

MICHIGAN FARM NEWS

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THE 20TH BIRTHDAY of the Michigan Farm Bureau Women was celebrated at their annual meeting, November 10. Lighting the candles on the birthday cake were (left to right): Miss Ruth Hooper, Gratiot County Women's Chairman, representing Mrs. Ray Neikirk, board

of directors, 1944; Mrs. Belle Newell, chairman, 1946-49; Mrs. Marvel Whittaker, 1950-53; Mrs. Carlton Ball, 1954-57; Mrs. Arthur Muir, 1962-63; Mrs. Alex Kennedy, 1958-61; Mrs. Wm. Scramlin, present chairman, and Mrs. Florence Thomas, representing the A.F.B.F.

Membership "Roll-Call" Underway!

The week of November 30 through December 6 has been declared "Kick-off" week for a state wide mass-action membership Roll-Call campaign directed by the Field Services Division of the Michigan Farm Bureau.

Glenn Sommerfeldt, Division Manager, reports that thousands of Roll-Call volunteers are now at work in all counties of lower Michigan in a push toward a state goal of 68,612 Farm Bureau family memberships for 1965.

Their aim is to score a substantial membership gain to match those of other states in the American Farm Bureau Federation, now totalling the highest membership of all time.

Such substantial gains again place a strong foundation under farm unity.

Typically, counties of the Upper Peninsula have again refused to wait for the early December membership Kick-off and already have their membership campaigns well underway. They again threaten to produce the first county in the state "over-goal" — as "U.P." leaders are quick to remind Roll-Call Managers in the rest of the state that the top four counties with the highest percentage of goal in 1964 all

came from the Upper Peninsula.

Because of the earlier U.P. kick-off, that area has been exempted in a challenge by Mrs. James Quisenberry, Montcalm county Roll-Call Manager, who has made the flat prediction that Montcalm will be the first county in the Lower Peninsula to reach goal.

One of the early goal-reaching counties last year, Montcalm workers appear confident that they will duplicate the feat well in advance of any other group.

Mr. and Mrs. Quisenberry have offered a steak dinner complete with trimmings, to the Roll-Call Manager of the first county to reach goal ahead of Montcalm.

"... and we have no fears whatsoever that we will have to pay off," they add.

Such confidence is admirable in the face of reports from parts of the state where Roll-Call campaigns are reportedly highly organized and poised for action. Typical is Saginaw, the state's largest County Farm Bureau with a current membership of 2,718 families, and a goal of 20 additional members in the present campaign.

According to Henry Boldebuck, newly elected Saginaw

president, forty teams of volunteer workers will be visiting their neighbors in the next few days following a kick-off program December 7.

In 1962, Boldebuck served as Campaign Manager in leading Saginaw county to its highest membership point, 60 members above goal for that year.

Great changes ahead for agriculture are looked upon as all the more reason why farmers need to join and work through Farm Bureau, according to Clarence Prentice, MFB Secretary-Manager.

"Today, new knowledge is said to be doubling every eight years, and 90% of all scientists who ever lived are reported to be alive today. How fast will new knowledge be discovered tomorrow? What will it mean to farmers?"

Prentice has predicted that the family farm of tomorrow won't be any more like the family farm of today "than today is like yesterday was." He sees these changes as all the more reason why farmers need to join Farm Bureau to help shape it into the kind of farm organization they want, the kind "fit to face a future of change . . ."

Elton Smith Elected

In the annual "reorganization" session of the Michigan Farm Bureau board of directors, Elton Smith, Caledonia, was elected president of the Michigan Farm Bureau.

He replaces Walter Wightman who has served as president for the past six years. Wightman remains on the board as "Director at Large" and will be one of the six voting delegates to the American Farm Bureau Federation policy sessions in Philadelphia, December 7-10.

Other actions of the board in the reorganization meeting which traditionally follows by one week the annual convention of the Michigan Farm Bureau, included naming Dean Pridgeon, Montgomery, vice president; and David Morris, Grand Ledge, as third member of the Executive Committee. Pridgeon is a prominent Branch county swine producer; Morris owns an extensive cattle-feeding operation in Clinton county.

The board renamed Leon Monroe, Lansing, as treasurer and Clarence E. Prentice, Okemos, secretary-manager. Appointed to fill a vacancy in District 7 was Kenneth Bull, Bailey, filling a position recently held by Guy Freeborn, Hart.

Besides Wightman, others to serve as voting delegates to the American annual meeting are: Elton Smith, Dean Pridgeon, Walter Frahm, Eugene Roberts and Max Hood.

The new Michigan Farm Bureau president operates an 80-cow registered Guernsey dairy herd near Caledonia, Michigan. Most recently he served as president of Farm Bureau Services, Inc., a large volume farm supply cooperative affiliated with the Michigan Farm Bureau.

In 1963, he was honored as Michigan's "Dairyman of the Year," and also received Michigan State University's "Distinguished Service to Agriculture" award.

Editorial

Chinese Puzzle

Digging a long-distance tunnel through a mountain presents no complicated problems to Chinese engineers, according to American Farm Bureau president, Charles Shuman.

In a recent visit to Michigan, Shuman joked about how American engineers spend months in surveys, tests and complicated computations before attempting to bore.

The Chinese skip all this, he said. "They just put one set of Coolies on one side of the mountain and another gang on the other side. They hand them shovels and say 'dig'. The Head Engineer doesn't worry much how it will all come out, because if both gangs meet in the middle, they have one tunnel. If they don't meet, they have two tunnels!"

"Two-tunnel" reasoning isn't good enough for modern American agriculture, yet some farmers are trying to dig two or more organizational "tunnels" at the same time.

Today's high-financed and high-producing rural American needs to plot his course with nearly as much precision as do captains of modern ocean liners. He expects his farm organization to reflect this same kind of efficiency in representing him.

This means a farm organization with a professional approach, backed by members, finance and experience, and resulting in the same professional know-how that farmers themselves possess.

Most of all it means the ability to get things done.

The farmers strongest in their support of organized agriculture are the kind of men and women who realize the value of planning toward the kind of results they intend to get.

They know that without preparing the soil, there can be no good seedbed; that without good seed, properly planted and tended, there will be no crop. They know that a successful farm organization must follow much the same cycles.

They know this means Farm Bureau.

The "National" Grange is a good organization which unfortunately is not truly "national" — and which in Michigan and most states, represents a very small percentage of actual, practicing farmers.

The "National" Farmer's Organization (NFO) has attempted to copy labor's successes, using labor's tactics, without realizing the vast gulf that exists between farm ownership and agricultural production — versus the work of laboring men.

It ignores what would happen if farmers truly followed labor's example and walked off the farm, turning their backs on a life-time investment, leaving the cattle to roam and the weeds to grow.

The NFO goal of more farm income is commendable, but its approach is so painfully direct that it has built a reservoir of fear and resentment, and its economics are unsound.

The "National" Farmer's Union has become involved in a giant check-off system of collecting membership dues based upon dollar-volume of commodity purchases, which insulates it from true membership participation and strength. It too has membership in only a small group of states, Michigan not among them.

This leaves Farm Bureau with its half-century of growth across 49 states and Puerto Rico. This fall, Farm Bureau is expected to report another all-time membership high, well beyond the 1,628,295 farm families now listed as members.

Six out of every eight farmers who join any farm organization in America, now belong to Farm Bureau. They have backed Farm Bureau with their manpower and finances. They have guided it through the years by "policy engineering" to do the kind of jobs they want done.

To those farmers not yet members, they extend an invitation to join in working together in an effective organization — realizing that modern agriculture deserves better than a "two-tunnel" approach.

M.W.



Pride in Farm Bureau

As a member of Michigan Farm Bureau since 1927, I point with pride to the fact that Farm Bureau has:

1. Reduced my truck license fee from \$28 to \$16.
2. Reduced the price of fertilizer about \$17 a ton.
3. Furnished adapted seeds and had staining law for others.
4. In 1927 a well-advertised poultry starter was selling around \$6 a hundredweight with a dealer margin of \$16 a ton. I painted their sign over and sold many tons of Farm Bureau poultry feeds around \$3.35 to \$3.50 a hundredweight with just as good results.
5. Farmers Petroleum Co., the second largest in Michigan, brings my gasoline in 200-gallon lots 1 cent per gallon less plus a dividend of around 10 percent.
6. The Michigan Farm Bureau combined with the Michigan Elevator Exchange is probably the largest buyer of grains, beans, and so forth. I get around 1 cent per bushel of wheat in patronage dividend. It has also helped develop our foreign markets.
7. The Michigan Livestock Sales, the largest buyer of livestock in the state, was largely sponsored by Farm Bureau members. We have our own buyer at our four auctions now in Michigan to see that other buyers pay the market price. It also handles any livestock I wish to buy.
8. The Farm Bureau fertilizer plants give me high analysis fertilizer at competitive prices.
9. Our artificial breeders co-op in Michigan was largely sponsored by Farm Bureau members.
10. Our local milk producers association was, and is, fairly well controlled by Farm Bureau members and, in conjunction with the Michigan Milk Producers Association, controls the major portion of all milk sold in Michigan and bargains with the big creameries for the best possible price.

Unless farmers, through their own self-help organizations, aggressively expand into integrated operations, they will rapidly lose out in the basic production business to proprietary firms that will integrate from the retail level down to the farm.

Farming is big business and merchandising the production of these farms is big business. Big business requires capital and the question each farmer must ask himself is: Shall we give up and turn over our marketing to someone else, or shall we keep our organization in tune with the times, either with new facilities, merging with our neighbor, or whatever is required?

E. W. Southworth
R.R. 1, Richland, Michigan

MICHIGAN FARM NEWS

THE ACTION PUBLICATION OF THE MICHIGAN FARM BUREAU

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President's Column

Fond Farewell

For the past six years, it has been my privilege to "visit" with you through this column. The hundreds of expressions of appreciation have been a source of inspiration that always buoys one up and induces him to try to do better each time.

Together we have shared the dreams and experienced the triumphs that have meant growth for our Farm Bureau.

When I first began writing, it was with some feelings of doubt about how best to share with you reports of the work of our organization and of the decisions that had to be made. Your friendly help as Farm Bureau members quickly put me at ease.

If there has ever been anything which I've learned while president of the Michigan Farm Bureau it is that all farmers are pretty much alike. They are genuine "home-folk" knowing the same desires and experiencing many of the same problems.

I am a charter member of Farm Bureau and the end of my present term will mark 16 years service on the Michigan Farm Bureau Board — longer than any present board member with one exception.

Six years as president — longer than any, with one exception, and 8 years on the American Farm Bureau Federation board. With 11 years service as a county president, this makes 27 years of continual work for Farm Bureau.

They have been years of satisfaction and inspiration. Farm Bureau has done much for me as it has for every other Farm Bureau member.

As with all things, if there is a beginning, there is an end, and this will be my last column to you as president of the Michigan Farm Bureau.

Beginning next month, this spot will be filled by your new president, Elton Smith. I have known Elton for a long time. He is an excellent farmer, a sound thinker, and a farm leader of proven ability. He has my congratulations and complete support.

I am confident that under his guidance the Michigan Farm Bureau will experience another surge of growth in both membership and influence. He brings with him all the practical experience of a modern dairy farmer, and a complete loyalty to the ideals for which Farm Bureau stands.

Now, may I indulge in a parting prediction and some observations?

Farm Bureau of the future will be even more important to farmers than it is today.

A Farm Bureau membership is the least expensive and most effective single farm "tool" that a modern farmer can buy.

Farm Bureau is much like a power tool. It has built-in capacity to get things done, but cannot do them alone. As with any tool, Farm Bureau responds to the brains, guidance and skills of those who use it. Its value is repaid through use.

