THE ACTION PUBLIC

OF THE MICHIGAN FARM BUREAU

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OUR AMERICAN HERITAGE - Eyes of Freedom look out upon a bright American future from the great stone figures of Rushmore's mountain memorial. The light of freedom is reflected in the hearts of farmers in their determination to remain free to farm. Farm Bureau people have declared that "man's search for progress should be encouraged by maintenance of opportunity, not hindered by illusions of security . . ."

Challenges of Freedom

"Registrations flowing in for the sixth annual Michigan Farm Bureau Freedom Conference suggest an attendance of about 300 people," says J. Delbert Wells, conference coordinator.

The Farm Bureau Freedom Conference returns to the attractive Conference Center Building at Central Michigan University, Mt. Pleasant, for the third consecutive year. The dates are February 13 and 14.

Interest in this annual conference has grown steadily. "Three years ago, we had to shift to larger facilities because of the growing registrations," declared Wells. "This growing interest indicates that many of our people still consider freedom to be the basic issue in the public affairs of today."

Variety helps to make an interesting program -and the Freedom Conference has it. The scope of interest ranges all the way from experiences of a county chairman of a political party and what it is like to serve on a State Central Committee of a party -to international develop-

ments which challenge America

A Tactical Air Command group from Langley Air Force Base in Virginia will "jet in" to give the conference a report on the American defense system.

Dr. Lewis Lloyd, economist of the Dow Chemical Co., will discuss the problems created by America's dwindling gold reserves.

Mr. J. Perez Sabido, instructor of foreign languages of the Lansing Community College, will talk on Cuba and the Communist threat to Latin America.

Numerous other features give the program depth and richness of interest.

Issue Remains "Freedom to Farm"

The issues that many farmers thought they had buried don't want, in the way of a wheat under the "No" vote avalanche in the May Wheat Referen- program. dum, are very much alive and now before Congress.

It is the old "supply-management" routine all over again. and the President, reminding The issue very much remains "who shall control the farms them in the words of one resoluof America?"

cians have quietly presented Congress with the identical Wheat Certificate program which farmers rejected.

The bill, S.1946, differs from what the wheat referendum offered in that it does not call for a nationwide referendum, and contains a so-called "voluntary" clause. It is "permanent" legislation, and with plenty of con- 21. trol teeth.

Under its provisions, farmers who choose not to accept the controls that come with the bill may do so without penalty other than having to farm in competition with the government supports given freely to those farmers who elect to go along. They are free to ignore, if they

something that the new wheat program is designed to make increasingly difficult.

To gain whatever "benefits" the program might offer, the wheat farmer must comply with allotments and other provisions of the old wheat certificate plan which, in Michigan, was rejected by an 80 per cent vote last May

Gun-shy government officials did not care to face another embarrassing referendum turn-down by farmers. In S.1946 this has been carefully avoided. This time, Congressmen, not farmers, will do the voting.

Farmers, right now, have a golden opportunity to let Congress know what they want, or

Farm Bureau members are urged to write their Congressman can, the entire program of politi- tion: "We should not go further In the "McGovern" bill, political handouts, and go it alone — into the thicket of government controls, but should gradually work our way toward less regimentation . . .

Telephone Changes

The long-established telephone number for Farm Bureau Center, Lansing, was changed January 31 to make way for improved service at the big "home office" headquarters. All calls for the Michigan Farm Bureau, Farm Bureau Services, Farmers Petroleum Cooperative and Farm Bureau Insurance, should now be made to this new number:

> Lansing, 485-8121 Area Code 517

Editorial

Political Package

When Michigan wheat farmers joined those of the nation in striking down the wheat control program in last May's referendum, they may have considered the issue settled for all time.

Unfortunately this is not the way of politics or of politicians. The federal farm controllers are back with a new package of farm bills, gift-wrapped in fancier language and streamlined in general.

But the red tape holding it together remains as permanently adhesive.

In the words of one Washington wit:

"The package appears new, but the contents are old, Three times as brassy but not quite so bold."

Where before Agricultural Secretary Orville Freeman boldly announced his brand of compulsory supply-management, this time the watchword is "voluntary." Where before the approach was made direct through the front door -a softer, back-door approach is now used. Orville has said he does not intend to be bitten by the same dog twice.

Held out as bait to soften the bite is a number of farm bills that include direct government payments to farmers and a voluntary approach to the wheat certificate scheme.

Introduced in the Senate is the McGovern wheat bill (S-1946) -which would enact the same certificate scheme that farmers rejected in the referendum, with one difference; farmers who wished to, could try to ignore it.

Wheat would be supported at from 65 to 90 per cent of parity when "certificated" while for non-certificate wheat, the support would be related to the same complicated schedule of world prices, feeding value of wheat and feedgrain support levels.

There would be no wheat referendum under the McGovern bill. Farmers would be eligible for price supports only in compliance with their allotments based on a national wheat acreage of 55 million acres.

There is really nothing voluntary about a program that discriminates against those farmers who do not choose to go along with the government. Their "voluntary choice" is between no program at all, or the same program they killed in the referendum.

Two other farm bills, both dealing with cotton and both bearing broad implications for all farmers, are now before Congress. They are the Cooley cotton bill and the Talmadge-Humphrey cotton bill. Both contain direct political handouts to farmers from the Federal treasury and grant the Agricultural Secretary much additional authority to set support levels.

The old "Brannan Plan" idea of direct subsidy payments has been dusted off and offered with such language as: "compensatory payments to be paid on domestic consumption at such level as the Secretary determines to be neces-

Complicated and catchy is the Talmadge bill which also contains direct payments "in cash or in kind" to all cotton producers, each of whom would be first assigned a "domestic consumption allotment based on bales or pounds."

Although they sound good to some, the hidden evil of these schemes is that production payments destroy the very heart of our market economy, based as it is on prices determined by supply and demand.

It places a dangerous weapon in the hands of any who would want to destroy or change our economic system.

Used as bait is the system of bribery with federal funds aimed at inducing farmers to "get in line" . . . goose-stepping down the same government control path they sidestepped when they refused the wheat certificate scheme.

The package is pretty, but to farmers, the billy-club that goes with it is obvious political handouts in the form of "product payments" adding up to more of the same political perpetuated poverty for farmers.

Pretty Package But Powerful Politics



Committees Help Guide

Michigan farmers have written policy statements on 128 subjects this year. These are supplemented by another 170 resolutions of the American Farm Bureau Federation. But, -what happens when there is no clear-cut policy to give direction on some thorny issue?

In those cases, the Michigan Farm Bureau board has several standing committees to guide them with recommendations within policy or its interpretation. The Commodity and Legislative Committees are two examples.

Last month, the Legislative Committee helped decide a poultry issue caused by unforeseen problems resulting from last year's new egg law, which Farm Bureau supported.

Before deciding whether or not to endorse changes in the law, the committee called upon the Poultry Committee for further guidance. Actual poultry producers became directly involved.

This instance is one example of the care taken by FB leaders to assure that the "intent" of each policy statement is closely followed, and that all policies represent member thinking.

FB Insurance Reorganizes

The reorganization of the Farm Bureau Insurance Sales Division which began in December, has two basic objectives, said Ivan Allison, sales manager for the insurance companies.

"One is to make possible, through a group of highly qualified Career Agency Managers, the selection and training of more agents to serve FB members," he said.

"Our second objective," said Allison, "is to concentrate the time and talent of our staff personnel in more specialized areas of activity.

A big change was made in the Sales Division which was formerly organized under six area sales managers who supervised all insurance sales activities in the

The division has now been modified into a more streamlined group consisting of three men whose duties lie primarily in the field of marketing.

The area managers are Al Shaver, Willis Wegmeyer and Mary Wassenaar.

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ension 317.
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eran FB Insurance employees, both having served as agents prior to becoming managers.

Marv Wassenaar, a former Agricultural Extension agent in Gratiot county, joined FB Insurance as an agency manager in Bay county in 1962, where he remained until his recent appointment to area manager.

Another important area of responsibility is Personnel Development. This section will assist Career Agency Managers in recruiting, screening and training Shaver and Wegmeyer are vet- new men for careers as FB agents.

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DIRECTORS AT LARGE: Anthony Kreiner, Brown City; Dean Pridgeon, Montgomery, R-1; Walter Wightman, Fennville, R-1.

President's Column

Strength in Unity

by Walter W. Wightman, President Michigan Farm Bureau

When we stay as close at home as most of us do on our farms, often we are not aware of the problems facing us as agricultural producers; nor are we aware of the speed with which these problems catch up with us.

More rapidly than anybody can predict, we are seeing the consolidation of large-scale industries.

Nobody knows how far this growth in bigness or size can go and still be economically sound. There are probably limits to it, as there are in

Although it has already been proven that personal supervision by the owner is the most efficient and economical type of farm operation, the individual producer is no longer effective in the market place.

If he hasn't already come to this conclusion, he will in the near future.

However, much of our produce is being sold to processors who, in the final analysis, are selling the finished product for us.

In many cases we are selling to direct marketing enterprises. There is nothing wrong with this. It is the pattern of the competitive free enterprise system, and is what has made this great country of ours.

Farmers must learn to work together to build their own marketing organization, for this is number one on the list of problems which farmers must solve. But there are others.

The determination by many outside of agriculture to control some phase of the farming business was never stronger than it is today. Officials in the U.S. Dept. of Agriculture and certain members of Congress seem determined to take over control of the total farm operation.

Labor organizations and the U.S. Dept. of Labor are working night and day to get complete control of all agricultural labor, and 'somebody" is always working to control the transportation of farm commodities to market.

Misinformed "somebodies" are trying to tell us what kind of agricultural chemicals to use in our crop production.

Farmers are careful in the use of chemicals following directions for their use closely; and they work with processors to make sure there are no harmful residues present.

It has been the proper use of chemicals and insecticides that has provided the highest quality food ever available to the consuming public.

Our success in preventing legislation that would be detrimental to rural interests and our influence in getting beneficial legislation passed, has been unsurpassed by any organ-

There is also a serious need for a better information program to keep farmers well informed on the current issues of the day; and we are trying to accomplish this.

The farmer's influence in the legislative halls, both state and national, can diminish rapidly.

There never was a time when the American farmer ,needed a strong farm organization to represent him more than he does today.

It is too bad that every farmer doesn't recognize this as being of paramount importance.

Maybe we should get farther away from home more often.

The American Farm Bureau Federation is working to help us maintain the independent status of America's most important industry, agriculture.

That this is well understood by farmers in general, is evidenced by some spectacular gains in A.F.B.F. membership in recent years, in spite of stiff opposition to our principles.

