his employees conditions of employment and a place of employment which is free from recognized hazards that are causing or likely to cause death or serious physical harm;

2. Comply with promulgated rules and standards and with orders issued pursuant to the Act;

3. Post notices and use other appropriate means to keep their employees informed of their protection and obligations under the Act, including the provisions of applicable rules and standards;

4. Notify the Michigan Department of Labor within 48 hours of any fatality, or the hospitalization of five or more employees suffering injury or illness from the same accident.

MI-OSHA requires that each employee:

1. Comply with promulgated rules and standards and with orders issued pursuant to MI-OSHA;

2. Not remove, displace, damage, destroy, or carry off a safeguard furnished or provided for use in a place of employment, or interfere in any way with the use thereof by any other person.

UNIQUE OCCUPATION

Farming is a unique occupation in many ways. Few other industries are as closely governed by Mother Nature, the biological process, market fluctuations, and the whims of those who have little or no knowledge of the profession.

It is also unique in the fact that those involved in the occupation of farming live, work and play in the same area. This has some distinct advantages, but it does not do much for safety records. Whether a farmer is in the process of living, working or playing when he has an accident - if it happens on the farm, it becomes a farm accident statistic.

Consequently, farming has gained the reputation as the third most hazardous occupation in the country, ranking just behind construction and manufacturing. This could be one of the reasons those responsible for administering MI-OSHA have turned their regulatory talents to farming.

Farmers are not opposed to safety. Farmers are very concerned about a safe working environment because it is their health, their arms, their limbs, their bodies which are exposed to any unsafe working area. So they have no opposition to the things which will constructively improve the work environment for agriculture in general.

PROPOSED STANDARDS

Officials of the Bureau of Safety Standards, Michigan Department of Labor, maintain that they are determined to be sensitive to agriculture as best they can. However, those who are familiar with the farming industry express doubts. They are concerned that compliance with regulations currently being proposed will be

DISCUSSION TOPIC

by KEN WILES
Manager Member Relations

Michigan Occupational Safety and Health Act

extremely costly and difficult to meet. One of the reasons for this concern is that the proposed standards will set a precedent for "retrofit". That is, they will apply to all machinery used regardless of its age or make. Another reason for concern is that the standards simply are industrial standards and little if any attempt had been made to determine if they are actually applicable to agriculture.



Dan Wieland, Antrim County dairy farmer, points to the gutter cleaner that would come under the proposed conveyor regulation.

Five standards, in addition to those already in effect, have been proposed by MI-OSHA. These are:

a. Part 54 which applies to abrasive wheels.
b. Part 56 which applies to "construction, maintenance and operation of conveyors and conveying machinery in, about, or around agricultural employment."

c. Part 62 which applies to "all places of agricultural employment and includes requirement by the employer and use by the employee of eye and face protective equipment and provides reasonable and adequate means, ways, and methods for the proper selection and safe use of this equipment."

d. Part 63 which "provides specifications and the requirements for use of personal protective equipment in, around, or about a place of agricultural employment."

Incidentally, the proposed standards mentioned above are, as with other governmental regulations, difficult to read and understand. Professional writers use a system called "fog index" to measure the educational level readers must have to understand their compositions. Using the fog index, farmers would need a PhD to understand the five proposed regulations.

CRITICAL AREAS

Farmers would look objectively at a safety regulation which would indeed correct a hazard on a farm. The place where they are concerned is that it appears that MI-OSHA is simply generating regulations for the purpose of generating regulations.

There are some critical safety areas on farms. Would it not be in the best interest of farm employers and employees if these were identified? Are farmers wrong in expecting an agency charged with "providing job safety and health protection for Michigan employees" to determine what agricultural hazards exist before adopting standards?

MI-OSHA could materially assist both farm employers and employees by:

a. Providing technically competent people to evaluate and then recommend procedures and standards and regulations to correct the hazard.

b. Providing in depth research which will provide information to determine the status of the situation today and identify those areas which are hazardous.

c. Some in depth thought by qualified professional people in writing regulations.

d. Insuring that when regulations are written, that they are feasible, that they apply to an area where there is a hazard, that they correct that hazard, and that they are enforceable once they are put into effect.

ACTION NEEDED NOW

Every farm owner should let the Department of Labor know their concern regarding the manner in which MI-OSHA regulations are being put together. This can be done by writing; Bureau of Safety and Regulations, Department of Labor, State Secondary Complex, Box 30015, Lansing, MI 48909.

Likewise farmers should ask to be placed on the mailing list so they will receive notice of the time, place and date of public hearings regarding agricultural standards. This can also be done by writing to the address given above.