Unfortunately, if Farm Bureau is not "used" — it becomes much as a tool with a fine cutting edge that is hung outdoors in the rain and snow. It becomes rusty and dull, and the cutting edge is gone.

Michigan farmers have been keeping Farm Bureau "sharp" in hundreds of ways and the list of accomplishments is great. We have experimented and found new ways to make Farm Bureau strength help do the jobs that farmers want done.

When the Roll-Call teams go out this year, they may point with pride to all that has been done — and the tasks that remain for us to do.

The record of Farm Bureau is beyond reproach. The need for a general farm organization is greater now than ever. So it is imperative that we stick together and do even a better job than in the past.

With young and enthusiastic men and women coming into active participation in the organization, that "better job" becomes a certainty.

Walter W. Wightman

ANNUAL REPORT

CLARENCE E. PRENTICE,

Secretary - Manager



Excerpts from the Annual Report of Michigan Farm Bureau Secretary-Manager Clarence E. Prentice, as given before delegates and visitors to the 45th annual meeting of the Michigan Farm Bureau, Veteran's Day, November 11.

On this day over 40 years ago a great world conflict came to a close. The First World War had raged from 1914 to 1919. At the close of that war, a major farm organization became mature as Farm Bureau states, Michigan among them, joined together in Chicago to form the American Farm Bureau Federation.

About five years earlier, in communities and counties all over the nation, Farm Bureau came into being.

TIME OF CHANGE

Farm Bureau was born out of the need of the times. It was born from the knowledge that only by united, cooperative efforts could farmers have influence on the inevitable changes about to take place. Farm Bureau growth, advancement, and accomplishment, paralleled the increased efficiency in agricultural production and marketing.

Without question, Farm Bureau has tremendous effect on the direction of change in agriculture through its influence on the legislative process, on educational institutions, and all things that have meant progress in agriculture — including information-to-member programs.

A NEED FILLED

It isn't just by chance that Farm Bureau became the largest farm organization in America. It didn't just "happen" that four times as many farmers belong to Farm Bureau in Michigan and in the United States as belong to all other general farm organizations combined. Farm Bureau has filled a need.

Farm Bureau has had a big hand in directing change. Farm Bureau now in the middle sixties still is the fastest-growing, most dynamic farm organization anywhere.

But even as Farm Bureau strength has grown, so too have grown problems which farmers face. They include some of the same problems we have always had: the cost-price squeeze — the question of who shall speak for farmers — the problems of taxes and schools.

But to these, some things new have been added — the problem of farm politics — of large labor, the giant government, of legislative apportionment and need for improved public relations to help balance our dwindling size.

Can farmers keep pace with these changes? Can farmers, working together through Farm Bureau, meet and master each challenge as it arrives?

I am convinced that how we answer that question is closely related to how well we do in conducting ourselves through three major areas.

CHALLENGES

The first of these has to do with apportionment and attempts by some to squeeze the rural view and voice down into the tiniest possible space.

We must prepare ourselves to work with a gerrymandered Michigan legislature forced upon our state by the Michigan Supreme Court — and nationally, to plan how best to operate under the U. S. Supreme Court decision requiring both Houses of each state legislature to be apportioned on a population basis.

Our second great area of challenge lies in the market place. Great changes are taking place here — whole areas of change in which farmers must become increasingly effective. Marketing and bargaining associations, — cooperative buying and selling, — Farm Bureau member services, — all these are included.

Farmers must be firm in reserving the right to not only engage in production, but to also engage if they wish, in processing, distributing and retailing, to secure the highest possible market value for what they produce.

I am confident that at least in part, the answer to our first two challenges, as well as the solution to many of our other problems, lies within our third area of concern — **MEMBERSHIP**.

Surely an expanding Farm Bureau membership is the best possible answer to those who would play politics with farmers, just as it is the best answer to demands of big labor and government. Fewer farmers doesn't necessarily mean that we just shout louder — rather, that we must speak more unitedly.

This year 22 Farm Bureau states made a membership gain. Michigan was not among them, so I would list as Challenge Number Three, — an increase in Farm Bureau membership.

POLITICAL IMPACT

As farm members become less, the political impact on agriculture can be severe. Michigan farmers could hardly believe their ears when radios announced on Thursday morning, April 9, that Congress had passed the Administration's Wheat-Cotton bill during a night session.

The bill carried substantially the same provisions which had been voted down by Michigan wheat producers by four to one!

Now, just ten months later, the Administration, by arm-twisting, vote-trading, and naked power, had pushed the bill through a reluctant Congress!

The Supreme Court decision on June 15, requiring both houses of each state legislature to be apportioned on a population basis, is another far-reaching action of grave concern to farmers. To it we must add the "gerrymandered" districting plan forced upon Michigan by our own state Supreme Court.

Farmers have to "re-think" our position within the state in terms of lost representation. For example, Farm Bureau members may be thankful that some bills not entirely to our liking were passed during the 1964 session.

GAINS MADE

At the time of our last annual convention, the Michigan legislature was in special session considering tax reforms which would have provided relief for property taxpayers. The favorable fiscal position of the state's General Fund, which brightened during 1963 and has continued to improve during 1964, was probably the major cause of the failure of the tax reform effort.

Still, during the special session and during the regular 1964 legislative session, progress was made on the Farm Bureau's tax program.

Legislation was passed to carry out the constitutional provision limiting the assessment of real and personal property to 50% of its actual cash valuation. Improvements in assessment procedures and the "Truth in Taxes" bill was passed. This measure will provide taxpayers with information on the equalized value as well as the assessed value of properties.

Other gains include personal property taxation relief for nurserymen, exemption from tax of certain fertilizer and spray vehicles, laws of significance in the use and management of Michigan's water resources, and establishing a pesticide program at M.S.U.

Unfinished work includes re-organization of state government, preservation of an agricultural department, and physical facilities for the Pesticide Research Center.

ONE ANSWER

One answer to the problems posed by both apportionment and dwindling farm numbers, is an improved program of public and member information.

Throughout the year, our Information Division has literally worked day and night to keep the information flowing to our membership, to leaders, and the public, through all communications outlets.

A 15-minute radio program every week to over 50 radio stations is part of a program helping to build a proper image of agriculture and of Farm Bureau.

Press relations dinner meetings are part of the program to increase understanding of agriculture and of its problems and to

improve appreciation for Farm Bureau policies and philosophy.

For "Distinguished Achievement in the field of Information and Communication," in the past year, the Information Division won a top American Farm Bureau Federation award in the high membership state category.

Other awards received by the Michigan Farm Bureau from the A.F.B.F. for distinguished achievement include: Citizenship, Women's Activities, Dairy Promotion and Commodity Activities.

FAMILY PROGRAM

Citizenship activities in Michigan Farm Bureau last year meant new projects and continuation of the older effective ones. Persons from 61 counties participated in the Freedom Conference. The Young People's Citizenship Seminar for High School Juniors and Seniors had the cooperation of 66 counties and was a highlight of the year.

Farm Bureau members meet monthly in 1436 community groups throughout the state to discuss subjects of interest to agricultural people. Fifteen counties organized 26 new groups during the year — Allegan, Isabella, Lenawee and Mecosta each adding three new groups.

The future of this organization is closely tied to young farmers. Our Young People's program is being directed with still greater emphasis on the young farm couple. Twelve of the new community groups were Young Farmer groups.

Farm Bureau sponsored the 4-H Meeting Demonstration contest and co-sponsors the FFA Soil and Water Conservation project.

Farm Bureau Women were active in all counties throughout the year. District meetings included special projects on marketing, on safety, and the seat belt campaign. Six scholarship awards were made.

Farm Bureau Women are active, along with all members of the family, in all programs of Farm Bureau.

They deserve high praise for work in Roll-Call, Citizenship, legislative affairs and rural-urban activities.

MORE MONEY

This brings us to our Second Challenge, that of improving the economic position of farmers. Farm income is not equal to non-farm income. Farmers have done much to change this, and much more remains to be done. The Market Development Division of the Michigan Farm Bureau, its Commodity Advisory Committees, and work done through the Michigan Agricultural Cooperative Marketing Association, are all parts of the solution to more farm income.

MACMA means more money for our farmers.

MACMA — Michigan Agricultural Cooperative Marketing Association, sold 2 million bushels of processing apples last year — even more this year.

They increased apple prices by 50¢ per hundredweight both years — proof positive that farmers can work together to find the right price for the quantity available and do so without emotion, scare tactics, or vandalism.

Bargaining in good faith for a right price considering all the factors of supply and demand is working and will become increasingly effective in the days ahead. MACMA has again proven this point.

MEMBERSHIP

Gains we have made, programs outlined, are all dependent upon membership support.

In Michigan we have had what can best be termed a "fluctuating" membership record. Our growth was steady to a point — then from the area of "green-growth" we seem to have slipped into the "yellowing" column of fluctuation. Naturally any hesitancy in growth will be reflected in everything we have, or do.

Twenty counties made goal this year. Congratulations to each of them. Some of the counties didn't quite make it, so the state was down slightly from last year. What do you want in your farm organization? Have you really thought it through?

It is only as you elect strong, well-qualified agricultural leaders back home in every county and in the state, that Farm Bureau can meet the challenges of tomorrow.

This organization must have competent, well-qualified staff dedicated to Farm Bureau and to the enormous job ahead, and this dedicated leadership of board and staff must have the strong, loyal support of membership.

We've told of providing service to members. What we need more than anything else is service to the organization! The handful of dedicated Farm Bureau members in every county should be multiplied several times.

It can be done! Many are waiting to be asked!

In these times of swift change, those who continue to say, "We've always done it this way" should hang a sign on their door reading "Do not disturb!" because for them it is already too late. Thankfully we have few in Farm Bureau of this kind.

I and the entire staff of the Michigan Farm Bureau like to work for farm people who are dedicated to the fact that we have a job to do.

To meet the challenge of change, we must be shaken from our usual way of doing things.

This is the hour of rededication. Let's discover that there is new power in working together.

With it — all things are possible.





capitol report



Compulsory "Workmen's Comp?"

"Farmers already provide reasonable protection for employed farm workers." This case was presented by Dan Reed, Legislative Counsel of the Michigan Farm Bureau, at a hearing before the Joint Legislative Committee on Workmen's Compensation, November 17, in Lansing.

Reed pointed out that proposed compulsory Workmen's Compensation can add to costs now already critical in agriculture and well might break the financial back of many farmers.

Although few farmers have taken out the present voluntary program, many farmers carry liability insurance covering injuries resulting from farmer negligence. Farm Bureau Insurance Companies alone have 18,000 such policies in force, Reed said.

"Practically all of the policyholders carry employer liability. They are operating farmers who depend on farm income for their family living."

In his testimony, Reed pointed out that farm employment cannot be compared with that of industry. Often the difference between employment and work done by contract is difficult to judge. Members of the farm family do most of the work during the year, with seasonal workers on the farm for only a few days or weeks.

Such seasonal workers may come from within or without the State. They perform simple hand work for the most part and are involved with no machinery. Their work is unskilled. They travel from job to job as families.

Some jobs are paid for as "piece-work." Rates of pay are contracted for with crew leaders or processors. Sometimes farmers trade work with each other. It is a complicated employment situation to try to figure for Workmen's Compensation purposes.

"How can one know that an injury has been incurred on the farm job with transient workers?" asked Reed. "Workers move from one area where there is no Workman's Compensation coverage to another where it exists. They can 'discover' a back sprain which they brought with them to fit the convenience of the fact that coverage now exists. Workers sometimes tend to show up with some injury when the job is about to run out and they know that compensation is available.