We have now reached an all-time high in total membership, with more members than the total membership of all other general farm organizations-1,628,295.

We are fortunate to have an organization with the status and prestige that the A.F.B.F. has at this time, to work for, and protect our interests.

Michigan.
EDITORIAL: Editor, Melvin L.
Woell, Advertising and Layout, Paul
A. Rivas. Staff Artist, Sam Bass.
Women's Material, Mrs. Donna Wilber.
OFFICERS: Michigan Farm Bureau; President, Walter Wightman,
Fennville, R-2; Vice President, Elton
R. Smith, Caledonia, R-1; SecretaryManager, Clarence E. Prentice, Okemos. WOMEN OF FARM BUREAU: Mrs. William Scramlin, Holly; FARM BUREAU YOUNG PEOPLE: Donald Williams, Webberville. POSTMASTER: In using form 3579, mail to: Michigan Farm News, 4000 N. Grand River, Lansing, Michigan. Second class postage paid at Greenville, Michigan

MICHIGAN FARM NEWS

M.W.

W.W.

Dependency Handouts For Farmers

Direct payments on farm products from the Federal nate against any group of produc- socialized levelling. It kills op-Treasury may well be labelled "Seduction Payments." Seduction, meaning "to entice to surrender."

Such payments are designed to contain a political lure aimed at gaining farmer acceptance at the outset. The final outcome, however, leads to farmer dependency, reduction of farm incomes, destruction of opportunity and strict control of farmers by central government.

The idea of production payments has been bouncing back in farm program proposals for 30 years. Such handouts are now part of the law for wool, sugar, feed grains and wheat. A number of bills now in Congress would apply them to

CREATING THE "NEED"

The efforts of government "planners" to gain complete control over agriculture is enduring. If conditions have been found unfavorable for legislation of this sort, the "Planners in Washington" have moved to create the "right" conditions.

In the late 1950's, both dairy and cotton production were getting clear of surpluses under relatively low price support levels. Open market prices were improving. Exports for dollars - not for give-away - were increasing.

Then Secretary Freeman, "at his discretion" and against the intent of the Agricultural Act of 1958, raised the support levels both for dairy and cotton products. These high supports quickly boosted production. Government surplus stocks mounted.

HOW THE BOMB

EXPLODES

beginning, government payment rates would have to be set at high

parity levels. There must be an

Farmers would be assured of

high returns. Remember - they

say "No Controls." So it makes

sense to produce all you can. High

payment incentives have boosted

total production on many oc-

Will there be surpluses? Yes -

but in the market! And products

dumped on the market depress

prices faster than products held

in storage. That's why farmers

do not want CCC stocks dumped

on the market! Under this pay-

ment scheme all production

would be dumped on the market.

Open market prices would take a

up this production as it grows.

Even "dirt cheap" food would not

cause consumers to buy more and

more. The human stomach and appetite have limits - set by

So the food supply would go up, the market prices down

and a widening gap would spread

between what the farmer received

from the market and what the

government must pay. Govern-ment costs would "explode" rap-

Remember — the cry of "Cut

past programs. The cry would

rise again - but the public would

have a reason for shouting "Con-

trols! Controls! Put controls on

the greedy farmers!" The pay-

ments would be going directly to

Crackdown #1. Strict limits on

production and selling rights for

farm products. Limits to the num-

ber of units the farmer has the "right to sell." These quotas

would be set by government per-

mit - a license to market. Al-

ready on the public record is the

proposal that all farmers should

ment officials would want all

products "IN" so as to make the

program "equitable" for all ag-

riculture. "You cannot discrimi-

All farmers? Ah, yes. Govern-

Do not expect consumers to eat

nose-dive. "Cheap Food."

nature.

idly upward.

farmers. So-

be licensed.

opening sweetener."

To justify the program at its

By 1962, the Secretary was in a position to demand that "farmers must accept strict controls on dairy production." The cry was "too costly!" The surplus build-up, created by his high supports took only a year. But he had the basis for his claim of "strict controls." Farmer reaction at the time stalled the move in that direction.

After support levels were raised on cotton, it went from a favorable position on the world market to one of distress. Cotton on the market today can be sold only under an export subsidy of 85¢ a hundredweight - it's priced out of the market. Government decisions created the problem.

Now Congress is considering a a subsidy to be given to U. S. cotton mills - to offset the export subsidy which allows foreign mills to buy American cotton below the price to American mills.

The government would answer one subsidy with another - and every one adds to the government authority to regulate.

THE SCHEME'S THEME

Just what is the heart of the plan for these "dependency payments?" Farmers saw the scheme well mapped out in the push for the "Brannan Plan" in 1949-50. In a nutshell, it is this:

Any farm product included in the scheme would be sold in the open market for whatever price it would bring. The federal the Costs!" has been heard f Treasury would pay the grower the difference between the open market price (average) and a price set by government "experts" as being proper to provide a return at a high parity level.

Politicians now selling the program say that (1) farmers would be "free of controls" and could grow as much as they wanted to grow; (2) that the products would move into the market rather than into government storage and; (3) that consumers would benefit because food prices would be very

What WILL happen is as easy to predict as tomorrow's sunrise. And it is not a harmless idea. It sets a time-bomb under farm incomes and the farmer's right to manage his own business.

ers, you know.

Of course, violations would occur. With all farms to watch, an army of government inspectors would have to stand guard. Farmers would have new government forms and affidavits to file.

Crackdown #2. Maximum limits on the amount of payments to any farm. This is the end of the "gravy train." It marks the beginning of a more painful squeeze than farmers have yet faced.

The demand for upper limits for payments to farmers has gone on for some years. There are now bills in Congress which would penalize farmers who have invested and built their production so as to offset the rising costs of the times. Ironically, these costs resulted from government-induced inflation.

Limits on payments would be scaled low for the efficiently productive farmer and higher for those with little production. It's lower, farmer dependence on the

portunity in agriculture.

Labor bosses thought of this payment scale. They want to help the marginal, farmer stay on the farm, even though poor. Don't let him get away to seek a betterpaying job in the city. He would compete for jobs with union workers. "Help the peasant stay

Through regulated limits on quotas and payments, the government would set the limits on "allowable farm incomes." And to keep incomes at ANY reasonable level, farmers would have to go to Congress each year, hat in hand, to plead for appropriations.

With growing costs - would Congress listen?

AN UNBREAKABLE BOND

Could farmers ever shake loose from this program? Remember that farm market prices have hit rock bottom. As they dropped

government payments would grow to the point of necessity.

And, while this happened, consumers would build up the "cheap food" habit and attitude. Any move to try to restore farm products to a normal market price would meet with violent public

Who would be in the majority? The clamor would be to "Slap the farmers with stronger controls but don't slap us!

The term "Seduction Payments" should now have clear meaning. The whole scheme is basically a consumer subsidy for food. Consumers get the subsidy farmers get regulated.

Finally, what of the impact on future farmers? Since marketing quotas granted to any farm under this program would become a permanent part of the farm's value, a young farmer would have to pay for more than land, buildings, livestock and equipment. He would have to buy "the right to produce and sell."

His load is heavy as it now stands. Would farming remain an attractive profession? Would agriculture have a future!

WHAT'S YOUR PART IN

Government...By the People"

Today, in the creeping shadow of expanding government in- sessions, "Township Government" fluence over our lives, we are often at a loss when it comes to and "City and Village Governdefining our role in relation to government, whether it be national, state or local.

To help Farm Bureau members become better acquainted with the organization and operation of local and state government, the Family Program division of the Michigan Farm Bureau has set up a series of six "citizenship seminars," which began January 17th, at Olivet College.

According to J. Delbert Wells, manager, Family Program division, the citizenship committees of fifteen southwestern Michigan counties are attending the day-long events.

The seminars, set up in cooper- cussions and questions and answation with the Community Education Program at Olivet College, and the Education Division of the Michigan State Association of Supervisors are not designed as "reform" sessions, but rather as a practical view of what now exists and how it runs, said Wells.

Active participation is promot-

ers from the audience.

The panels consisting largely of selected public officials, also include at least one representative of the Olivet Political Science Department.

The third seminar of the series, "County Government" was recently completed and attendance

ment" were also high. On Friday, February 7th, the

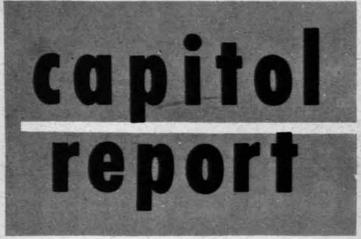
topic of the fourth seminar will be the "Legislative Branch of State Government" and discussions will again center on the practical rather than the theoretical aspects of this branch. The "Judicial Branch of State

Government" will be examined, February 21st, and will include such sub-topics as the Circuit Court, the Probate Court and the new Intermediate Court of Appeals.

The sixth and final seminar, March 6th, will be on the "Executive Branch of State Government," and will include a general discussion, and some rather close scrutiny of certain selected areas



BEET SUGAR INDUSTRY OF MICHIGAN





"Short Session" at a Glance

The present session of the Legislature is intended to be a ular county officials and the "short session" with adjournment sometime the latter part of April. In spite of this, it now appears that 1,000 or more bills will be introduced. Of course, it is impossible to give proper consideration to such a number.

Farm Bureau's effort will be to do everything possible to assure consideration and passage of those bills that are in the best interest of agriculture and the general public, and defeat of those that do not meet this test.

A cross-section of expected issues are:

Education: As reported in the last issue of the Farm News, Governor Romney considered the recommendation of a completely new school aid formula intended to more nearly equalize educational opportunity.

When it became obvious that the suggested formula would not do this, the Governor called for further study in the next year and for the coming year proposed an increased present school aid formula from \$224 to \$234 per child plus an increase in deductible millage from 31/8 to 41/4. Poor districts would fare better than presently.

A school reorganization bill will training. In other areas, the Inagain be proposed this year to provide a K-12 program in every local school district. This year's proposal is expected to be somewhat different but also similar to last year's bill which passed the Senate and was narrowly defeated in the House.

Legislation proposing greater emphasis on community colleges, vocational education and specialized training programs is expected all in an effort to prevent school dropouts and train young people to qualify for the job opportunities available today.

Vocational education is much more expensive per pupil than academic programs. In some areas, community colleges and high schools can provide such posal would continue to elect reg-

Board of Supervisors.

Both plans, however, provided for increased taxes on property. The Wayne plan could, in effect, i rease taxes 10 mills, the other

Farm Bureau insists that charter counties should not be allowed to levy millage above the regular allocation, inasmuch as the new Constitution definitely provides that "each charter county is hereby granted power to levy other taxes for county purposes.