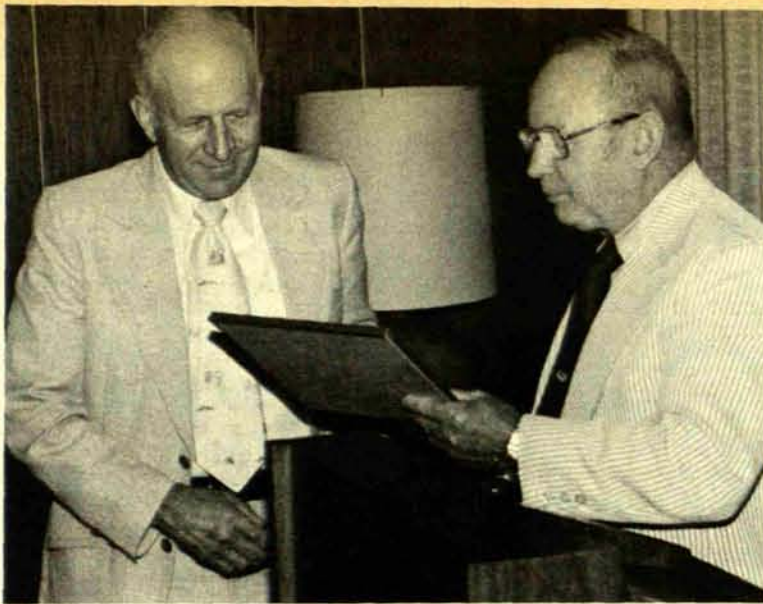
Regulations presently proposed, as well as those under consideration, will affect every farmer regardless of his type of enterprise. The manufacturing industry must manufacture equipment which complies with those regulations. So farmers are going to pay for that whether they are poultry farmers, dairy farmers, or whatever type of farm they operate when they buy a new piece of equipment.

Working together, farmers and farm employees can get rid of many nit-picking rules. They can also help determine sound safety regulations that improve the work environment on Michigan farms. If they do that, it will be a major victory for both employers and employees.



Bale conveyors would be included in the conveyor regulations.

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Board Members Honored

At the July 6 Michigan Farm Bureau board of directors meeting, two former board members were honored for their long and distinguished service. (Above) MFB President Elton R. Smith (right) pays tribute to Dean Pridgeon who served as the organization's vice president for 11 years. He also represented District 2 on the MFB board prior to his resignation last February. (Left) James Sayre, former director-at-large, and his wife, Joan, admire the gift presented as a token of appreciation for his service. Sayre had served on the board since 1969.



Princess Soya is Farm Bureau Member



Tamara Jill Sheathelm, Michigan's Princess Soya, is the daughter of Ingham County Farm Bureau members, Mr. and Mrs. Dorwin Sheathelm, Dansville. Tammy, who plans to become a paramedic, was crowned at soybean festivities at Dansville over the Memorial Day week-end.

Runners-up in the queen's contest were also members of the Farm Bureau family - Ann and Gloria Kurncz, daughters of Mr. and Mrs. Peter Kurncz, St. Johns, Clinton County Farm Bureau.

Chicago Zoo Exhibit Tells Story of Agriculture



Three former pro athletes, now members of the Chicago Board of Trade, help dedicate a new exhibit donated by the Board for Lincoln Park's Farm-in-the-Zoo. From left are: George Seals, former Chicago Bear; George Altman, former Chicago Cub; Dr. Lester Fischer, director of the Lincoln Park Zoo; Glenn Beckert, former Chicago Cub; and William D. Hagerty, Jr., chairman of the Chicago Board of Trade.

CHICAGO, June 16 - Urban consumers in Chicago can now combine a pleasant day at the zoo with an interesting lesson in how the efficiency of American agriculture relates to their grocery bills.

A new exhibit at the Main Barn of Lincoln Park's Farm-in-the-Zoo explains how consumers benefit from America's ability to produce and market food more efficiently than any other nation in the world. The three-dimensional 28 ft. x 8 ft. x 4 ft. exhibit was donated to the zoo by the Chicago Board of Trade and is one of many exhibits located in the Main

Barn carrying the message of American agriculture to the metropolitan Chicago area.

According to Dr. Lester Fischer, director of the Lincoln Park Zoo, more than 200,000 persons visit the Farm-in-the-Zoo each year. The Farm-in-the-Zoo is open from 9:45 a.m. to 4:45 p.m. daily.

Hagerty added that he hoped the exhibit would "not only lead toward a better understanding of the Chicago Board of Trade, but toward a better understanding and appreciation of every facet of American agriculture."

McDonald's Management Changes



JAMES COWAN

The Flint, Michigan, based McDonald Cooperative Dairy Company has realigned its top administrative positions in order to allow the company to more effectively manage its rapidly expanding operations in Michigan and Indiana.