"Michigan farmers compete with producers of other areas. In many other areas wage and production costs are much lower. Take the example of the Michigan strawberry growers. Mexico is capturing markets formerly supplied by Michigan growers. Mexico has plenty of low-cost labor.

"Our farmers cannot pass on the costs of production to others as is done in business and industry. Michigan consumers do not buy Michigan farm products on 'loyalty.'"

Reed related to the Committee a statement made by Governor Romney before the Michigan Farm Bureau convention, that "there

mandatory payment of Workmen's Compensation these costs must come from somewhere. They could put some farmers out of business," he said.

"Farmers already have a problem with farm work, accounting records and management problems. They need no added burden of record keeping and forms, all needing to be filled out and mailed regularly. There is a long day as it now stands.

"If Workmen's Compensation is to be forced on farmers, then let it follow the lines of the Wisconsin law. In that state, coverage is required only if the farmer employs six or more workers on any 20 days during a calendar year. The coverage takes effect ten days after such 20th day. Thus farmers would have 30 days to get their fruit and vegetables harvested.

"But, liability insurance should be enough. Farmers should not have to pay for transient injuries to workers resulting from their own carelessness. In industries they can be closely supervised against such things. On the farms they cannot be closely supervised. Consider the farm operation as it is, and not in terms of the conditions as they are in industry. Their conditions, problems and needs are not alike," Reed concluded.

are plenty of farmers in this state who pay their hired men more than they make themselves."

"There are hazards in working a farm," Reed continued. "But most accidents happen to members of the farm family. Few seasonal farm workers use machinery. When they have accidents, they result from 'horseplay' or carelessness — poor handling of a ladder or a fall from a truck.

"Mandatory Workmen's Compensation would result in cut-backs in hiring seasonal workers on the farms," declared Reed. Fewer jobs would be available for these people — and few of them are employed elsewhere. To reduce such job opportunities without adding to them elsewhere would handicap both the farmer and the unskilled worker.

"Loss of such labor can threaten the consumer food supply, also, or mean higher food prices. If costs of production are added by

"RAIL SERVICE IS VITAL" — to the Upper Peninsula, testifies Mrs. Faye Postma, Rudyard, before a hearing of the Interstate Commerce Commission. The regulatory body is now investigating a possible reduced rail-ferry service across the Lakes. Mrs. Postma is former District Chairman of Farm Bureau Women.

"U.P." Well Represented

Upper Peninsula farmers have direct proof that their voice is heard in Lansing through Farm Bureau. They are more than a little aware that for many purposes, their Peninsula is something of an agricultural island, cut off from Lower Michigan by the Great Lakes.

It is to their credit that a Farm Bureau member from the "U.P." — Mrs. Faye Postma of Chippewa county, spoke for them loud and clear in Lansing before a recent meeting of the Interstate Commerce Commission, then meeting to consider possible discontinuance of railway service by ferry across the Lakes.

Mrs. Postma took time away from her chores as a voting delegate to the annual meeting of the Michigan Farm Bureau to make the appearance before the Commission.

Speaking in a calm, clear voice, she pointed out to the Commission members that farmers use economical rail service for shipping out hay and pulp wood and for receiving fertilizer, cement, machinery, oil, grains and similar needs. She reminded them of the "island" nature of the Upper Peninsula, adding that besides the surrounding water, there were

miles of great forests on the west.

"If we were to give up rail service on the ferries, farmers would truly be on 'the end of the line', and almost completely out of circulation," she said.

She told her listeners that the Upper Peninsula is considered in distress — an economically depressed area, and that many agencies are making efforts to help raise the level of income. She contended that removal of the rail service across the lakes would nullify these efforts.

Mrs. Postma defended Northern Michigan clover hay as the "best clover in the country," and hay that enjoys a steady market.

"Additional freight because of longer distance rates or even a few days delayed service for fertilizer in an already short growing season is a matter of great concern for farmers of the Upper Peninsula of Michigan," Mrs. Postma said.

HELP WANTED

Plan your future career with **FARM BUREAU SERVICES, INC.** Regional Farm Supply and Grain Marketing Cooperative.

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That offer excellent opportunities

RETAIL STORE MANAGEMENT

Previous experience, or can train, for the general management of elevator and farm supply business with volume of 1/2 to 1 million dollars. Must be able to supervise people and plan for the business operation. College training desirable in agriculture or business administration.

SALES REPRESENTATIVE

Personal contact with farmers from a retail farm supply store. Sales and service of all types of production supplies: seed, feed, fertilizer, farm chemicals, etc. Must be alert, aggressive, and able to work with farmers to improve their farming programs. College training in Va-ag or general agriculture desirable.

GRAIN & FEED MEN

High school education. Progressive attitude, good personality. No physical handicaps. Agricultural background required. Previous experience desirable. Perform duties of feed mixing according to instructions and formula. Handle and grade various grains, seed, and beans. Sufficient mechanical skill to operate machinery, make adjustments and minor repairs.

Interested persons contact the Personnel Department of Farm Bureau Services, 4000 North Grand River Ave., Lansing, Mich.



PARTNERS IN GROWTH...

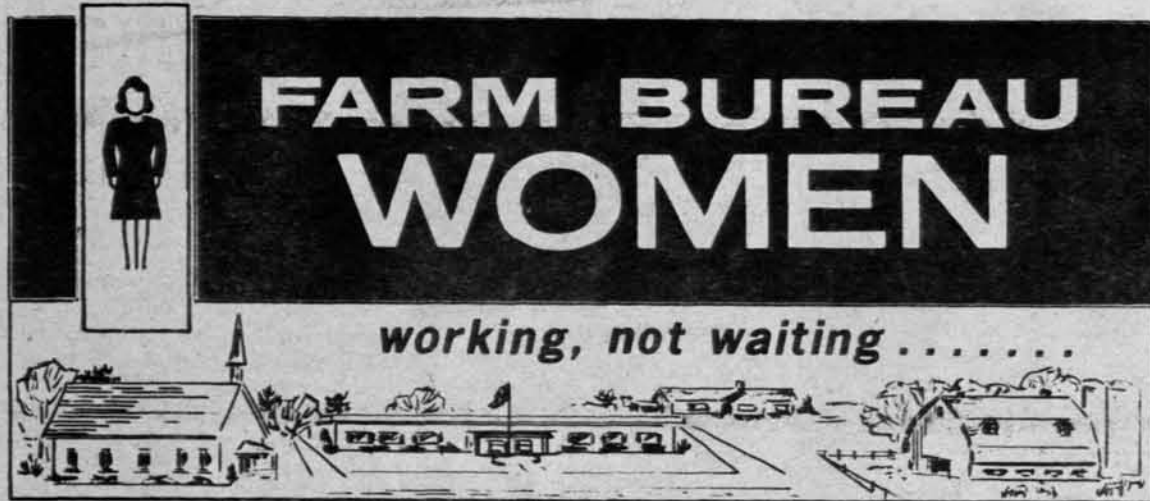
During 1963 Michigan farmers harvested and delivered over one million tons of beets to the state's five sugar factories for processing. This crop produced nearly 280,000,000 pounds of pure sparkling sugar for sale exclusively in Michigan during the current marketing year.

In an average year, the beet sugar industry of Michigan will derive from **\$25,000,000** to **\$30,000,000** from the sugarbeet crop. From this crop Michigan sugarbeet growers will receive approximately **\$15,000,000** in company and conditional payments.

These dollars which the sugarbeet growers and processors of this state receive for sugar produced in Michigan affect economic units all around their own horizons and far beyond Michigan's 17 county beet producing area. Remember, every time a sugar beet grows — so does Michigan.

MICHIGAN MADE PURE SUGAR

BEET SUGAR INDUSTRY OF MICHIGAN



1918 Farm Problems Similar to Today's

It was a bright, crisp morning—the first day of Spring. Twelve farm couples were seated around the big dining room table at the Bella Vista Farm in Grand Traverse County. The group's hosts were Mr. and Mrs. John Goodman.

Roll-Call was taken and each person answered by telling why he thought country folks were leaving their farms for the city. Then Mr. M. E. Duckles opened the discussion for the day—"The Possibilities of the County Farm Bureau."

The year was 1918. It was the regular monthly meeting of the Lone Tree Farmers' Club, organized in June of 1914.

Almost a half-century later, the son of James Harris, the club's president, found the neatly printed program booklet among his mother's effects. The son, Charles Harris, member of the Northwest Michigan Farm Bureau, recognizing a story in his discovery, passed it along to the *Farm News*.

In the listing of discussion topics for 1918, it is interesting to note that although some seem rather amusing, there are others which are still the topic of discussion in 1964—such as "What Legislation Should be Enacted for the Farmer—and How We as Farmers May Help to Bring it About."

Meetings of the Lone Tree Club were set up to best facilitate the farmers' work schedules. From November through April, meetings began at 11:00 a.m.; from May through October, they were scheduled at 2:00 p.m. Membership dues were 5¢ per month per family.

A check of Michigan Farm Bureau's history finds the name of James Harris mentioned often. From 1941-45, he was a director-at-large for the Michigan "State" Farm Bureau and witnessed the name change in 1944 to prevent the misconception that Farm Bureau was connected with the state government.

James Harris was also on the board of directors of the Farm Bureau Fruit Products Company which had three subsidiary canning plants at Hart, Coloma and Bay City.

The purpose of the Fruit Products Company was to provide greater stability and service to fruit and vegetable growers in processing and marketing their produce. During the war, the company had contracts with the Federal Surplus Commodity Corporation to process peaches, apples and potatoes for lend-lease shipments to England.

In this same era, Clark Brody, in his annual report of the Executive Secretary and Treasurer, pointed out a problem which still exists today, but one that was accentuated during World War II:

"I cannot think of one major project that has not been hampered or retarded by impractical government directives. Of course, in a period when our national economy has been disorganized by the greatest war in history, we must expect to have greatly increased governmental regulations and restrictions.

"... But for the sake of the boys who are making these supreme sacrifices, I regard it as a major obligation and duty of your Farm Bureau organization to fight and seek to correct impractical or unnecessary government action in our domestic program . . ."

As James Harris united with his neighbors to solve common problems in 1914, so did his son in the 1940's, and his grandson in the '60's. Three farmers, each from a different generation, but with some of the same problems, each working to help solve these problems through their organization—the Farm Bureau.



FILLED TO OVERFLOWING was the M.S.U. Union Ballroom, Nov. 10, when the Farm Bureau Women celebrated their 20th birthday. The large crowd heard Mrs. Anton Hoort tell of "Women—the Secret Ingredient in the Recipe for Success" in a special tribute to their 20 years. Past chairmen lit candles on a huge birthday cake as they remembered various highlights of their "reigns." A speaker and entertainment rounded out the annual meeting, followed by a tea and reception.

A Backward Look, a Glance Ahead

By Donna Wilber

A nostalgic glance at the past 20 years, and a rededication to the future of their program, took place at the Farm Bureau Women's annual meeting, November 10.

The ballroom of the Union Building, Michigan State University, was filled to overflowing as more than 500 women from throughout the state gathered to celebrate their 20 years as an official part of the Farm Bureau program.

A huge "birthday" cake was the center of attraction as the audience watched the 20 candles lit by past state Women's Committee chairmen who served from 1944 through 1964.

When a large candle at the top of the birthday cake was lighted in honor of their former Women's Activities Coordinator, Marjorie Karker, the women responded with a spontaneous standing ovation.

Lighting the first candle was Miss Ruth Hooper, Gratiot County Women's Chairman, representing Mrs. Ray Neikirk, who, although she was too ill to attend, sent a message of greeting and best wishes for another 20 years of success.