While perhaps five or six counties might take advantage of the charter provision, there is no need to further burden property

Taxes: Farm Bureau will make every effort to further the tax program passed by the counties and voting delegates by supporting legislation designed to (1) lower personal property taxes; (2) improve assessments and equalization procedures; (3) place the state equalized valuation on tax statements; (4) provide other sources of revenue in order to lower property taxes; and (5) pro- February 18 hibit taxation of non-residents.

The predicted pattern of city income taxes is proceeding. Flint has now adopted an income tax on both residents and non-residents. Under present law, over 180 cities could impose income

Since the death of "tax reform," many people are having second thoughts, belatedly recognizing that perhaps the best opportunity for an equitable tax structure is now gone.

have the responsibility similar to the present special education pro-County Home Rule is provided for in the new Constitution and

termediate School District might

implementing legislation will be proposed. Two plans have been suggested -one by the Wayne County Board of Supervisors and one by the United County Officers Association. In testimony before the special

committee, Farm Bureau called attention to the fact that the Wayne County proposal would permit the elimination of elected county officials and also might abolish the Board of Supervisors. The United County officers' pro-

Legislative Counsel Praised

A letter from Michigan's Governor, George Romney, had high praise for Michigan Farm Bureau's Legislative Counsel, Dan Reed, and other members of the special 21-man Conservation Study Committee appointed by the governor.

The committee's report urged the administration to keep the commission form of control in the Conservation Department and to keep the state's natural resources "off the political block."

Modernization of the department's administrative structure and better communications with both the public and department personnel were also called for by the committee.

In his letter to Reed, the governor said, "Now that you and the other members of the Special Conservation Study Committee have completed your work, I could not fail to let you know how sincerely I appreciated the fine service which you rendered.

"In my opinion, the Committee did exactly what I asked it to do: to take a searching look at the Conservation Department and its policies, objectively and impartially, and without pre-judgment."

The Governor went on to say, "I deeply believe that concerned citizens, like yourself, have a great potential for contributing to the improvement of their government and the betterment of their community.

"In my view, your work, and the work of the Committee, is a vindication of that conviction. Speaking for myself, and for the people of our state, please accept our thanks for a job well done.

Legislative Seminar Time Again!

Michigan Legislators will meet with members of County Farm Bureau Legislative Committees in Seminars to be held in Lansing during February and March. In the 1963 Seminars, 77 members of the Legislature met with more than 200 Farm Bureau Legislative Committeemen and their guests.

Committee members will discuss pending legislation and attend sessions of the House and Senate in the Capitol. At noon, Legislators will be guests of Farm Bureau for lunch and informal

The schedule for the 1964 Seminars calls for sessions to be held at Dines' Restaurant on E. Michigan Avenue, about two and a half blocks east of the Capitol, on the following dates:

SCHEDULE OF 1964 LEGISLATIVE SEMINARS

REGION - COUNTIES DATE

SOUTHWEST REGION - (Allegan, Barry, Berrien, Cass, Kalamazoo, St. Joseph and Van Buren Coun-

WEST CENTRAL REGION - (Kent, Mason, Mus-February 25 kegon, Newaygo, Oceana, Ottawa and Mecosta Counties)

Also - Ionia and Montcalm Counties

EAST CENTRAL REGION - (Bay, Clare, Gladwin, February 26 Gratiot, Isabella, Midland and Saginaw Counties)

SOUTH CENTRAL REGION - (Branch, Calhoun, February 27 Eaton, Hillsdale, Ingham, Jackson and Lenawee Counties)

Also - Clinton County

SOUTHEAST REGION - (Genesee, Livingston, March 10 Monroe, Oakland, Washtenaw and Wayne Coun-

Also - Shiawassee County

NORTHEAST, NORTHWEST, BRIDGE and UP-March 11 PER PENINSULA REGIONS — (Alcona, Alpena, Antrim, Arenac, Baraga, Benzie, Charlevoix, Cheboygan, Chippewa, Delta, Emmet, Houghton, Iosco, Iron, Kalkaska, Mackinac-Luce, Manistee, Marquette-Alger, Menominee, Missaukee, Mont-

morency, Northwest, Ogemaw, Osceola, Otsego, Presque Isle and Wexford Counties)

THUMB REGION - (Huron, Lapeer, Macomb, Sanilac, St. Clair and Tuscola Counties)

10:00 A.M. — (Coffee and Rolls, 9:30 A.M.) PLACE: DINES RESTAURANT - 321 East Michigan Avenue, Lansing. Located in third block east of the Capitol and about a half block west of Cedar Street (which is U.S.

27 southbound). PARKING FACILITIES: Free parking in Dines' parking lot located north of the rear entrance to the restaurant.

Wool, Sugar Not Precedents

The present wool and sugar programs of direct payments are sometimes pointed out as examples of the way compensatory payments would work in cotton, wheat and other commodities.

The situation, however, is as different as night and day. Both wool and sugar are commodities in which we are deficient and which must be imported. Wool payments were adopted by Congress as a defense

measure to encourage increased production of wool. It is hardly reasonable to use the same approach to problems of commodities which are in surplus and which we must sell

in the world market.

As It Looks From Here

AFL-CIO leadership never fails to plug for "One Man -One Vote." This appealing slogan offers an adding-machine approach to the problems of government.

A good way to arrive at a decision on a question is to take a vote — and the majority vote determines the answer. We do this on the adoption of amendments to our State Constitution, on bonding issues, and in deciding on Farm Bureau policies.

But the purpose of election districts in our form of government is to secure the selection of qualified men and women of high character to serve in our legislative bodies and as administrators and judicial officers.

An "adding machine" calculation does not assure this result!

A collection cost of a little less than 1% was predicted for the State income tax included in the fiscal reform package. Clarence Lock, State Revenue Commissioner, said the tentative figure covered the 2% personal income levy, the 31/2% on corporate profits and 51/2% on financial institutions' profits. Elimination of the business activities and intangibles taxes would also save the present \$265,000 cost of collection of these levies, Lock

Two issues which will probably stir the Michigan Legislature squirrels, raccoons, beaver, dogs, payment of bounties, and (2) the problems caused by the rapid increase in the southern Michigan

Complaints to the Conservation Department in 1962 showed that ter million dollars per year.

in 1964 — (1) the continued muskrats, skunks, woodchucks and deer all topped the fox in number of damage cases. Strong support has developed for the elimination of bounties, which now cost Michigan nearly a quar-

It is safe to bet that the 1964 session of Congress will not last as long as the marathon 1963 session. National political conventions and the election campaigns make that certain. The Republicans will meet in San Francisco in July and the Democrats will March 12 convene in Atlantic City in August.

In 1960, Congress reconvened after the national conventions had been held, but accomplished

If President Johnson is a candidate for the top office, he may be able to exert more pressure than could President Eisenhower, who was serving out his last months in office. A "lame duck" session leaves much to be desired.

Tentative figures indicate 1963 milk production was down about one billion pounds from 1962 nearly a 1% cut. The politics of election year might tempt Washington to increase price supports above the present 75%. It happened before, to the detriment of the dairy industry.

Market Development Program Expands

1964 will be an important, busy year for the Market De- and farm leader has been named velopment Division of the Michigan Farm Bureau.

Activities are stirring in many commodity areas, where local farmers have expressed interest in building a potent "market power" for themselves. Livestock men, tomato growers, potato people, asparagus and pickling cucumber growers are all interested in doing something about the evident cost-price squeeze.

In increasing numbers they are turning to their own organizations for ideas to place them in better position to negotiate for "price and other terms of trade."

They are especially pleased with recent successes of the Processing Apple Division of the Michigan Agricultural Cooperative Marketing Association (MACMA) and eager to apply this type of program to their own situation.

The question is "How?" . . . How to go about effective organization? How to secure and maintain the flow of information between growers? How best to negotiate with packers and processors? They look to the Market Develop-

Although little-known outside of actual grower-ranks, Asparagus and Pickling Cucumber Divisions have been formed within MACMA. Each looks to what has been done in the Processing Apple field and is eager to get

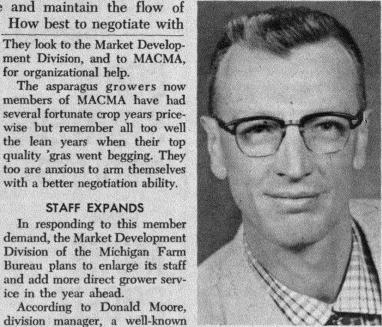
Work is well underway among growers to sign up producers and 'acreage" in these divisions. This year, if all goes well, the formal organizations will be rounded out and will move into negotiation

Pickling Cucumber growers in several areas of Michigan have served notice that they will become much more aggressive in seeking "adequate" contracts with those producers they now supply.

as Coordinator within the division to work in the horticultural crops

He is Royal Call who has been serving as regional representative for the Michigan Farm Bureau in the South Central region. A graduate of Michigan State University, where he majored in horticulture, Call is expected to work primarily with fruit and vegetable growers, and in close liaison with MACMA.

A former Roll-Call worker, director and vice president of the Benzie County Farm Bureau, Call first left his fruit acreage to serve as regional representative in the Northwest region of the state.



Royal Call

Dairymen Invited to ADA Annual

For the twenty-second year, the American Dairy Association of Michigan will hold its annual business meeting - and all dairymen are invited to attend.

The meeting, set for February 7th, during Farmers' Week, will start at 10 a.m. at Kellogg Center, Michigan State University.

According to Boyd Rice, ADA Secretary, the day will be devoted to the Association's program for increasing sales of milk and dairy products to the consumer. Speakers will include state and national leaders in this field.

"Dairymen interested in attending the noon luncheon should reserve their tickets not later than February 3," said Rice, and he suggested that because of the late publication date of the Michigan Farm News, reservations should be made by telephone to the ADA office in Lansing.

During the afternoon program, dairymen will hear Milton Hult, president, National Dairy Council, describe the Council's efforts to help increase the consumption of dairy products through educational programs.

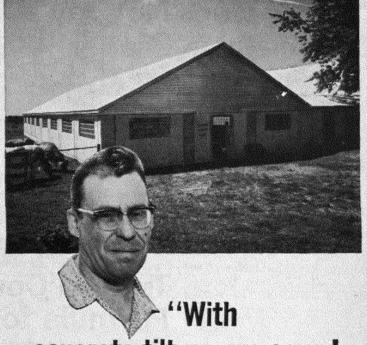
Also on the program, according to Rice, is the general manager of the American Dairy Association, M. J. Framberger. He will cover the nation-wide advertising and merchandising programs of the ADA.