Under the realignment, Garfield Wagner, who has served as McDonald Dairy Company president since 1974, becomes chief executive officer and James Cowan, vice president in charge of operations since 1974, assumes



GARFIELD WAGNER

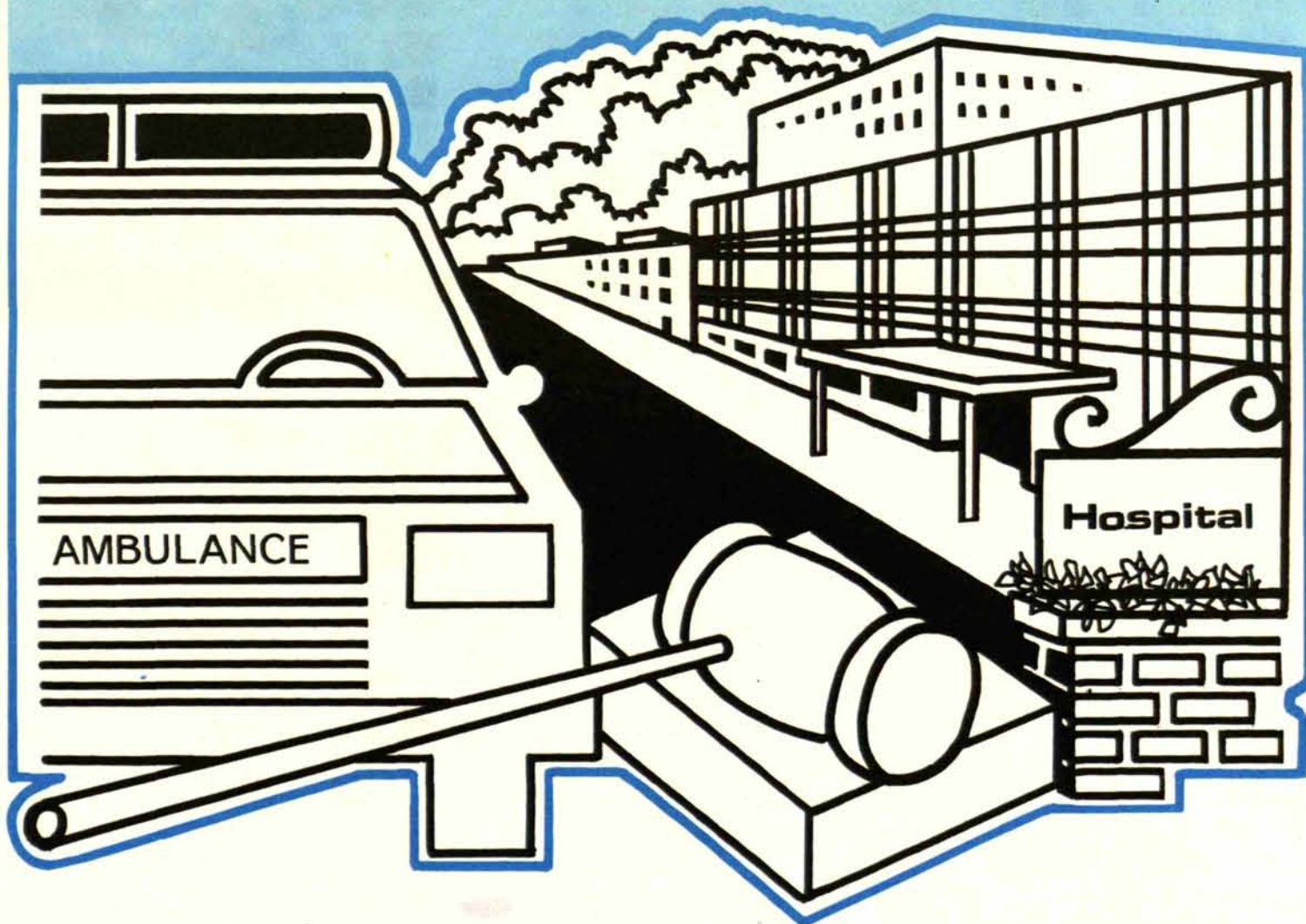
the duties of chief operating officer.

McDonald Dairy, which presently owns processing plants and distribution branches across the state, was established as a dairy in Flint in 1931 and as a dairy farmers cooperative in 1943 and is currently owned by 1,020 dairy farmer members.

Keith Burden, vice president in charge of milk procurement and producer-member relations, has retired from McDonald Cooperative Dairy Company after 41 years of service.

uninsured farm workers?

FINANCIAL FARM DISASTER COULD RESULT



Agricultural employers must provide the same worker's disability compensation coverage for their employees as do non-agricultural employers. It's the law.

Farm Bureau Mutual can help. Our agricultural worker's disability compensation insurance programs are proven to work right for all types of Michigan farmers. In fact, a special program is designed just for Farm Bureau Members. "Safety

Group" Worker's Disability Compensation offers possible dividends ranging from 5% to 45% of annual premium. Last year alone "Safety Group" Worker's Disability Compensation insurance returned \$162,000, 15% of annual premiums, to policyholders.

If you employ any agricultural labor, remember the law. Your Farm Bureau Insurance agent can help.

**WORKER'S DISABILITY
COMPENSATION INSURANCE . . .
ANOTHER INSURANCE PROGRAM
THAT WORKS . . . FROM
FARM BUREAU MUTUAL.**

**FARM BUREAU
INSURANCE
GROUP™**