Mrs. Neikirk's reminiscences brought back some fond memories as she told about the small group of women who met in one corner of the hallway, outside the Union Ballroom, 20 years ago, and decided to ask for an official part of the Farm Bureau program.

Mrs. Belle Newell, chairman 1946-49, as she lit her four candles, remembered the "almost miraculous growth, of the Farm Bureau Women—from that first handful of women to a group which, in just four short years, filled the largest auditorium on campus for their annual meeting. She recalled the fine work of the Michigan Women for the Sister Kenny Foundation, and a tour to the United Nations.

The next four candles were lit by Mrs. Marvel Whittaker, chairman 1950-53. She remembered her work as a representative of

Farm Bureau on the Michigan Hospital Board of Blue Cross and all the problems involved in the health plan for rural people. Mental health projects and her experiences as the Farm Bureau Women's first delegate to the Associated Country Women of the World were also recalled by Mrs. Whittaker.

The all-out effort by the Women's Committees of the Michigan Farm Bureau to tell the farmers' story to city folks was highlighted by Mrs. Carlton Ball, chairman 1954-57, as she put her four candles on the cake. She told of a slide-film presentation of a typical farm family, produced by the Michigan Farm Bureau Women, and how it was sent to the A.C.W.W. to be used throughout the world by countries belonging to the association.

Raising \$25,000 for a dormitory at the Camp Kett 4-H Training School was a real challenge and one that Mrs. Alex Kennedy, chairman 1958-61, remembers well. She listed this project of the Farm Bureau Women as "an excellent example of what can be done when people cooperate and work together." She also recalled their work in getting better legislation and facilities for the mentally ill.

Working to get the new Constitution of Michigan adopted and defeat of the Wheat Referendum are two projects remembered by Mrs. Arthur Muir, during her service as chairman, 1962-63. She reminded the women that Farm Bureau members' wishes had been

repudiated by the courts and by the U. S. Congress. "This has all the earmarks of dictatorship," said Mrs. Muir.

The scholarship fund, the state safety committee, training sessions for new officers, and "people involvement" programs were areas mentioned by present chairman, Mrs. Wm. Scramlin, as she summarized her "one short year." She told of future plans which include an accelerated public relations program and a speakers' bureau.

Also present to pay tribute to the Michigan Farm Bureau Women was Mrs. Florence Thomas of the American Farm Bureau Federation. Mrs. Thomas congratulated the women and extended the best wishes of the national organization.

Prior to the 20th Birthday tribute, Mrs. Frederic Garrison, Treasurer of the Country Women's Council, U.S.A., completely captivated her audience with an informal commentary of her experiences around the world.



MRS. EARL HENDRICKS—Chairman, District 9 Women, was delegated the task of pouring tea for the hundreds of MFB annual meeting delegates and visitors who came to the Farm Bureau Women's 20th "birthday party"—to wish them continued success and to pay tribute to former Women's Coordinator, Marjorie Karker. Mrs. Karker received many gifts from the various districts.

THANK YOU . . .

Although I shook hands with hundreds of you at the reception, November 10, each spoken thought—each warm handshake—will be well-remembered and highly valued.

As I looked over my many gifts the next day, I was even more aware of the special care that all of you had taken in selecting things I especially wanted. It was easy to guess who the givers were, without looking at the cards, because your personalities shone through.

Many, many thanks . . . and God bless you all.

Mrs. Marjorie Karker



MRS. JEROLD TOPLIFF—Vice chairman of the Farm Bureau Women, and member of the 1964 Resolutions Committee, somehow found time in her busy schedule to bake several cakes for the 20th birthday tea and reception. Here Maxine poses with her masterpiece, the "remains" of which were still being enjoyed backstage, two days later, by members of the Resolutions Committee.

New Board Directors Named



H. Leuenberger



Raymond Kucharek



Kenneth Bull

Three Directors have been newly-elected to the board of the Michigan Farm Bureau. They are *Harvey J. Leuenberger*, Saginaw, District 8; *Raymond Kucharek*, Gaylord, representing the Young People's Committee, and *Kenneth Bull*, Bailey, appointed to fill a District 7 vacancy.

Leuenberger, (42) replaces *Lloyd Shankel*, Breckenridge. He was born and raised on the same 119 acre farm which he, as a third generation, now owns and operates in Thomas township of Saginaw county.

Past service on the Michigan Farm Bureau resolutions committee and on the state fruit and vegetable advisory committee, has given *Leuenberger* a broad background of state-wide Farm Bureau experience.

A "big city" background while a small child, provides an inter-

esting twist to the life of 19-year-old *Raymond Kucharek*, new Chairman of the Young People's Committee.

His parents spent 7 years in Detroit before moving to a farm near Gaylord in Otsego county, which they have somewhat recently converted from a general operation to dairying.

Raymond attended schools in Gaylord, graduating from St. Mary's High School, where he was active in Future Farmer's work, and held the position of Chapter Treasurer. He served as Student Counsel Delegate from the Senior Class.

Kenneth Bull was born and raised in eastern Muskegon county, where his father was a fruit grower before him. He and two brothers have become leaders in fruit growing and packing on their 405 acres. "Bull Brothers

Orchards" currently package and sell apples for a large number of other growers, with their apples sold throughout center and eastern United States. They have many market innovations to their credit including early use of "CA"-Controlled Atmospheric storage.

Bull has been active in the Michigan Agricultural Cooperative Marketing Association and was among the committee of growers that originated the MACMA Processing Apple Division in 1960. He has served on the board of directors for two years.

Work on numerous fruit-grower committees, and service on a local Hospital Board, which when combined with an active-interest in soil conservation work, more than fills any "spare time."

"Three R's" Awards Given

Benzie, Iosco and Washtenaw county Farm Bureaus are unusual, and have been recognized as such through presentation of the "Three R's of Membership" awards during the recently held Michigan Farm Bureau annual meeting.

The "Three R's of Membership" stand for *Review, Remind and Retain*.

When interpreted into language of membership Roll-Call workers, it means to review the list of old and new members, compared with a list of prospective members. Old members are reminded to renew their membership at Roll-Call time, and the end result is a high percentage of retention.

All of which goes back to a basic philosophy of organization, where the experts agree that writing new Farm Bureau memberships is only half of a continuous job. The other half is tied to servicing the new members and making them feel "at home" in the work and fellowship of the organization.

Success in these areas is at once reflected into cancellation

figures, which in many organizations is well above the 10% mark each year.

In the Michigan Farm Bureau, it has dropped below the 7% mark in recent years. Thanks to the hard work of Farm Bureau leaders in counties such as the three award winners, Michigan has become one of the lowest "back-door" loss states in the American Farm Bureau Federation.

The total 1964 cancellations in Iosco county is a scant 2%.

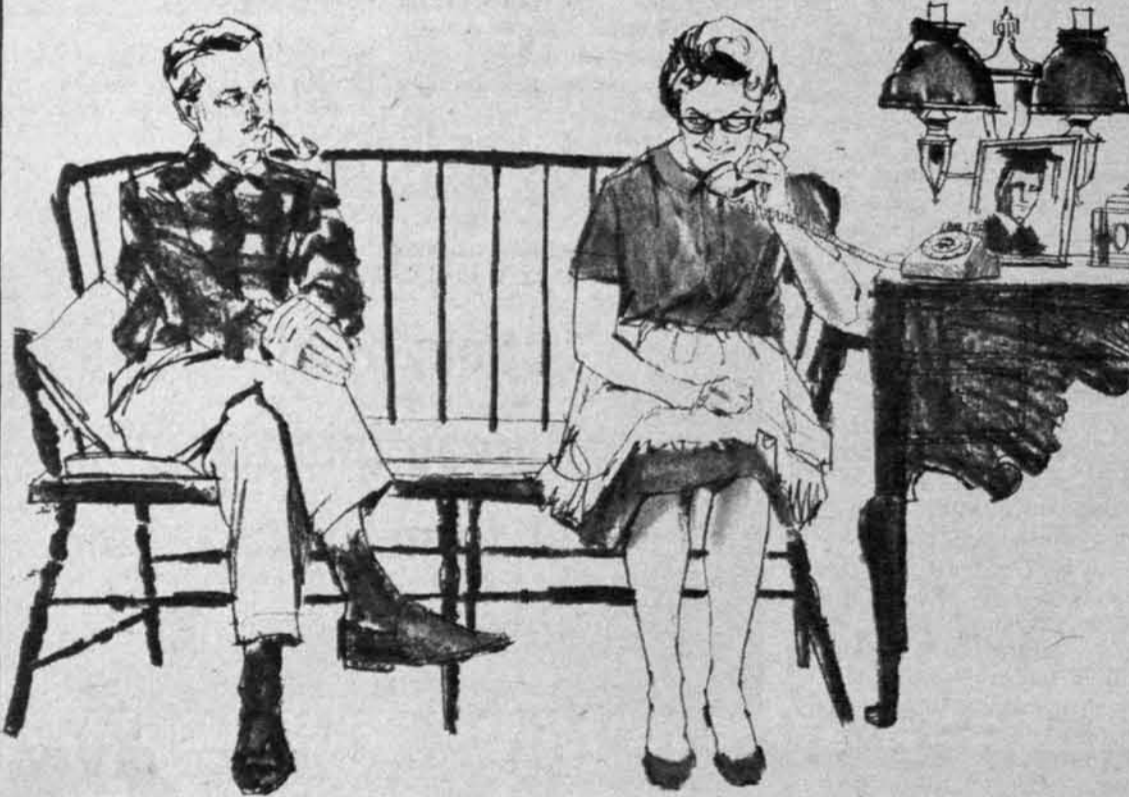
In Washtenaw, the cancellation was 4.38 per cent, while in Benzie, it was only 4.39 per cent.

Alpena and Oceana were other counties with only modest cancellations, Alpena with 5.60 per cent, and Oceana with 6.02 per cent.



A REPLICA OF MICHIGAN—in plaque form, went to Iosco county for scoring the lowest "back-door" membership loss, a scant 2% last year. Presenting the award to *Raymond Cross*, Iosco county president, is Thumb Region Representative, *Duane Sugden* (left). In the background is *John Clough*, Midwest area field services director.

HOW COULD A FARM FAMILY EVER MANAGE



...WITHOUT THE PHONE?

It would take a small army of extra hands around the farm just to run the errands your phone runs now. Even then, the work would pile up. For you can do in minutes with a telephone what otherwise would take hours—or even days—to accomplish.

And the phone helps in so many

ways to make your home happier and safer, too... keeping in touch with friends or relatives out of town... visiting with a neighbor you haven't seen for a while... or enabling you to call help fast if an emergency arises.

All these things the phone does—for a very small price indeed.



MICHIGAN BELL TELEPHONE COMPANY

Information Award

The Ottawa County Farm Bureau received top honors in Awards Night ceremonies at the Michigan Farm Bureau annual meeting, for "distinguished achievement in the fields of Information and Communications."

Listed with Ottawa were Bay county, in a number-two position and Chippewa county in the third spot.

A camera and attache case were presented by *Melvin Woell*, Manager of the Information Division of the Michigan Farm Bureau, to Ottawa county Information Chairman, *Albert Potgetter* and *Mrs. Edward Langeland*, editor of the county Farm Bureau publication.

In making the presentation, *Woell* reported that much of the credit for an unusually effective information program in Ottawa county has been due to fine cooperation of the county board of directors.

"In turn, the Information Committee maintains excellent working relations with other committees, which are stimulated to expand their activities because of this support..." *Woell* said.