Currently, the ADA of Michigan is sponsoring a Michigan State University 4-H program to interest some 100 young women each year in the dairy foods in-

Russell Mawby, state 4-H Club director, will speak on the coming educational conference for the first group scheduled for this

"Over sixty-five per cent of all Michigan dairymen are now supporting ADA's self-help program to increase the sales of milk and dairy products," said Rice.

Producers finance the program through a set-aside of two cents per hundred pounds of milk, or one-half-cent per pound of but-



concrete tilt-up, we saved money and got a barn that's really fire-safe!"

Says DR. BERTRAND B. DIONNE, V.M.D., Brunswick, Maine

"We lost one barn by fire. So our choice for the new one was concrete-one building material that can't burn. When we heard about the new tilt-up method, we found we could have concrete and save money, too. Wall panels were cast right on the floor, so forms were easy to build. Two men and a tractor tipped the walls into place. We figure we saved a good \$5,000 on our 44-head barn.

"And the barn is designed just the way I wanted it. We even have heating coils in the concrete floor to keep bedding warm and dry. With concrete, there's no worry about rust or rot. Disinfecting is simple. Regular hose-downs keep the whole place clean and

"Upkeep on the barn itself is no problem, either. We don't even have to paint it. That's another saving of at least \$350 every second year!"

It pays to check on concrete tilt-up. Write for free information using the coupon below.

CLIP-MAIL TODAY

PORTLAND CEMENT ASSOCIATION

Stoddard Building, Lansing, Michigan 48933

A national organization to improve and extend the uses of concrete Please send free information on concrete tilt-up. Also send material on other subjects I've listed:

HOW COULD A FARM FAMILY EVER MANAGE

ment Division, and to MACMA,

members of MACMA have had

several fortunate crop years price-

wise but remember all too well

the lean years when their top

quality 'gras went begging. They

too are anxious to arm themselves

STAFF EXPANDS

Division of the Michigan Farm

and add more direct grower serv-

former Benzie county fruit grower

According to Donald Moore,

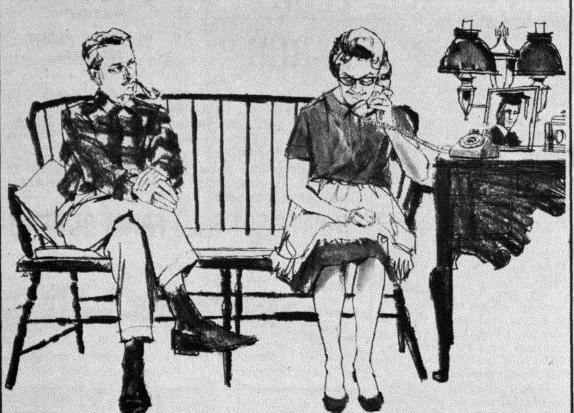
ice in the year ahead.

In responding to this member

with a better negotiation ability.

The asparagus growers now

for organizational help.



... 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

Improve Our Marketing System-Shuman

In an address to the Illinois Canners School banquet in Urbana, Illinois, American Farm Bureau Federation president, Charles B. Shuman, singled out the farm products marketing system as the most important single factor affecting the future prosperity of agriculture.

"Traditionally," said Shuman, "farmers have concentrated on improving production, but have neglected their marketing

responsibilities."

He pointed out that it was this vacuum that has provided the excuse for government programs.

"As these programs are eliminated," he said, "it is imperative that the marketing power of farmers be strengthened."

The AFBF president went on to say that agriculture is one of the few businesses which delivers its product to market with little or no advance assurance as to price or the quantity that buyers will accept.

Said Shuman, "The farmer wants and needs a system by which his production can be guiddirected by unrealistic government programs.'

Farmers can and must develop their marketing programs to match the technological advances made in agricultural production and specialization, he said.

In reviewing the AFBF's past efforts in the marketing field, Shuman pointed out that in 1960, the American Agricultural Marketing Association (AAMA) was established to assist state Farm Bureaus in carrying out their marketing programs.

The AAMA also helped them ed by consumer needs, and not set up new projects to cope with the many revolutionary marketing changes now taking place.

"At the present time," said the national farm leader, "the AAMA includes some 25 state Farm Bureau marketing associations. Efforts to date have been confined to the field of fruits and vegetables for processing."

He said that this area had been selected because of its past history of production contracts with processors, but that further expansion into other fields would take place as needs and demands dictate.

Michigan, one of the first states to organize a marketing association, the Michigan Agricultural Cooperative Marketing Association (MACMA), has also taken the lead in apple marketing.

Most recently, MACMA and the MFB Market Development Division have concluded a successful apple season.

Plans are already underway for MACMA's Asparagus Division's marketing program and grower information service for the coming season.

In his closing remarks, Shuman said that the greatest asset in any marketing program is knowledge knowledge of the market, supply-demand and all other factors.

"Farmers must use a marketing program as a business tool," he said, "and not as a weapon."

office in mid-November and at

"Crime Does Not Pay" **Especially in Lapeer**

A "Telephone Relay Alerting System" has been set up in Lapeer as a public service of the Lapeer County Farm Bureau in cooperation with the local police department.

Shoplifters, bad check passers, short change artists, thieves and forgers will not find this town "easy pickings" where members of the Chamber of Commerce are serviced by this unique

Whenever a crime, such as shoplifting, is reported to the Lapeer Police Department, they in turn will call the Farm Bureau office. Then, the relay network goes into effect.

The Lapeer Farm Bureau calls two business firms; these two in turn relay the message to two more predetermined business firms and so on. The relay continues until all are called to warn them against the possibility of losing valuable merchandise to a shop-

Water Management

and Land Resources

and in Michigan.

Clair.

sources?

Water management is getting

The Legislature must consider

more attention, both nationally

at least two measures. One pro-

vides some protection to the shorelines of inlands lakes and

streams against dredging, filling

and unauthorized structures. The

definition includes the St. Clair

and Detroit Rivers and Lake St.

reau in 1963, would legalize the

Regulation and licensing of well drillers will also be considered by Lansing lawmakers.

Last year, in October, it was estimated that the world popula-

tion had reached 3,180,000,000,

or over six times that of 1600 A.D.

year 2,000, only 36 years away,

the world population will reach

6,000,000,000. Are we doing what we should to assure the best use of our land and water re-

General land and water problems will be considered at a na-

tional conference scheduled by the American Farm Bureau Federation in Wichita, Kansas on

March 23-24-25, 1964.

It is now estimated that by the

Another bill, similar to the

Tuscola Continues Its Formula for Success

Training sessions to determine "How officers can best carry out their respective duties" were held in Tuscola county recently. Under the direction of the Community Group Committee,

Mr. and Mrs. Ford Boyne, Mr. and Mrs. Charles Hoist and Mr. and Mrs. Orlin Lotter, the officers of each Community Farm Bureau were invited to meet and discuss their common problems.

mittee, its programs and projects, and the importance of participa-

Providing and presenting information to members was stressed in sessions with discussion leaders, measure supported by Farm Bu-

impoundment of surplus water, the Michigan Farm Bureau were:

Family Program Division; Marjorie Karker, Coordinator of the Women's Activities and Lester Bollwahn, Young People's coordi-

"We feel these instructional meetings will get our officers off to a good start, enable them to recognize problems, find solutions and carry out a better program," said Mrs. Clare Carpenter, Tuscola County reporter.

Small wonder that it was this Assisting with the training from county that won the 1963 "Most Outstanding County Farm Bureau" award!

the end of the first day, 35 responded -all wishing to partici-There is no charge for the

service, explains Mrs. Alice Abbott, Secretary and Office Manager of the Lapeer County Farm Bureau —only the time it takes to make two phone calls.

It is certain that the Lapeer County Farm Bureau will create good public relations with this unusual project. Merchants report that it was of special value to them during the Christmas rush, when shoplifters and bad check passers seem to be operatsent out from the Farm Bureau ing in "full force."

The first session brought group secretaries and chairmen to learn about leadership and meeting procedures, and the importance of good minutes. Farm Bureau Women's representatives learned about the structure of their com-

Notices of this service were

minute men and package reporters.

during high-flow periods, for later J. Delbert Wells, manager of the

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FARM BUREAU'S IMPROVED

SPECIAL STARTER FERTILIZER

FOR

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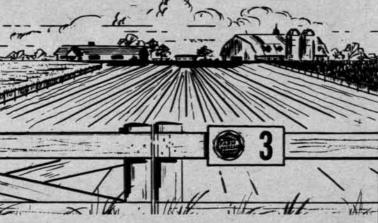
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- 3. EARLIER MATURITY
- 4. MORE PROFIT PER ACRE

Michigan Certified Hybrid Seed Corn and Certified Oats can increase your yield. They are developed for and adapted to Michigan soils and climate. Use the partners for profit . . . plant the best and fertilize with the best . . . Farm Bureau.

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Now you can easily maintain more complete records and have a key to correct fertilizer use. No guesswork as to what analysis you used last year. Available in numbers 1 to 12, colorful, heavy duty metal, easy to read. See your local dealer for complete details.



FARM BU

Deer, What Can the Matter Be?



The Michigan Farm Bureau

continued to recognize the po-

tential danger of a too-large deer

herd as delegates to last year's

annual meeting approved the

resolution urging the Conserva-

tion Commission to regulate the

"rapidly increasing Southern

Michigan deer herd through the

that if practicable means could be

found, it would be justifiable to

give resident landowners some

The resolution further stated

use of special seasons.

By Paul A. Rivas Information Division

If the Michigan Department of Conservation is right in its estimate, southern Michigan farmers may well be singing this tune as a potential deer herd of 90,000 descends on their eroplands and orchards in 1969.

According to David Jenkins, Department of Conservation Game Biologist, the southern Michigan deer herd is now about 45,000, but recent indications are that the herd will double in size within the next five years!

In 1962, southern Michigan farmers lost over \$300,000 in crops, destroyed fruit trees and trampled plantings. "That's about one out of every ten farmers in the area suffering some losses ranging from negligible to serious," said the

'Unfortunately for the farmers," said Jenkins, "not even the record number of hunters in this area will keep the herd from its leap-frog population explosion."

A recent conservation publication counted over 53,000 hunters stalking the southern deer herd last year - with over 5,400 bucks taken. In some areas, one hunter in five got his buck rivaling some of the best northern hunting.

What effect did this hunter army have on the deer population? A letter from a farmer living not more than a half-hour drive from Lansing wrote:

"Last fall we did not get all of our corn picked. Last winter while the snow was on, noticed tracks as if a herd of sheep was there. When picking this corn this spring there was scarcely any left in this 17 acres. Some people figure about \$500 damage was done here by the herd . .

And this letter came from an orchardist whose orchard is less than 40 miles from downtown Detroit.