Bay county was saluted for its "all-around active Information Committee and especially for work done in local radio through Committee Chairman *Herbert Schmidt*."

Chippewa was cited as a small-budget county which "continues to turn out one of the best membership newsletters of any group in the state."

Honorable mention was made of three other counties which included Tuscola—last year's top winner, Alpena "which does much, using many media and methods," and Montcalm county "now showing lively interest in explaining Farm Bureau to others."

GOOD FARM NEIGHBORS...



WORKING TOGETHER THROUGH FARM BUREAU

Working with pride
in the good earth...
Working together at
"Roll-Call" time to
invite others to share
in building a better
farm future.

BUILDING TOGETHER,...

Better marketing
tools and know-how,
building member-
strength needed for
action; building Farm
Bureau into the kind
of farm organization
that does the job!

**FARMERS HAVE VISION BEYOND THE FURROWS THEY PLOW
JOIN AND...**

BUILD

FARM



BUREAU

MICHIGAN FARM BUREAU 45th ANNUAL



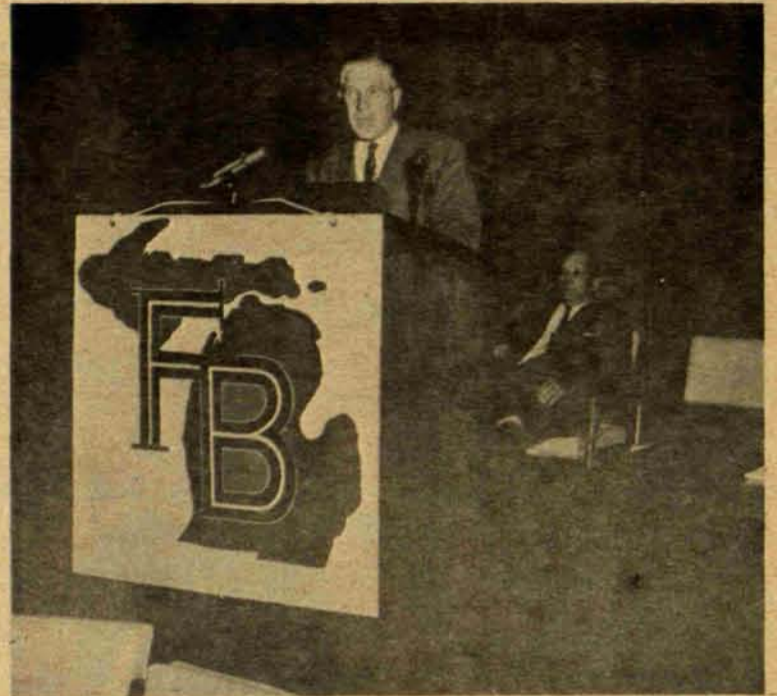
IMPRESSIVE STAGE SCENE in the big auditorium at Michigan State University, during policy resolution sessions at Farm Bureau's 45th annual meeting. Seated at the continuous table are members of the Resolutions Committee. Working in several sessions during the three-day convention, the voting delegates approved more than 100 policy statements.



A HUGE BANQUET CROWD — saw Karen Ann Lindemann of Ann Arbor crowned "Miss Michigan Farm Bureau" (right in center photo). She received her crown and bouquet from Susan Walker, Manchester, last year's princess. Members of her court are Gloria Wilson, Kingsley, Grand Traverse county (right) and Frances MacDonald, Pickford, Chippewa county.



"DISTINGUISHED SERVICE" awards were presented by the Michigan Farm Bureau to four well-known agricultural leaders. Making the presentation is Walter Wightman. Recipients include (from left) David Friday, Wm. McDonald, Stanley Powell and Thomas Cowden. Mrs. Cowden represented her husband, absent on a business trip. (See story in nearby columns.)



GOVERNOR ROMNEY told the delegates that agricultural problems exist "because we have been leaving the job to Washington," in his first major post-election talk.

Ag-Service Awards Made

Four respected men of Michigan were honored "For Distinguished Service to Agriculture" at the annual banquet program of the Michigan Farm Bureau, November 10.

Honored were a farmer-inventor whose specialty agricultural machines are in growing demand; — the person who developed the process for homogenizing milk; a former Senate Page and farm lobbyist who has recently been elected to the Michigan House of Representatives, and a Dean of Agriculture.

The men were *David G. Friday*, Coloma farmer-inventor; *Wm. A. McDonald*, founder of McDonald Cooperative Dairy Enterprise, Flint; *Stanley Powell*, Ionia farmer and retired Legislative Counsel for the Michigan Farm Bureau and *Thomas Cowden*, Dean of the College of Agriculture, Michigan State University.

THOMAS COWDEN

In making the citations, Walter Wightman, president of the Michigan Farm Bureau said of Dr. Cowden: "He is well known to many Farm Bureau leaders over the entire United States because of his service as director of Agricultural Research for the American Farm Bureau Federation from 1943 to 1949."

Wightman said that Cowden has endeared himself to Michigan farm leaders because of his burning desire to see Michigan agriculture move ahead, and that he has tried to make the College of Agriculture at Michigan State a leader in its field. "Within the limits of budget, staff and facilities, this he has been able to do," Wightman said.

WM. McDONALD

In honoring Wm. McDonald, Wightman said that were most housewives to see cream rise to the top of their bottle of milk, they would think that there was something wrong with it. He pointed out that although William McDonald has been an outstanding figure in dairy marketing for over 50 years, he has received national and international attention because of the process he developed for homogenizing milk.

"This process soon caught on all over the country, with most of the milk in the United States, Canada and abroad, now homogenized," Wightman said. He told of the sale of the privately owned dairy processing and distribution system to the milk producers

which it served, and of the rising value of the cooperative enterprise.

DAVID G. FRIDAY

Born on a fruit farm in the Coloma area at the start of the truly mechanical age in agriculture, David Friday had ample opportunity to observe the labor problems of fruit and berry raisers.

Listed among his labor-saving inventions are: An orchard tractor called the "Friday Doodlebug" — a mechanical power hoe, a mechanical straw spreader, and a mechanical shaker to aid in red tart cherry harvest.

About 300 of the "Doodlebug" tractors have been sold, and last year 50 of the mechanical cherry harvesters were manufactured and sold. Friday developed a plastic collar to help shape cherry trees to better accommodate the machine.

STANLEY POWELL

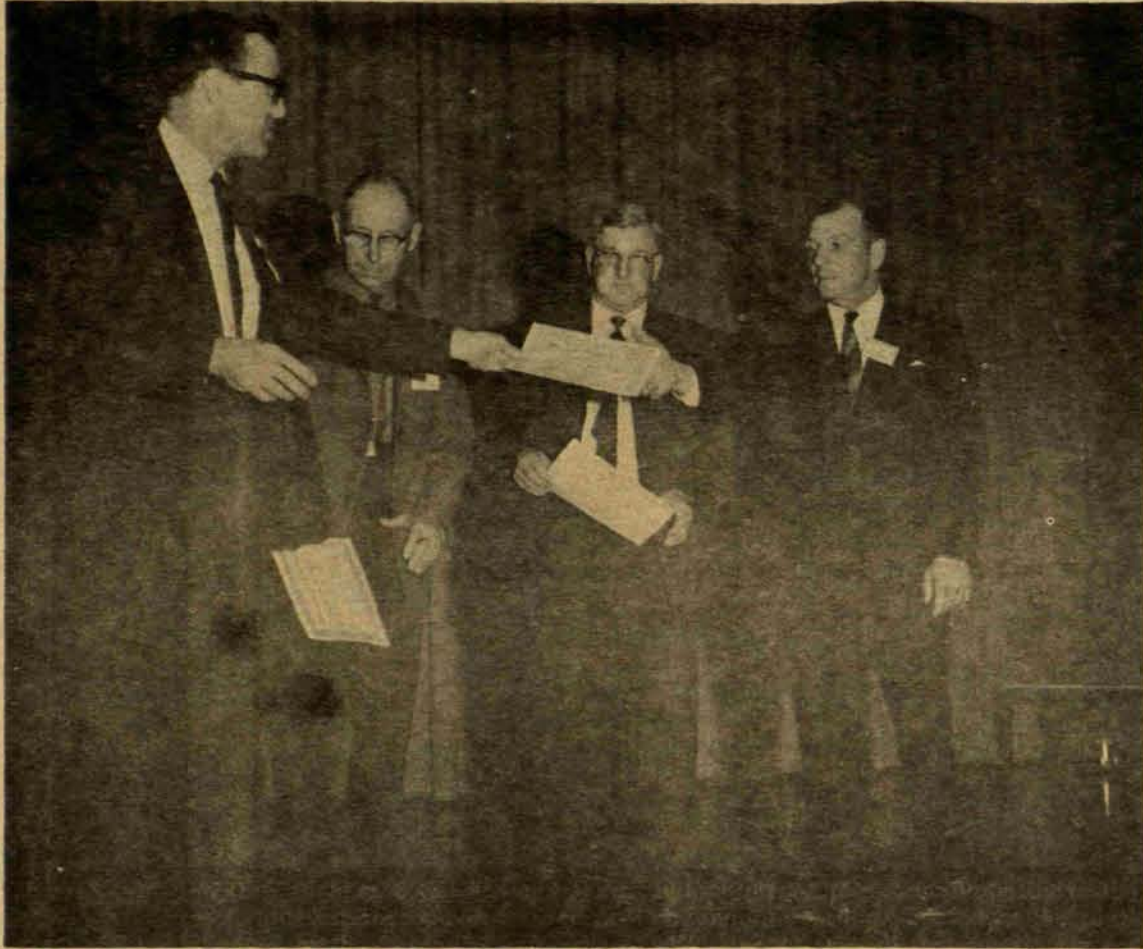
"Michigan's leading lobbyist" is a title that has been earned by Stanley Powell, — Wightman said in honoring the recently retired Legislative Counsel for the Michigan Farm Bureau.

"Stanley's interest in legislative affairs is deep-rooted," Wightman said. "He served as a Page in the Michigan Senate in 1913-14 and was a messenger for the Senate Secretary in 1915-16. He learned legislation and politics partly from his father who was a member of the state Legislature and a Con-Con Delegate in 1908."

Wightman reminded the crowd that Powell has had virtually uninterrupted service with some part of the Michigan Farm Bureau since 1921, except for leaves-of-absence to serve as a member of the State Legislature in 1931-32 and on the New-Con in 1961-62.

"We wish you well in your new challenge as a State Legislator," Wightman concluded.

MEETING IN WORDS AND PICTURES



"CONTINUOUS AND EFFECTIVE" — Dairy Promotion was recognized by the MFB Market Development Division during the annual dairy conference. Division manager, Donald Moore (left), hands a certificate to Howard Ritter, representing the top award county of Huron. Clayton Ford (center) accepted for Delta county, as did Charles Holton of St. Joseph.



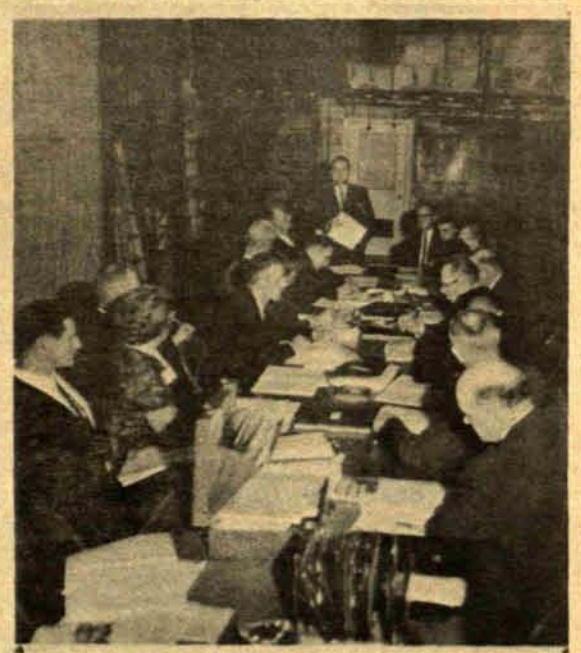
ORGAN MUSIC — just naturally goes with convention time. Again, Mrs. Louise Smith, Kalamazoo county farmwife, contributed sparkling melodies. Although the Convention Organ differed from her own, she mastered it with ease.



INVENTIVE MEDICO — Dr. Homer Stryker, Kalamazoo M.D., who has invented many medical devices, speaks at the annual evening banquet. An estimated 1,000 persons were present.



LARGEST INCREASE in Community Groups, brings a trophy to Allegan county, received by Rax Radseck (left) from Regional Man, Marlie Drew. Runners-up were Lenawee and Isabella.



BACKSTAGE — frequent sessions of the Resolutions Committee coordinated last-minute details. Michigan Bell Telephone representatives appeared before one such session.



HAVING A BROKEN ARM — has one advantage, as demonstrated by Wilford Schwab, Lenawee delegate, shown using his sling as a handy carrier. With him are Alton Brooks (center) and Wilson Sawyer, all of Lenawee County.



PART OF THE CROWD — estimated at the 1,500-mark, listen attentively during general sessions of the annual meeting program. They heard affiliate company reports, took part in a Veteran's Day observance, and acted on a long list of resolutions. A forest of county delegation signs add to the convention atmosphere.

AN OPEN LETTER FROM...

FARMERS PETROLEUM COOPERATIVE

Lansing, Michigan
December 1, 1964



Dear Farm Bureau Friend -

Forty-five years ago, Michigan farm leaders gathered in Lansing to create the "Michigan State Farm Bureau."

They joined together to build a farm organization that would speak with their united voice and deal for them in improving incomes.

Farm costs were rising, supplies bought for farm use were of poor quality and automation was just beginning as tractors replaced horses.

Within a few years the Farm Bureau which these pioneering leaders founded, gained dramatic success. Many of the gains were made through a new affiliated company which these same leaders formed, - FARMERS PETROLEUM COOPERATIVE, INC.

These gains since 1949 include over \$6,000,000 in cash repayment, interest and dividends to farmer-patrons and their cooperatives.

Unmeasured is the valuable "competitive advantages" farmers have also gained through cooperatively owning and operating their own petroleum enterprise.

The Board and Staff of Farmer's Petroleum Cooperative remain continually aware of the value of this association with Farm Bureau. Obviously our management responsibility is to FARMERS PETROLEUM, but that to Farm Bureau is a close second. In like manner, the leadership of Farm Bureau owes prime responsibility to Farm Bureau, and only slightly less to the FARMER'S PETROLEUM COOPERATIVE program.

Active support on the part of one, generates counter-support from the other. Working together we can and will enjoy the fullest expansion of Farm Bureau's common objectives.

Jack McKendry
Jack McKendry, Manager

Farmer's Petroleum Cooperative, Inc.

UNICO
BATTERIES
TIRES

GASOLINE
DIESEL -
FUEL

GREASE
OILS
ANTI-
FREEZE

FARMERS PETROLEUM

4000 N. GRAND RIVER / LANSING, MICHIGAN



"Tall People Build Tall Organizations"

The following is the annual report of Carl Heisler, president of Farmers Petroleum Cooperative, as given at the annual meeting of the organization, November 24:

It has been said, "a company is known by the ideas it keeps." This is especially true of a cooperative where people and ideas are the very life blood of the organization.

People who are loyal and enthusiastic about their cooperative.

People with ingenuity, integrity, and imagination—plus a dash of daring.

In short—"TALL" people. I am convinced that we have many such individuals in our cooperative. "TALL" people make a "TALL" cooperative.

Our operating report for the 1964 year reflects what such people can do. While we have heard a great deal during the past year about farm prices, a successful farmer should be equally concerned about farm costs.

It is said that farm petroleum supplies now account next to the top in farm operating costs. Stockholder patrons of Farmers Petroleum are doing something about these costs as you will note in this report.

One thing more is needed—more people who support and use their cooperative. If we were to ask our management people how much more business could we handle without expenses going up, I'm sure they would quickly say, "a great deal."

Frankly it is hard for me to understand why more people don't do business cooperatively. Our price is competitive. The quality and service is good.

Above all, I know of no petroleum company that is more concerned with its customers' needs than Farmers Petroleum.

Indeed why shouldn't this be so? For this cooperative is owned by those it serves—a "TALL" cooperative by and for "TALL" people.

Tuscola Annual Meeting Attracts Large Turnout

Farm Bureau members of a county that found itself the center of violence involving a "Withholding Action," disproved pessimistic predictions of a low attendance, as over 350 turned out to their "best annual meeting ever."

Tuscola County Farm Bureau members came prepared to participate in constructive action on resolutions which they had studied in advance at their local community group level. Their well-conducted meeting was also attended by county presidents from Genesee, Lapeer, Sanilac and Huron Farm Bureaus.

They heard Michigan Farm Bureau president, Walter Wightman, cite problems as opportunities, because "it gives us a chance to solve them." He told the members that "in American agriculture, we cannot expect to gain stability with out looking on all sides of problems."

The Community Group Committee, headed by Mr. and Mrs. Ford Boyne, presented awards to three top groups. Mrs. Richard Ziehms captured first place for submitting the most outstanding monthly reports for her North Elmwood Group; Mrs. Florence Cargill of Group 38 placed second, and Mrs. Arnold Kramer of the Lyman Group took third place.

Sherry Lynn Schmandt of Milington was chosen to represent Tuscola County in the state con-

Plow Under Poor Image

Officials of the petroleum industry say it's time to plow under for keeps the tattered image of the "hayseed farmer."

Petroleum Today, a magazine published by the American Petroleum Institute, reports that a truer image of the new breed of farmer is that of a tough-minded business executive with the brains, brawn and courage needed to run an enterprise which grosses \$50,000 a year—the average annual gross income per farm of the nation's 350,000 leading farms.

The publication says modern, successful farmers are specialists. They, in turn, depend on other specialists to supply them with fuel, feed, seed, chemicals and equipment while other specialists process farm products and market and distribute them.

This vast "agri-business," as it is called, employs four out of every ten workers in the nation and adds \$130 billion a year to the gross national product, the magazine says.

The oil industry plays a prominent role in this agri-business. Farmers use more petroleum products than any other segment of the economy, not only for fuel for tractors and trucks but also as the raw materials for such farm essentials as fertilizers and weed-killers.

FOR DISTINGUISHED SERVICE



ELMER MILLER (right) was honored at the Montcalm County Farm Bureau annual meeting in October for his long and dedicated service to agriculture. County president, Richard Main, in making the presentation called Miller a "24-hour a day Farm Bureau member."

New Annuity Policies

A new line of Annuity policies has just been introduced to the public by the Farm Bureau Insurance Group, according to N. L. Vermillion, Administrative Vice President.

Designed to provide financial security for retirement, annuity policies guarantee the policyowner a fixed income as long as he lives.

"Introduction of the new policies culminates several months of effort by employees in every department of the Company," Vermillion reports. "Through exhaustive actuarial studies, we have developed a series of policies which will offer the policyowner maximum benefit from his investment."

Each member of the firm's agency force had been thoroughly trained in designing annuity programs to fit specific financial needs of individuals, according to Vermillion.

Several types of annuities are now being offered by the Company. Policies which allow for immediate or deferred payments to the policyowner are two examples. Also, a man and wife may purchase a policy which guarantees a fixed income as long as either party lives.

The annuities may be tailored to return the unused portion of total investment to a beneficiary after the policyowner's death, depending on the program chosen and other individual circumstances.

Worth Mentioning...

The Montcalm County Farm Bureau Women recently toured the Gerber Products Company in Fremont and the Pine Tique Colonial Furniture Company, Muskegon.

Thirty-nine women were guided through the Gerber plant where they saw raw products processed, sealed, sterilized, labeled, checked by electric eye, packed and loaded. The women were especially impressed by the high sanitation standards of the plant.

Special education for children was the topic of discussion at a recent Ingham County Farm Bureau Women's meeting. Kenneth Matheny, guest speaker, told them of help given to children of Ingham County and of "home case" experiences with children who are unable to attend school.

Life-Member Dies at 94

Arlie LeRoy Hopkins, 94, life member of the Manistee County Farm Bureau and pioneer in college extension work, passed away October 13, in Melbourne, Florida, where he had lived since 1935.

Formerly of Bear Lake, Mich-

igan, he was well-known for his service as a member of the Michigan Legislature and president of the Michigan Horticultural Society.

A retired fruit grower and farmer, Mr. Hopkins was graduated from Michigan State University and was instrumental in bringing college extension work to farmers in Michigan and the Dakotas.



"With cows on concrete, milk production stays high even in the rainiest weather"

Says T. B. "TOM" CUNNINGHAM, Darlington, South Carolina

"I'm well pleased with the way these concrete paved lots work out in our loose-housing dairy set-up. Cows don't waste feed and energy struggling in muck and mud. Our records prove we get consistently higher milk production per cow, all year around. Clean-ups are easy and fast. In fact, since putting our cows on concrete, we've cut our labor in half although we've doubled our herd."

Concrete barnyards pay in many ways. No feed is trampled in mud—more feed goes toward producing milk. Herds stay healthier. Vet bills are lower—concrete reduces mastitis and foot rot. And less cleaning required in the stalls means that cows get in and out of the milking parlor faster. No wonder more and more paved lots are seen on the most progressive dairy farms today.

THE MARK OF A MODERN FARM ...

concrete

CLIP & MAIL TODAY

PORTLAND CEMENT ASSOCIATION
900 STODDARD BUILDING, LANSING, MICHIGAN 48933
An organization to improve and extend the uses of concrete

Please send me free booklet on concrete for dairy farms.

Name _____

St. or R. No. _____

City _____ State _____

Apple Growers Gain Through MACMA

Base the value of your farm products in facts—and you are on sound bargaining ground. This approach to marketing Michigan apples in 1963-64 has yielded experience of tremendous value to MACMA, Michigan Farm Bureau's marketing affiliate. It is experience which will be of great help in future marketing ventures with other grower commodities.

MACMA's first gain for the apple growers this year came in mid-August, when its members' Wealthy apples moved in the market at \$2.00 per hundredweights, while other Wealthys were being bid in at \$1.50 per hundredweight.

But a glance at the total processing apple crop for 1964 revealed that a difficult problem lay ahead. The crop for this year was estimated at over 18½ million bushels as compared to 12½ million bushels in 1963.

The MACMA Apple Marketing Committee studied the situation carefully and came up with realistic asking prices based on the size of the crop, conditions in other areas, carryover stocks, etc. These prices were submitted to apple processors on September 1st.

Processors did not jump at the prices. Far from it!

A week went by—two weeks with no price offerings for the Michigan growers' apples. Most growers sat tight. Processors were more than willing to accept apples at no-price-bid where growers would release their crops.

The only price bid that poked its head above this arid sand was one for juice apples. In the second week of September a bid price was offered for juice apples at 75¢ per hundredweight. Growers could not even afford to pick them up for this price and deliver them. MACMA counselled growers to deliver no apples at this price. Few growers did. The lid stayed on.

The first bid for sauce varieties broke the surface on September 18th. The price was much too low, but it was an opening bid, at least. With prices rising in the eastern apple producing areas, MACMA growers did not rise to the bait.