"I am a fruit grower in Livingston county, and I have tried everything to keep the deer out of my orchard. This year alone the deer have caused me a loss of fruit in the amount of \$12,000, also a damage to the trees I can't estimate. Other fruit growers in this area are suffering a comparable loss.

"The deer population has exploded in this area. There are now close to 1,000 deer which means 2,000 or more next

The only error Jenkins could find in this letter was that the farmer's estimate of the herd was probably too low!

priority in the granting of deer" hunting permits.

In approving the resolutions, Farm Bureau delegates also recognized that more is at stake than the mounting crop damage. In 1962 alone, the Department of Conservation estimated that deer in southern Michigan caused onethird of a million dollars in damages in deer-auto collisions!

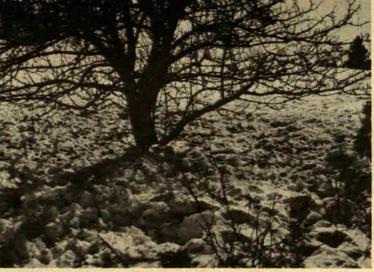
"The highway hazard caused by the southern Michigan deer herd," said Jenkins, "is already a serious problem and it's going to get worse!"

The state's conservation department places only about six per cent of the total deer herd in the southern area — but statistics show that 90 per cent of the state's automobiles "live" in this

Jenkins said that although auto traffic has increased in southern Michigan only 27 per cent since 1954, the number of deer killed by cars has jumped by 316 per cent in that time.

"The Conservation Commission does not now have the authority to provide for antlerless deer shooting to reduce the high-way hazard," the biologist ex-plained. "But the problem is dangerous and it's growing. Legislation will be needed soon.

Grilled venison is out of this world," said Jenkins, "but venison 'grilled' on the front of your car is nothing but trouble - and danger!



MOST FARMERS WON'T COMPLAIN about a deer in the orchard, but a herd around a tree is a different story.

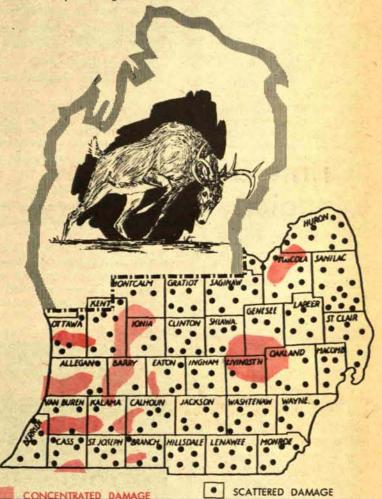


WHITETAILS ARE BEAUTIFUL when seen from the air, but a herd such as this when seen in an orchard or corn field is

more than beautiful - it's downright expensivel



LAST FALL MICHIGAN HUNTERS brought home about 7,000,000 pounds of venison and Michigan motorists "bagged" another 300,000 pounds the hard way — or their car bumpers and grills.



FB INSURANCE REPORTS:

Over \$40,000 in Deer-Auto Accident Claims in 1963

Farm Bureau Insurance claims arising from deer-auto collisions and accidents in Southern Michigan soared over the \$40,000 mark last year, according to the Claims Division.

Leading the southern regions in losses reported was the Kalamazoo Claims office which recorded the highest number -80! The average-cost-per-accident was \$150 giving the region a total claims-paid of \$12,000.

Coming in a close second in the number of deer-auto accidents was the Lansing Branch Claims office which recorded 60 accidents last year with an average-cost-per-accident of \$175, one of the highest averages in the Southern Michigan area.

Included in the Branch's territory is the area referred to by he state's conservation personnel as the "Bloody Triangle" the Brighton-Howell area.

Michigan Conservation Department figures show that more accidents have occured in that small area than any similar

Kalamazoo and the Lansing Branch accounted for over fifty per cent of the total amount of claims paid out to Southern Michigan drivers insured by FB Insurance.

Third in the total amount of damages claimed was the Saginaw region with a total figure of \$7,500; an average of \$150 for 50 accidents.

The next highest region in total damages claimed was Grand Rapids. According to the Claims Division, Grand Rapids had the highest average-cost-per-accident of all the southern regions - \$225, but only 25 accidents were recorded.

The Oakland district had 15 accidents and averaged \$150 per claim, and Ann Arbor reported 12 accidents averaging \$180

Failure to slow down when passing deer standing along the highway caused the majority of accidents in 1963, said the Claims Division.



ith Gavel and H

on the township and county levels

and extension work (she has re-

ceived her 25-year pin) find a

place on her busy schedule, too.

dation" is deep and strong.

Maurine's Farm Bureau "foun-

The women of Michigan's largest farm organization elected a new chairman and vice-chairman in November, 1963. Although the two elected officials are well-known to many of the state's Farm Bureau Women, there are others to whom "Mrs. Scramlin" and "Mrs. Topliff" are just names.

Those who voted for them at the annual meeting knew of their outstanding leadership qualifications, but did they know, for instance, that their new chairman has a 3-year-old grandson who is her pride and joy? . . . Or that her hobby is raising registered quarter horses?

"Just the plain facts, mam" may be enough for the hero of the TV detective show . . . but it's not sufficient for the knowledgeable Farm Bureau Women who like to have the "inside story" of their leaders.

As FB Women throughout the state plan activities for their "best year yet" . . . it is important that they feel a close, working relationship with their elected leaders.

Because it is impossible (much as they would like it) for them to visit with every Farm Bureau woman in Michigan, we bring you this "personal" look at your new chairman and vice-chairman.

On a 265-acre family farm in Oakland county, between Pontiac and Flint, the William Scramlins raise a dairy herd of 24 Holsteins and the grain crops to feed this herd. The two youngest of their five children live at home and help in this farming operation.

"I love everything about farming . . . except gardening and poultry," says Maurine. "I find driving the tractor is a chance to be alone and do some thinking, . . and I truly enjoy helping my husband with the morning

Two of their children are married and live near the Scramlin farm. Their oldest son is the father of Maurine's grandson, Brian, "who thinks we could not run the farm without his help and who adopts all the new animals born on the farm.

Second son, Larry, an Airman Second Class, now stationed in Florida after 11/2 years in Berlin, made this Christmas an especially blessed time for the Scramlins when he came home after two years' absence.

A family hobby, raising registered quarter horses, keeps the Scramlins "on the road" much of the time during fair season. Their horses have been shown at county fairs, the state 4-H show and the State Fair in Detroit.

Well-known for her many years as a 4-H leader, Maurine was a winner of the state alumni award in 1959. She and husband "Bill" are general leaders for their local 4-H Club which this year has 45 members involved in 16 different projects. Both are also active in the County 4-H Leaders Associa-

Sunday School teaching at the Mt. Bethel Methodist Church and serving on its official board also occupies some of her time. Politics

board of directors and many county committees, and on the state Resolutions Committee. She has acted as Women's county chairman, district chairman, state vice-chairman and now in her latest role -state chairman. Mr. Scramlin, also an active Farm Bureau member, was county president for two years.

Maurine Scramlin looks forward to the next two years of service as state chairman of the Farm Bureau Women "as a challenge to do what I can, in any way I can, to better our organiza-

A busy woman, this new chairman, who has many interests and "loves them all" -especially that grandson.

(Next month: Vice-chairman Maxine Topliff)



MRS. WM. SCRAMLIN takes time for a quick phone call at FB Center before leaving for the AFBF Program Kick-Off in Chicago —just one of the many activities

Washington Air Tour Set for March 1-4

Plans for the annual Farm Bureau Women sponsored Washington Air Tour are taking shape and hold promise of an exciting, informative three days in the nation's capitol, March 1-4.

Housing at the famous, favorably-located Willard Hotel will be just one of the many outstanding features of the tour, which leaves Detroit on Sunday evening, March 1 by Northwest Airlines, and returns Wednesday evening, March

Cost of the tour is \$101.57. This includes air transportation between Detroit and Washington, three nights at the Willard Hotel, a Monday luncheon at the hotel, and an allday sightseeing trip with lunch on Wednesday.

Also included are tips, transportation to the hotel and back to the airport, and dinners Sunday and Wednesday nights, served on the plane.

Tour participants will be expected to pay for their own break-fasts on Monday, Tuesday and Wednesday, dinners on Monday and Tuesday, and luncheon on

A meeting with American Farm Bureau Federation staff members has been set up for Monday tions -so send the attached coumorning and a trip to the Depart- pon today!

ment of Agriculture in the afternoon.

Meetings with Michigan Congressmen and a visit to Congress is on the agenda for Tuesday. Wednesday will be spent visiting such historical spots as Mt. Vernon, Arlington Cemetery, the White House, the Bureau of Printing and Engraving and Ambassador Row, -with luncheon at the famous Seaport Inn at Alexandria.

Airlines require early reserva-

Return to: Mrs. Marjorie Karker, Michigan Farm Bureau 4000 N. Grand River Ave., Lansing, Michigan

I am interested in participating in the Washington Air Tour, March 1-4. Please send detailed information.

Address:_

FB Women Offer Scholarships

Three scholarships for young people are now available through the Michigan Farm Bureau Women.

They include: a scholarship for a junior or senior at Michigan State University in the amount of the general fee for one year (a little over \$300); a practical nursing scholarship for \$200 (evidence that the applicant has been accepted by a school is required); and a short course scholarship for \$100.

Requirements are: applicants must be a Farm Bureau member or a member of a Farm Bureau family, and must be willing to prove financial need.

Those interested should contact Mrs. Marjorie Karker, Michigan Farm Bureau, 4000 N. Grand River Avenue, Lansing 4, Michigan. Necessary application forms will be sent upon request.

nto the Least of These

"Inasmuch as ye have done it unto one of the least of these, pier Christmas due to the genermy brethren, ye have done it unto me."

These words of the One Whose birthday we celebrate at Christmas seem to be the guide and inspiration for the Farm Bureau Women of Michigan, who not only believe in them . . . but act accordingly.

Old people, forgotten by their families; little children whose blank stares and halting speech make them less desirable to hours sewing bibs for patients en's Committees throughout the some then their more attractive brothers and sisters; the poor, at the Grandview Hospital. They state who participate in yearly the sick, the lonely —it was these who felt the impact of the true Christmas spirit of the FB Women.

Mrs. Clare Carpenter, Cass City, described the Tuscola Women's Christmas project for the county's retarded children's school with these touching words:

"Small hands reaching for a bright-colored ribbon, eyes gazing in wonderment at pagés of fairyland pictures in a scrapbook, children in deep concentration bringing magic to a coloring book; thus we invade a special world, one unfamiliar to many."

The group also spearheaded a drive for funds so the school could buy needed items. Tuscola county's thirty-four community groups responded with donations for a total of \$150.