On September 22, several juice processors jumped the price 25¢ per hundredweight—still low, but promising. A wider crack in the dam developed on the same day when one processor offered a rise of 25¢ on desired sauce varieties.

Then similar bids appeared by another company two days later. By September 30th, all major processors had their hats in the

price ring with bids beginning to compare favorably with MACMA's original asking prices. And such prices were to cover all apples delivered from the start of the season.

The preferred slicing variety, Spys, were bid up 50¢ per hundredweight to a price of \$2.75 during the last week of September. This was also very close to the MACMA asking price of a month earlier. Bidding by several processors of frozen slices has been very active, with the MACMA \$3.00 price being received on some choice lots.

Despite an abundance of juice apples, caused by the big crop and an unusually heavy drop, the juice price strengthened during the week of October 12. The major packers of quality apple juice called for large quantities of apples and bid \$1.25. This was MACMA's original asking price.

It is significant for MACMA's effort that prices being paid in 1964, with an estimated crop of over 18½ million bushels, are equal to or better than the prices in 1962, when MACMA was not in the bargaining picture and the crop was only 13 million bushels.

This year MACMA obtained prices nearly 50¢ per hundredweight above the 1961 prices when the Michigan crop totalled 16 million bushels.



—Photo courtesy, Michigan Apple Commission



Charles Bailey

Information Appointment

Charles Bailey, until recently the Director of Communications for the Alabama Farm Bureau, has been appointed to a Coordinator's position within the Information Division of the Michigan Farm Bureau.

According to Melvin Woell, Division Manager, Bailey joined the staff on December 1. He replaces Paul Rivas, who resigned in October to accept a position with Inland Steel, in Chicago.

Bailey is the son of a farmer and has farmed much of his life. He supervised the operation of a 2,000 acre farm and has owned a beef-cattle operation. On three different occasions while farming he was elected to serve on his county Farm Bureau board of directors.

In 1955 he joined the organization staff of the Alabama Farm

Bureau as a regional man, a position held for six years. His writing, broadcasting and photography work while a regional man, attracted the attention of the Alabama Farm Bureau, then planning to broaden the work of its Information Division.

Bailey was invited to join the Alabama Farm Bureau state staff to assist in all areas of expanded information work.

A Lieutenant Colonel in the Army Reserves, he holds a Master's Degree in Agricultural Science and Engineering from Auburn University.

Mr. Bailey is married and they have two children in college. Mrs. Bailey (Neva) is a teacher of Mathematics and Homemaking. She will stay at their Alabama home until the end of her contract-year.

Young People's Annual

A lively crowd of 75 Farm Bureau Young People gathered in meeting rooms of the Bay County Farm Bureau office, Bay City, for the annual meeting of the Young People, November 7.

The programs of Saginaw and Tuscola counties were judged "most outstanding." Don Williams, Webberville, past chairman of the state committee, was named winner of the annual "discussion meet" competition.

In other actions the Young People selected a slate of officers for the coming year and named James Sparks, Cassopolis, their representative on the American Farm Bureau Young People's national committee.

Elected Chairman of the group was Raymond Kucharek, of rural Gaylord. Jean Sparks, Cassopolis, was named committee secretary. Committee members include: Rita Johnson, Saginaw; Arlo Ruggles, Kingston; Raymond Launstein, Williamston; Lyle Murphy, Portland and Frances Greenhoe, rural Carson City.

Other highlights of the day-long activities included a "talent find"—an evening banquet and a dance.

Elton Smith, vice president of the Michigan Farm Bureau, at the time of his appearance, and president of Farm Bureau Services, Inc., addressed the young farmers following the banquet dinner, served by the Bay County Women's Committee.

In his remarks to the group, Smith outlined a greatly changed, but increasingly important agriculture for the future. "Agriculture is a large, dynamic, expanding basic industry which is expanding in every phase but one, and that is in the number of people on farms," he said.

"I happen to think many young people could and should be proud to become a part of this dynamic industry in a country like our United States where people are fed and clothed with the safest and most wholesome products found anywhere in the world."

Smith asked the young farmers to consider what kind of a farm organization will serve the farm-

ers of the future. He said that as a farmer, he saw things Farm Bureau must do to hold its position of leadership.

He listed: A program of appeal to commercial farmers, which would involve organizing and successfully operating subsidiary marketing organizations to give farmers more power in the marketplace.

The farm leader said that the role of Farm Bureau must change just as farmers themselves change, and that it will require "more and better qualified staff members." These, he said, must be organization oriented and with a command of communications.

"One of the biggest problems in Farm Bureau is our inability to explain complicated issues to a busy membership and a public which in truth, is little concerned with farmer's problems."

In outlining ways in which farmers can shape their organization to better serve them, Smith predicted that increased dues money will be needed to meet steadily rising operational costs, and to assure that the "membership side" of Farm Bureau will never become overbalanced by the "service end" of the organization, lest it lose its dominant role.

He called for greater participation by young farmers and by Farm Bureau Women in all programs of Farm Bureau, plus an aggressive program of surfacing and training new farm leaders to become the "officers and directors of Farm Bureau boards of tomorrow."

FLORIDA SUNSHINE CARAVAN

Michigan's first heavy snows become a forceful reminder of warmer climates elsewhere, and turn thoughts of many people toward such places as Florida.

Again this year a Farm Bureau sponsored Florida "Sunshine Caravan" will leave for that state, Sunday, January 24, returning ten days later, February 2.

Michigan members will leave by train from Lansing in the early morning of January 24, arriving in Chicago at 7:10 and transferring to Union Station for departure aboard the famed "Southwind." Soon they will be whisked through Kentucky, Tennessee and Alabama, arriving in Jacksonville, Florida, in the mid-morning of the second day.

There, the "official" Florida visit will begin with a tour of the Florida Farm Bureau offices and a luncheon with local members and state staff.

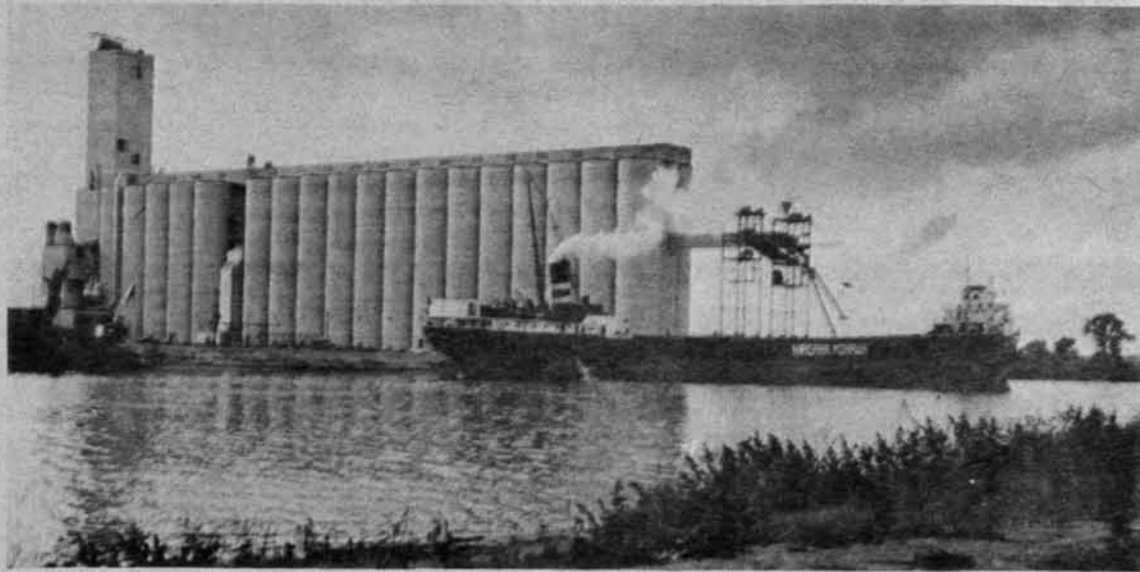
In the afternoon the tour continues to Ocala and Silver Springs, complete with a ride in the famed glass-bottom boats. Also planned is a side-trip, sponsored by the Dade County Farm Bureau, and designed to give Michigan farm people a close-up view of agriculture in the fabulous Homestead area. A luncheon has been planned with the Dade Farm Bureau leaders.

The citrus belt, Everglades, the Cypress and Busch gardens, a stop at Marineland and a visit to Miami are all included. So too are stops at the historic town of St. Augustine and the home of Thomas Edison at Ft. Myers.

For a detailed brochure, write: Information Division, Michigan Farm Bureau, 4000 North Grand River, Lansing, Mich.

AT SAGINAW TERMINAL

MICHIGAN ELEVATOR EXCHANGE DIVISION FILLS FIRST SHIPLOAD OF GRAIN



\$8,000,000 in F.B. Services' Refunds

Since 1929, farmers have learned the advantages of doing "big business" with themselves through Farm Bureau Services. Farmer-members and member cooperatives have written checks totalling eight million dollars as their refunds for doing their own business. More than a million dollars of these refunds have been in cash.

And the pace is stepping up. In the business year which ended June 30, 1964, Farm Bureau Services distributed patronage refunds to its member cooperatives and farmer-members in the amount of \$192,814. \$38,562 of this amount was in cash and \$154,251 in allocated patronage refund certificates.

All of this "dollar and cents" activity is in addition to the farmers of Michigan being supplied with quality farm supply products at economical prices.

Since its inception, Farm Bureau Services has had as its watchword "Quality coupled with Economy." This watchword has been

put to the exacting-test of time in all of Services' products.

Farm Bureau Services provided the farmers of Michigan with the first "Truth in Feeds" program. "Services" was the first organization to place a tag on its feed bags that provided a full description of the bag's contents. Ever since, farmers of Michigan have benefited from a feed program that had their profits in mind, not profits for the manufacturer.

Seed and fertilizers were two more outstanding examples of Farm Bureau Services' ingrained drive to provide the farmers of Michigan with only the best,

economically priced. Farm Bureau Services lead the industry in providing seeds guaranteed as to vitality, origin and purity.

Michigan farmers and their cooperatives have an ownership equity of \$11,750,000 in Farm Bureau Services. This capital is invested in inventories, two fertilizer manufacturing plants, two egg processing plants, two immense grain terminals, three large warehouses, a seed processing plant and twenty-five local retail service stores.

Farmer members around any one of the 25 branch stores owned by Farm Bureau Services may become a member of Services, eligible to receive patronage refunds, by purchasing a \$1.00 share of common stock. This also entitles the holder to vote at annual or special meetings of Farm Bureau Services.

Accidents Costs More

It costs more to have an automobile accident these days. Ten years ago, the cost of replacing one front fender of a popular-make car cost \$24.50.

Today, the same repair job would cost \$45.65 — or an increase of 86%.

In 1954, the average expense for spending one day in a hospital, including all medical services, amounted to \$19.95. If you experienced an auto accident tomorrow and were confined to a hospital bed, the cost would be about \$36.83 per day — an increase of 85%.

"These figures, computed on national averages, indicate the mounting expenses which must be met by insurance companies throughout the country," according to N. L. Vermillion, Administrative Vice President of the Farm Bureau Insurance Group, headquartered in Lansing. "Rising costs of medical care and repair of damaged property, com-

combined with the sky-rocketing costs of replacing income lost as a result of an accident are forcing the insurance industry to adjust rates for auto protection."

Vermillion continued by stating that the constant increase in severity and frequency of auto accidents will continue to affect insurance rates. Michigan drivers, for example, reported 198,075 motor vehicle accidents during the first nine months of 1964. This constitutes a 10 per cent increase over the comparative period in 1963.