A special Christmas program, complete with Santa Claus (Mrs. Marlene Houston) with gifts for

everyone, was presented for patients of the Goodells Medical Center by the St. Clair County FB Women.

Patients in wheel chairs, walkers, on crutches and with canes, gathered in the dining room of the Medical Center for the program which was under the direction of Mrs. Alvin Kersten, Mrs. Frank Burrows and Mrs. Adeline Ball. Some were rolled in on their beds; those who could not leave their rooms were visited by Santa and "his" bag of goodies.

In Wayne county, the children of Hawthorne Center had a hap-

osity of the Farm Bureau Women. Mrs. Wilford Bunyea, Wayne Women's chairman, reports the group donated \$25 toward this worthy cause.

In Charlevoix county, the Women's Committee spent many of the many Farm Bureau Womalso purchased a hand mixer for the Retarted Children's Center in Charlevoix.

The true meaning of Christmas

was the theme of a skit presented at the Lapeer Women's meeting in December, under the direction of Mrs. Horace Davis. Proving that the women are well-aware of the "true meaning" of this holiday, the group took up a generous silver collection for the Suncrest Home.

These are just a few examples Christmas projects, giving . . . giving . . . giving, not only materially, but of themselves -gifts which cannot be bought in a store.



GIFTS FROM SANTA'S BAG are sorted by Mrs. Fraleigh, Mrs. Kersten and Mrs. Ball, before being distributed to the patients of the Medical Center. Those who could not leave their rooms to enjoy the program presented by the St. Clair Women were later visited by Santa Claus (Mrs. Marlene Houston).

Committee Proposes Busy Year Ahead for FB Women

The MFB Women's Program Planning Committee met at Farm Bureau Center in Lansing on January 13-14 to draft a suggested program of activities for 1964. The group heard several resource people present background material for possible

Among those appearing before the committee were: Mrs. L. E. Mills, Michigan Youth Commission; Mr. Victor Stine, Michigan State University; Mr. Tom Mericle, Alofs Manufacturing Co.; Miss Eleanor Tromp, Michigan Nurses' Association, farm and city women is on the and Mr. Ken Altland, Michigan Health Department.

The committee's recommendatours were presented to the State Women's Committee for their consideration on January 23-24. Following acceptance by the State Committee, the program suggestions will be passed on to county

(Because of the early print date of the Farm News, the State Committee's actions will be reported in the March issue.)

Present at the two-day sessions were: Mrs. Jerold Topliff, chair-

tions for meetings, activities and man; Mrs. Earl Morehouse, dist. 1; Mrs. Wesley Moeckel, dist. 2; Mrs. Clayton Anderson, dist. 3; Mrs. Ken Willard, dist. 4; Mrs. Cyril Spike, dist. 5 and Mrs. Clare Carpenter, dist. 6.

Women's Committees throughout representation complete, were: the state. Mrs. Elmer Peterson, dist. 7; Mrs. Gordon Willford, Jr., dist. 8; Mrs. Earl Hendricks, dist. 9; Mrs. Wm. Parsons, dist. 10W; Mrs. Esley VanWaggoner, 10E; Mrs. Waino composed mainly of young farm-Rajala, 11E, and Mrs. George Palmer, 11W.



FB Women's "City Sisters" **Invited to Annual Camp**

to center around a rural-urban school and civic groups. theme this year as they invite friends from the city to attend the event scheduled for April 1

A program of interest to both two-day agenda, including a talk on "Race Relations in Michigan" by Miss Marjorie McGowan, assistant legal advisor to Governor Romney, and a panel discussion on "Farmers in the National Economy.'

Held at the beautiful camp-Also attending to make state site at Wesley Woods, R#1, Dowling, the camp is open to all Farm News.

New Community Groups

The Emerson Township Group

in Gratiot County - Chairman,

Sandy Acres Group in Sanilac

County - Chairman, Richard

They are:

Herman Beyer;

Eugene Moore;

Loeding.

The Farm Bureau Women of Farm Bureau Women of the state Districts 1 and 2 are planning and their counterparts in the city, their annual Wesley Woods Camp such as representatives of church,

> Total cost for meals, lodging and insurance for the two days is \$8.00 per person.

Chairman Mrs. Jesse Smith, Climax, Kalamazoo county, and her committee -Mrs. George Crisenberry, Jackson; Mrs. Clar-ence Schmidtendorff, St. Joseph, and Mrs. Earl Morehouse, Van Buren - look forward to a large attendance of both Farm Bureau and urban women.

More information will appear in the March issue of the Michigan a German family.

Super-Women?

Three new Community Groups With slightly more than 100 per cent of goal, Montcalm county ers have recently been organized. has again joined the ranks of Farm Bureau Quota Busters -The North Bay Group in Charprimarily through the leadership levoix County - Chairman, of two determined Farm Bureau Women.

> At the last possible minute, with 21 short of goal, and all possible renewals already contacted, Roll Call Manager Mrs. James Quisenberry and Mrs. Wilma Baldwin, county secretary,

Worth Mentioning...

Thirteen out of fifteen groups were represented at the December meeting of the Gladwin County FB Women, where their guest speaker was the county sheriff. Highway Safety was the topic of his talk as he gave the women a complete, categorized rundown of all accidents since 1958, in terms of property damage, fatalities, etc.

Miss Anne Hoopfer was guest speaker at the Antrim County Farm Bureau Women's meeting in January. Anne spent about two months as an exchange student in Germany during the summer of 1963. She showed slides and told of her life as part of

Fifty Northwest Michigan Farm Bureau Women and guests attended the December meeting, which featured as speaker, Home Service Advisor Mrs. Francis Rajkovich.

Mrs. Rajkovich demonstrated new lighting arrangements, Christmas decorations and foods, the use of new electrical appliances such as the carousel rotisserie and electronic oven.

Eaton County FB Women were informed by their January guest speaker, Charles Gibbs, that \$41,172 was spent in their county there are more children.



FARMERS PETROLEUM

4000 N. GRAND RIVER

Sold Only Through Farmers Petroleum Dealers and Direct Distribution Agents

Young People Move to Meet Agriculture's Challenges

Preliminary plans for the 1964 Farm Bureau Young People's program have been made by the Young People's Committee at a two day meeting held on December 26 and 27, 1963. Young people from all parts of the state serve on this committee to plan and guide the activities of the young people.

New activities recommended for county programs in 1964 include discussion topics on marketing agricultural products and preparing for rural defense. Each county will be receiving discussion outlines on each of the subjects.

Cheney Elected to

L A Cheney, Williamston, was elected to the board of directors

of the National Council of Farmer

Cooperatives at its annual meet-

ing January 15 in Houston, Texas.

the Michigan Association of

Farmer Cooperatives, will serve on the "State Councils" division

of the national board, represent-

ing the 30 states which have

farmer cooperative associations or

councils. He was also named to

the executive committee of the

Cheney also serves on the

board of the A.I.C., a position he

has held for three years.

Cheney, executive-secretary of

National Board

The marketing discussion program will involve local businessmen acting as resource people and will feature tours of local market facilities. It will help young people realize that marketing is a local function as well as being nation-wide.

Rural preparedness involves much more than possible atomic attack. Rural people should be prepared for many emergencies that may arise including fire, wind, tornado, flood, or any possible disaster.

Young people could play an important role in the preparedness of their home and community.

A number of statewide activities were also developed by the Committee.

The "Miss Michigan Farm Bureau" Contest will be continued. Effort will be made to get at least half of the county Farm Bureaus participating in 1964.

This will be the fourth year for the contest. An award tour to Philadelphia in December will be the highlight of the contest.

A "Discussion Meet" Contest will be instituted in Michigan this year. Young people will participate in a discussion entitled "The Keys to Our Farming Future." This contest will replace the Talk Meet and give young people more of an opportunity to learn how to discuss issues with other people.

Contests to select the Outstanding Boy and Girl in Farm Bureau, Talent Find, and County program will also be conducted.

Two tours are being planned by the young people. One will go to the Midwest Farm Bureau Young People's Camp in Wausau, Wisconsin. This is for young people between the ages of 17 and 30 for the 12 midwest states.

Political action will be the theme of the conference.

The weekend of July 24 to 26 is the one selected, and travel will be by either bus or auto caravan.

The second tour will be to Philadelphia, Pennsylvania in December for the A.F.B.F. Annual meeting.

It is hoped that a bus load of young people will make the trip and do some sightseeing in and around the birthplace of the nation. Additional information will be made available in the near

Several projects are in the planning stages. They include a leadership training school, Michigan Week Activities, rural-city youth exchange, safety activities and the convention.

Farm Bureau Young People serving on the Committee are:

Don Williams, Chairman; Alvin Johnson, 1st Vice-Chr.; Ray Kucharek, 2nd Vice-Chr.; Lyle Murphy, 3rd Vice-Chr.; Mary Ellen Johnson, Secretary; Pat Murphy, Past Chairman.

District 1, Jean Sparks; District 2, Bruce Landis; District 3, Lester Smith; District 4, Sue Stowell; District 5, Ray Launstein; District 6, Dave Seddon; District 7, Frances Greenhoe; District 8, Jake Willford; District 9, John Hall; District 10, Ralph Holewinski.

1964 Membership Goal in S

With more than 61,000 members secured in the Mich- with modest amounts of snow igan Farm Bureau for 1964, the goal of 70,525 appears "readily attainable" to Roll-Call officials.

The first of four early counties to reach goal was Marquette-Alger, followed quickly by Baraga, Mackinac-Luce and Iron. Baraga racked up the highest per cent of goal reached, 124% -followed by Iron with 105%.

Counties of the Central and East Central regions nearly tied 92%; Alpena, Arenac and Midas top regions in total per cent of goal now reached. Top coun- Monroe, Clinton and Northwest ties throughout the state, as re- Michigan had each reached or corded in the latter part of January, included Montcalm with 97%

land with 91%. Cass, Allegan, topped the 90% of goal figure.

Membership work continues at Charlevoix with 95%; Bay with a strong pace in most counties,

(compared to last year's heavier fall) a plus factor. Although Michigan farmers appear optimistic about their future, they also appear uneasy about the cost-price squeeze on their incomes and about political control plans now in Congress.

One obvious answer to political planners, they feel, is their voice amplified by membership in Farm Bureau, plus their strength behind positive programs aimed at more farm income within a framework of farm freedom.



"NEW TIES FOR OLD" — the Roll-Call workers were told, at the Eaton County membership kick-off meeting. Balloons, promise of a gate-sign for each new member, and friendly rivalry were features of the dinner meeting attended by 85 volunteer workers. "How 1 signed 22 new members last year," was the title of a talk by farmer Clif Mason.

NEED EXTRA MONI \$1000-\$2000-\$3000-\$????

FARM OWNERS ABLE TO FURNISH ACCOMMODATIONS AND RURAL

RECREATION SERVICES SHOULD WELCOME THIS ADDITIONAL INCOME. Millions of city residents, families with children and older people are seek ing vacations in the country for recreation, health, rest, adventure and

friendly education. THIS IS YOUR OPPORTUNITY to get into this extra income business. We can help you plan and set up a Farm Vacation Program suitable to the accommodations you have available or that which could be made income

producing. We will gladly assist you in developing rural business. INQUIRE NOW!!! Write general information about your family, your home and a description of your farm and farm activities.

FARM, RANCH and COUNTRY VACATIONS, INC. 816 Penobscot Building

WO 2-4361

Detroit, Michigan 48226

NOTICE OF ANNUAL MEETING FARM BUREAU LIFE INSURANCE CO.

The annual meeting of the stockholders of Farm Bureau Life Insurance Company of Michigan, a corporation, will be held at its Home Office, 4000 North Grand River Avenue, Lansing, Michigan, on Tuesday, February 25, 1964, beginning at 1:30 P.M., for the following purposes:

- 1. To receive reports from officers and management.
- 2. To elect directors.
- 3. To consider such other matters as may properly come before the meeting.

Attest: N. L. VERMILLION Secretary

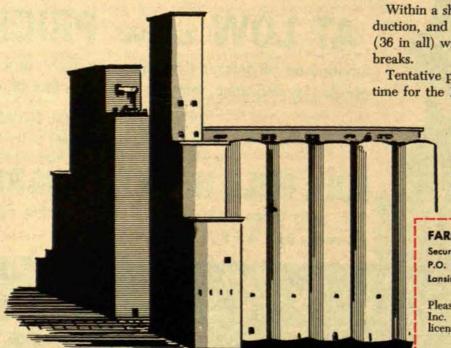
February 1, 1964 MAX K. HOOD

Policyholders may obtain a copy of the Annual Report from any County Farm Bureau Office or from the Home Office in Lansing.

REPORT FROM SAGINAW

TERMINAL FACILITIES TO BE READY

FOR '64 HARVEST with steady construction work has speeded up the progress of what has come to be known as the "Saginary Project" of Form Bureau Services.



is not, and under no circumstances is it to be construed as an offering of e debentures for sale, or as a solicitation of offers to buy any such debentures. offering is made only by the prospectus.

FARM BUREAU SERVICES, INC.

Saginaw, Jan. 27 - Good fall and winter weather coupled what has come to be known as the "Saginaw Project" of Farm

Within a short time the feed mill is expected to go into production, and the balance of the silos on the Grain Terminal (36 in all) will be poured this spring as soon as the weather

Tentative plans call for the Terminal to begin operations in time for the 1964 grain and bean harvest.

> This expansion project is being financed by the St. Paul Bank for Co-operatives and the sale of Series "A", 15-year debentures, paying 6% annually. Now is the time to take part in the growth of your company.

FARM BUREAU SERVICES, INC.

Securities Promotion Department P.O. Box 960, 4000 N. Grand River Lansing, Michigan

Please send a copy of prospectus for Farm Bureau Services, Inc. Series "A", 6%, 15-year Debentures, and have a licensed salesman call.

Road ...

P.O. Address

County_

The "Egg Business"-A Henhouse Revolution

There are still a few farmers with laying flocks as a "sideline." They gather their few eggs, put them into cartons, load them on the "pickup" and cart them to customers.

Stores that will buy such eggs are getting fewer. Economists say that these small operators are going the way of the three-toed horse and the Dodo bird.

Even with large flocks, the use of outworn methods of production will mark the egg producer for extinction in a

The production and marketing of eggs today is striking a new and changing pattern.

The modern marketing system calls for eggs in tremendous quantities, under contract. High quality standards are eliminating the old practice of gathering eggs once a day from a nest warmed by a succession of layers.

The large supermarkets have no time to bother with small batches of grade-run eggs from many producers.

They will buy a guaranteed quantity at specified quality standards and in specified sizes - the supply must be constant, packaged and customer-ready.

Few independent farmers can meet these requirements, but farmer cooperative grading and packaging operations may do so. Or, in some cases, you may find the large marketing chains setting up their own "egg factories."

Vast laying house units fan out from a central grading and packing plant, leading to a refrigerated warehouse.

The corporation's trucks pull up to the ramp and load out for the local stores. The eggs are sold under the chain's brand name.

SMALL PRODUCER SQUEEZE

A frequent murmur of protest is heard against any large-scale egg producers - individual or company.

The complaint is that they "freeze out" the small, independent producer. And the squeeze is there, without question.

But it results from economic conditions and not from any intention to put the little fellow out of business.

The small producer has too small a volume of output to afford the layout necessary to a modern quality egg operation - modern equipment for quick-cooling, new style laying units, egg cleaners, flock medications and specialized

The modern "henhouse" accommodates flocks that enter as started pullets. These are added regularly to replace layers which have passed their peak laying capacity.

There is flock rotation to keep production at a maximum per unit

Only a producer with volume output can afford the investment needed for such a program. The modern producer must concentrate and specialize in egg pro-

It is no longer a sideline approach. Feeds and medications are bought at volume discounts, usually under a contract arrangement which helps cut costs.

As more and more of the egg market is supplied by such specialists - or by "integrated" production and marketing operations - the small, independent producer becomes unable to compete.

He must either expand and specialize or be forced out of the picture by the new trends in de-

STILL INDEPENDENT?

Some farmers, searching for a way to stay in the egg business, have turned over housing and their own labor to feed companies or marketing chains who provide everything else, including the management of the whole op-

This is somewhat like working for another company while on

your own farm. The key to this lies in the fact that the companies will finance the operation.

Other farmers have recognized that it is not necessary to surrender their independence of management in this way.

They have reached across their line fences and have carried through their own "integration" by organizing a production and marketing cooperative.

By pooling resources they can develop financing programs, do their own grading and packaging, and hire marketing experts.

If the business has earnings above current price returns, farmers realize a bonus on the op-

Dr. Ewell P. Roy, of Louisiana State University, declared at the 1963 American Farm Bureau Federation Convention, "It is foolish for a farmer selling eggs or produce in today's market to try to keep his head above water swimming alone.

"The currents of today are just too swift and the undertow is too strong. If he is going to swim, he has to learn cooperation."

The Farm Bureau Services Egg Marketing Cooperative is such a program.

Egg producers on this program realize a number of needed services. They may obtain financial aid in building the modern laying houses and equipment, getting started pullets for their flock and providing feeds to keep production going.

for flock supervision and management, and surveys are made to insure sanitation and disease control.

These eggs are produced, handled, graded and packaged under the highest quality standards.

The cooperative takes responsibility for expanding the market and for the movement to market of any surplus production.

Practically all of the eggs from this operation are sold on Michigan markets. But in any short surplus period, eggs may be moved quickly to other areas to help stabilize the price.

The Farm Bureau Services has channels through the American Poultry and Hatchery Federation and the North American Egg Cooperative which operate in the Chicago Mercantile Exchange.



IN THE GORDON McGOWAN'S LAYING HOUSE in Kalamazoo county, the hens have their own "apartment" cages. gather on shelves below the cages and are collected frequently and placed under refrigeration.

An egg laid today in Michigan may be eaten in New Mexico within a very few days. Many large chain stores buy their eggs through national brokers.

The North American Egg Cooperative may buy up a carload or two of Michigan eggs to be shipped to areas of demand deficit production areas.

This helps to improve the bargaining for prices on local markets. Thus interstate shipments are part of a good marketing operation.

FAVORABLE EGG FUTURE

The USDA paints a favorable picture for the egg situation in the coming five years. The decrease in eggs consumed per person will level off.

Population increases will expand the market so that it can absorb some increased produc-

Prices will stabilize sufficiently so that, with an expected increase of 5% in production, producers will realize more gross receipts to offset costs.

And new ideas are being developed to expand the egg market - including new uses for

The egg that reaches the consumer is being transformed. Five years ago, most of the eggs sold were storage and frozen eggs in

Fast refrigerated transportation over long distances has rapidly replaced storage eggs with fresh shell eggs on today's market

Tomorrow it may be bottled - broken, ready to use and sold by the quart.

Chicago, the experimental market for bottled eggs, has reported Expert technical aid is given a growing popularity for such a package. Problems of sizing are removed - a quart is a quart and the price is uniform.

Dried egg nog is now being made available in the market. It is in canned form - and canned egg salad is available on the West Coast.

Packages of egg roll are to be found in store freezer compartments. Beside them you may find cartons of frozen French toast.

Marketing research has also been using imagination to move the by-products of the egg production operation. Culled laying hens become such a by-product.

Some may be two to two-and-ahalf years old when replaced in the flock. How do you improve their marketability?

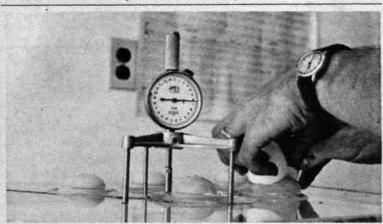
Poultry sausage is now legal in Michigan and many other states.



IN A MODERN EGG MARKETING program, eggs are picked up at the farms by refrigerated trucks and transported to the packing plant and from there



EGGS ARE WASHED, CANDLED and packaged on a continuous belt operation at the Farm Bureau Services plant at Jenison, Michigan.



THE DEPTH OF THE WHITE of a freshly broken egg is measured at the Jenison plant by federal inspectors —"Fresh Fancy Quality" grading means rigorous

In New York State they are marketing "Cackleburgers' chicken hamburgers. The old "hot dog" takes on a new flavor when made from chicken - and the promotion artists came up with the label of "Bird Dogs."

BETTER BREAKFASTS

Work remains to be done to educate the public away from a lamentable habit regarding break-

Much of the loss in egg sales resulted from the habit of eating skimpy breakfasts or none at all.

Public education in the interest of national health justify a strong push to boost better breakfast which means eating more eggs.

Farm Bureau has been active in this campaign. Work has been done to get food distributors and business organizations to urge sound diets.

This was part of the Farm Bureau "Food Comes First" program. We would serve farmers and the nation, too, to discard the consumer habits of calling a cup of coffee and a cigarette enough to fortify a person for a good day's work.

AGRICULTURE IN ACTION AROUND MICHIGAN

SEMINAR WELL ATTENDED



OVER 60 FARM BUREAU MEMBERS from Southwestern Michigan counties attended the first in a series of six seminars on local and state government held at Olivet College, January 17. Ottawa county led in attendance with Jackson a close second.