Total cost of Michigan's traffic accidents through mid-November this year has been estimated at \$330,000,000.

IT COSTS MORE TO HAVE AN AUTO ACCIDENT THESE DAYS

AUTO REPAIR COST UP 86% In Ten Years



HOSPITAL CARE COST UP 85% In Ten Years



FARM BUREAU MARKET PLACE

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(Signed) Melvin L. Woell, Editor

1965 - Year of "War-Baby" Crisis?

DISCUSSION TOPIC

School Dropouts Create Serious Youth Problem!

Prepared by the Education and Research Department, Michigan Farm Bureau

What is the crisis of the "War Babies," and why is it due to hit in 1965? Here are facts to ponder:

1. Next year, 3½ million American "War Babies" will become 18 years of age. This is 1 million more than reached employment age in 1964.

2. A half million of them will find the doors to college and to jobs sealed tight against them. No room — a dismal prospect for their future and a threatening social bombshell.

3. Many of them will be unemployable in any capacity. They have dropped out of school. They lack training for any sort of work. Unskilled jobs get more and more scarce. Only about 6% of present-day jobs use unskilled workers.

There are 57 million young people in the nation today who have not finished high school. In Michigan, 22% of the youngsters entering high school do not graduate. This has meant 22,000 per year, up to now. Many of these drop-outs neither read nor write.

4. Five years or more of school crowding has aggravated the problem. The children who are not "college timber" are often neglected. Vocational training shops were emptied of their benches and tools to make room for more academic classes. The young people who were not interested in, or capable of completing academic work got discouraged and quit school. There was nothing offered to meet their needs.

But, not all of them lacked the mental capacity to do the work. Some had emotional problems, family problems, contributing to their discouragement. *Seventy percent had normal mental ability. More than half of them have the capacity to finish high school. Fifteen percent are smart enough to do college work.*

Many of them come from rural areas. They go to cities looking for work. Lacking skills or being confused by bewildering methods of employment, they roam the streets, lost and discouraged. They are bound to be numerous. Michigan State University states that not more than one farm youth in ten can expect to make a profitable living on the farm in the future.

5. Educational "failures" contribute strongly to lengthening welfare rolls. Over 80% of those on relief have not graduated from high school. Next year's 18 year old army will stretch the lists. Education is costly, but poor training is more expensive. It costs about \$30,000 to maintain a person on public assistance from age 16 to 56, and he makes no contribution to the support of society.

6. Let's get a straight view of these young people. Are they delinquent, generally? We should not stamp them all with this searing brand.

Yet, the drop-out is apt to be resentful of society. Masses of them can become a serious threat to any orderly society. They "feel" like failures. They finished last in the educational race. Many feel "shunted aside" in the school system. They may get into trouble. *There is little else to do.*

Yet, only 35% of them have delinquent records. Sixty-five percent remain law abiding citizens, even though unhappy.

NATIONAL CRISIS

Conditions we have outlined set the stage for President Johnson's proposal for a "crash program" to help American youth. He is asking that appropriations be increased from \$34 million to \$277 million by 1966 for vocational training programs.

Some of this work may be done in government training centers — schools may not be able to handle the entire load. Yet the main "push" must be carried by the schools in the home communities. The state and federal governments can only help provide needed machinery. The real solutions call for total community mobilization.

BROAD ACTION

Solving such a problem becomes everybody's business. Failure habits even start in the home. The pre-school child needs a home that helps him feel secure. He needs high ideals, self-confidence, good work habits as part of his self-image. Where the home does not help him get these, community schools for the pre-school child may have to do the job. "Failure symptoms" can be detected and corrected at this age.

They can also be recognized in the elementary school child. More intensive remedies should be started at this level with children who need help. More attention must be given to the individual child. It is not enough to deal with children as "masses".

High schools must offer more training in trade skills. They must help the youth who "does not fit into the academic curriculum" to learn employable skills and the elements necessary to make him a useful citizen.

Schools must concentrate on broadening their offerings and expanding their teaching staffs to provide training for out-of-school youths and adults who need help. They must not become frozen into the ruts of the traditional study program. Where proper help has been given, many drop-outs have picked up where they left off and have completed their high school education.

Costs and expenses? Many communities may have to make choices. Shall tax monies go for



bigger athletic fields and auditoriums and the like, or into facilities and teaching staffs to meet the needs of the vocational training gap? Have we been taxing for the wrong things in many instances?

BUSINESS TIES IN

Industries and business institutions must expand opportunities for on-the-job training and part-time employment for many of these youths. The opportunity to work at a job helps to re-establish positive work habits — a very important element of a person's daily life.

Industries have to be in on the "show." Many jobs today are highly specialized and need special equipment. Industries have this equipment and the job requirements. Schools do not and could not afford them. Schools must know the needs of industry and business, and how many jobs need filling. Yes, the task takes on community-wide dimensions.

Labor unions, too. They will have to remove their opposition to employment of young people if the problem is to find solution. Preventing young people from taking jobs means a lack of experience which forces them to remain handicapped when applying for jobs.

A closed door policy can strangle any effort to help youth on a broad scale. *And the best we can do will still be not enough!*

EXTENSION HELPS

The Cooperative Extension Service has been doing excellent work with in-the-home training programs for Welfare homemakers. Home maintenance, meals on a limited budget, child care and even marketable skills for the family have been part of the educational offering and work.

A considerable number of "A.D.C." mothers have taken over the support of their families in whole or in part as a result of this program. Farm Bureau delegates lauded the Extension Service for this program at the Michigan Farm Bureau Annual meeting last month.

CAN'T SAY "HO-HUM!"

The problem of the uneducated and unemployed youth is one which nobody will be able to dodge. One way or another, it will hit home.

Our communities must do something about it or face certain serious consequences. Work to meet it must be fast and united — everywhere.

We cannot try to fall back on the old remedy of "recreation." We cannot simply think of it as trying to "reform" these young people. None of this is an answer to youths who need to know how to handle a job and who need the jobs just to feel that they "belong."

Judge Wade McCree puts it simply, but strongly. *"Every drop-out, left high and dry without work and without hope, is a potential enemy of the society which fails him. We must either restore him or accept that we will have repeated conflicts with him, until either he or society collapses."*

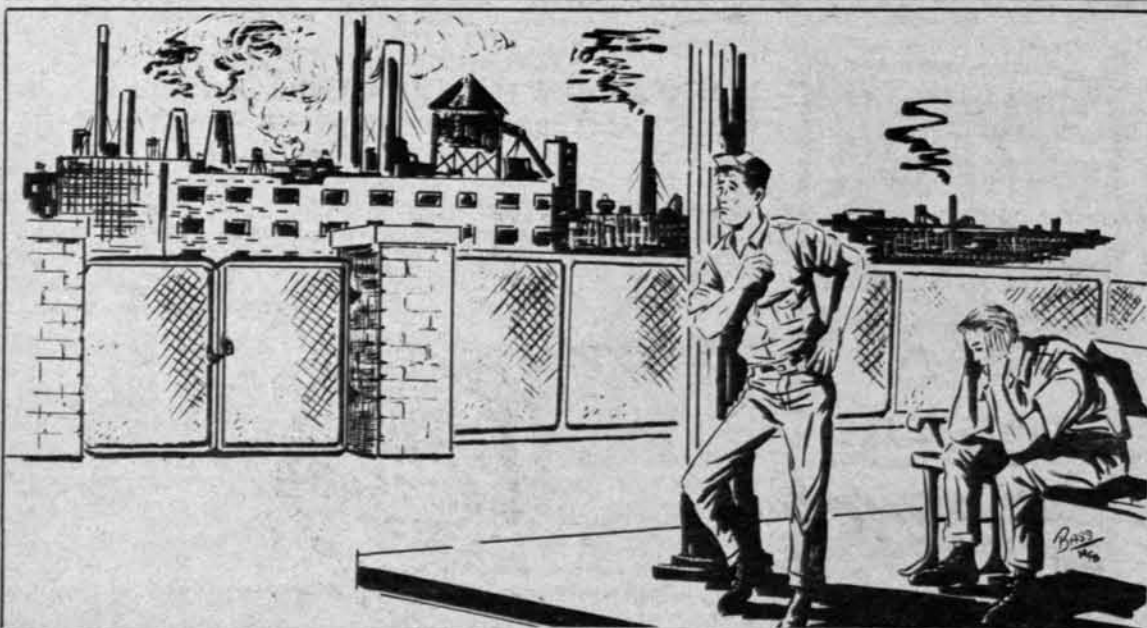
And, it may startle us to realize that by 1967 half of the U. S. population will be under 25 years of age!

QUESTIONS

1. Most counties in Michigan have formed citizens committees to take action on the problems of youths who have dropped out of school. Should your County Farm Bureau tie itself in with the work of this committee? Where such a committee is lacking should the County Farm Bureau take the initiative to form one?

2. Where has the community emphasis been placed in the use of school taxes? Have big athletic fields and stands been built or auditoriums constructed while facilities have been lacking for training in trade skills? Is there need for a new look in the school offerings?

3. How can business, industry and agriculture cooperate to meet this problem?



Season's Best Wishes

At this season of the year, we have time to collect our thoughts . . . what we have done . . . what we are doing . . . and what we intend to do in the future.

With all the turmoil of everyday happenings . . . the seemed necessities of day-to-day activities . . . a pause to assess our position is in order.

You who work with animals and the soil earn your living on your own initiative. No matter whether you raise cash crops, swine, beef, dairy cows, poultry or any combination of them . . . you derive what you put into them.

Better living through better farming is what we offer you. Your trust, your confidence, your patronage of your own organizations are the stimuli that keeps us moving forward . . . and are the deterrent to further federal controls.

Because of what you need and want, we work with you to raise, harvest and market your grain and beans; we process, blend and formulate the multitudinous feeds for all your animals; we mix, package, spread and spray the most accurate plant food needs; we offer a complete package for poultry men, including marketing the eggs and poultry for our people; we design, supply and build farm buildings for every purpose; we process, sort, store and grade the many seeds you raise and use; we manufacture, test, supply and even apply the paint for your farm and home; whatever your needs, we endeavor to handle them.

Through our affiliate companies, you can purchase gasoline, oil, grease, heating fuel, tires, batteries and accessories . . . life insurance, insurance on home, farm and car for fire, theft, liability . . . and Blue Cross-Blue Shield through continued membership in the Michigan Farm Bureau.

Our credo is simple. We try to do as much as is possible . . . for as many as is possible . . . for as little as is possible.

May this holiday season and the coming year be the best you have ever enjoyed. Merry Christmas and a Happy New Year.

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The development of an insurance program to protect your family, future, and property is no job for an amateur. That's why you should rely on your Farm Bureau Insurance agent.

Farm Bureau Insurance agents are trained and retrained — so they can serve you better.

New agents, for example, first receive formal instruction through special licensing courses held at Michigan State University. Then, they attend Home Office orientation schools to become acquainted with Company policies and procedures. Later, the new man is "taken under the wing" of an experienced agency manager who provides education and advice on a continuing basis.

This doesn't mean the formal training is finished. Even veteran agents attend advanced life insurance marketing courses at Purdue University to gain technical knowledge about specialized uses of life insurance, such as estate and tax planning. Ray Heintzleman (shown above) is just one example of our 210 agents and managers throughout Michigan. He has attended six different formal training schools since he joined the Farm Bureau Insurance Group in 1961. This, combined with on-the-job experience, has equipped Ray with the ability to offer his clients expert counsel.

Owners of almost 150,000 insurance policies throughout Michigan trust and rely on the sound judgement of their Farm Bureau agent. Why don't you?

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