SENATOR GIVEN MERIT AWARD



SEN. JOHN W. FITZGERALD, Grand Ledge (left), was presented with an "award of merit" by Walter Wightman, MFB President (right), on behalf of the Michigan Agricultural Conference at its annual legislative banquet.

YOUNG PEOPLE MAKE PLANS



GATHERING AT FARM BUREAU CENTER, in Lansing, the FB Young People's Committee made preliminary plans for the coming year. New county activities will include marketing discussion topics and rural defense.

WINS SCHOLARSHIP



GLEN SPARKS, Cassopolis, son of longtime Cass county Agricultural Extension Agent and FB member, Harold Sparks, won a 4-H field crops scholarship worth

FB MEMBER WINS COLOR TV SET



MR. AND MRS. REX REDMAN, ST. JOHNS, one of six color TV set winners in Farm Bureau Services' 1963 Feed Fair Contest, happily accept their prize from M. J. Buschlen, manager, FBS Farm Supplies Division. St. Johns Co-op manager,

FB INSURANCE GOES ELECTRONIC



FB INSURANCE RECENTLY INSTALLED high-speed data processing equipment to continue its competitive position in the insurance world. The new electronic equipment, capable of reading and writing 22,500 characters per second on magnetic tape, is involved in all functions of the company's accounting and record keeping systems.

UNICO Training Sessions-More Services to Farmers

Once again, Farmers Petroleum held its Spring Booking Meeting in Lansing for all its salesmen and district personnel. Over 50 men attended the meeting and gathered the latest information on Unico products - oil, grease, gear lubricants, batteries and many other items, all products handled by the large petroleum cooperative.

According to Bill Rocky, Advertising manager for the co-op, "We try to keep our salesmen informed of the latest developments in the industry so they can answer any for his equipment."

Perhaps one of the most immeeting was the care of tires, particularly those mounted on rear tractor wheels.

John Cole, Quality Control Engineer for United Co-ops, pointed out that improper tire pressure can chop years off tire life.

To help farmers properly maintain their tires, Farmers Petroleum questions the farmer may have will give an air-water pressure regarding petroleum requirements gauge to every farmer purchasing a rear tractor wheel this spring.

"Good tires deserve good treatportant things to come out of the ment, and the little tire pressure gauge will see that they get it," said Rocky at the close of the

Barry Institute Held

An inspiring Institute was held in Barry County, January 7, for all county Farm Bureau committees, community group chairmen and discussion leaders. A capacity crowd heard J. Delbert Wells, Manager of the Family Program Division of Michigan Farm Bureau, outline the general committee responsibilities.

He stressed listing ideas and needs "in black and white," organizing and assigning specific jobs to each person.

Mr. Wells commended farmers for having in Farm Bureau an the county Women's Committee. organization that is voluntary and not run by any outside interests or the government. To keep it that way we must "build it, use it, pay for it, and protect it,' Wells said.

Wayne Pennock, county Farm Bureau president, urged everyone to let their legislators know how highly we value the Michigan Extension Program. Robert Smith of the Public Affairs Division of the Michigan Farm Bureau, moderated an afternoon session of county Legislative and Resolutions committees. Anton Hoort, chairman of Dist. 4 Women's Committee, spoke to

Following the group sessions, everyone reconvened in the main hall for reports from each group. Many helps and useful ideas were brought out to use in groups and within the county.

Two films, "True Revolution" "American Secret" shown. These inspiring films run 20 minutes each and are obtainable from Michigan Farm Bureau.

Barry County Farm Bureau Young People were represented at the big American Farm Bureau convention in Chicago, by Miss Sue Stowell, daughter of Mr. and Mrs. Russell Stowell.

Prominent Van Buren FB Member Passes

The Van Buren County Farm Bureau has experienced a great and sudden loss with the passing of its faithful member, Theodore Rosevelt, who died December 29 at Dowagiac. Known as "Ted" to his many friends, he lived on a centennial farm in Keeler all of

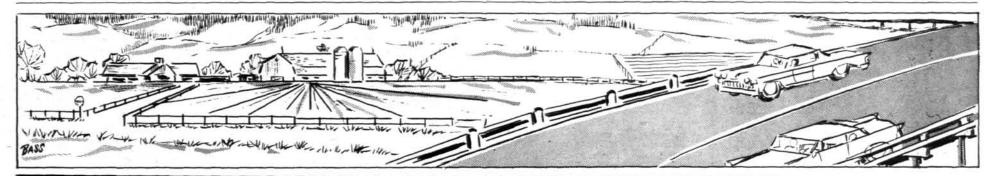
But he did not confine himself within its boundaries, neither in actions, nor in interests, nor in spirit. He served others - both God and man," said the Van Buren FB News.

. . His time was always given in the spirit of service. While others may have known him best for his service as Keeler Township supervisor for 12 years . . . we knew him best for his 35 years of devotion to Farm Bureau," said the News.

Rosevelt served in almost every office on the local and county levels of the Van Buren Farm Bureau and was its president from 1959 to 1961.



SPEAKING BEFORE 50 FARMERS PETROLEUM salesmen and district personnel at the annual Spring Booking Meeting, one of the speakers, Unico Quality Control Engineer, John Cole, answers questions on tire life and construction.



LIVESTOCK

ANGUS REGISTERED BULLS and heifers for sale. Eileenmere breeding. A. Olin, R#2, Lowell, Michigan. Phone TW 7-7277. (Kent County) (2-1t-16p) 20

YEARLING POLLED SHORTHORN BULL, also Females. Ray C. Peters, 3½ Miles S. E. Elsie on Riley Road. (Shiawassee County) 20

DAIRYMEN—Use Perfect Balancer 8% phosphate mineral feed. Mix one pound of Perfect Balancer to every 100 lbs. of ground feed. You can eliminate bone meal by using Perfect Balancer. Get Perfect Balancer at your elevator. The Gelatin Bone Co., Romeo, Michigan. (tf-40b) 20

Farm Bureau Market Place

TRY A 25 WORD CLASSIFIED AD FOR \$2.00

SPECIAL RATE to Farm Bureau members: 25 words for \$2.00 each edition. Additional words 10 cents each per edition. Figures like 12 or \$12.50 count as one word. NON-MEMBER advertisers: 15 cents per word one edition. Two or more editions take rate of 10 cents per word per edition. All classified ads are cash with order, and copy MUST be in by 20th of the month.

20

AUCTIONS

FOR SALE—60 Registered Bred Gilts—15 Performance Tested Boars representing major breeds—Auction Sale, Saturday, February 15—Livestock Pavllion, M.S.U., East Lansing, Michigan. Show: 10:00 a.m., Sale—1:00 p.m. Write for catalog—Michigan Swine Breeders' Association, 105 Anthony Hall, East Lansing, Michigan. (2-1t-43b) 1

MISSOURI AUCTION SCHOOL. Free catalog! 1330-50 Linwood, Kansas City, Mo. 64109. (2-Tf-10b) 1

DOGS

REGISTERED ENGLISH SHEPHERD PUPS, 3 months and 5 months. Females \$20.00. Crusader Bloodline, natural heelers. Express anywhere. Guaranteed satisfaction. Homer Johnson, Marshall, Michigan. Telephone — Story 1-7035. (Calhoun County) (2-1t-25p) 6

FARMS FOR SALE

BEAR LAKE, CHERRY ORCHARD 20
ACRES. Excellent home and all equipment. \$16,500,00 half cash; long term mortgage. Owner retired after 17 years operation. Contact: Edmund Appelhof. Attorney-in-fact, Beulah, Michigan. Will buy lake property for own investment. (Wayne County) (2-1t-38p 10

FOR SALE

Farm Bureau guar-

anteed buildings

are helping farmers all over Mich-

igan . . . and more

are going up every

day. See what

you're buying be-

fore you buy it.

Your local A.B.C.

dealer will show

CARO, Caro Farmers Co-op

ELKTON, Elkton Co-op

FREMONT, Fremont Co-op

HOWELL, Howell Co-op Co.

COLDWATER, Coldwater Co-op

CHESANING, Chesaning Farmers

GREGORY, Plainfield Farm Bureau

KENT CITY, Kent City Farm Bureau

MORE IMPORTANT:

THERE'S AN A.B.C. DEALER

NEAR YOU, TOO!

SEE YOUR LOCAL A.B.C. DEALER

Co-op

Jeddo

and at the following

FARM BUREAU SERVICES

BRANCHES — Lansing *
Hart Mt. Pleasant

Saginaw Traverse City

FOR SALE—50 bred ewes, 20 ewe lambs. 8 breeds, all registered. From Michigan's best flocks. 29th Annual Sale. Livestock Pavilion, E. Lansing, Michigan. 12:00 noon E.S.T. Friday, February 7. Write for Catalog — Michigan Sheep Breeders' Association, 105 Anthony Hall, East Lansing, Michigan. (2-1t-45b) 14

IMPORTANT:

THERE'S AN A.B.C. BUILDING NEAR YOU!

14 FOR SALE

FOR SALE—Slightly used power take-off Hammer-Mill 15 inch with rubber tire trailer dust collector and wagon box loader. Phone 856-2747 Caseville. (Huron Co.) (2-1t-24p) 14

POULTRY/PRODUCE CRATES—Lumber Products Co., Ceresco, Michigan. Phone 616-963-0532. (12-12t-10p) 14

LEATHER (Genuine Topgrain) Pillow back lounge chair; ottoman, any color. Perfect relaxation. Ideal for farm homes as saddle soap readily cleans and lasts for years. Regularly retails for \$395.00, sell direct \$225.00 F.O.B. Appelhof Enterprises, 708 West Leonard, Grand Rapids. RI 2-3049. (Wayne County)

(2-1t-40p) 14

FOR SALE—3 furnished cottages and 4 unit apartments, 7 boats on Island Lake, Brighton. Ideal for families. Near US-23. Palmer's, 6337 Academy Dr., Brighton. Phone AC9-7866. (Livingston County) (2-1t-25p) 14

20 LIVESTOCK

MILKING SHORTHORN BULLS, calves up to breeding age. By our noted sire and from Record of Merit dams. Stanley M. Powell, Ingelside Farms, R. l, Box 238, Ionia, Michigan. (Ionia County) (tf-25b) 20

CATTLE FEEDERS—Feed high analysis Perfect Balancer 8% phosphate mineral feed. Feed free choice. Put plain salt in one container and Perfect Balancer Mineral in another container. The animal knows which one he needs. Get Perfect Balancer mineral at your elevator. The Gelatin Bone Co., Romeo, Michigan. (tf-47b) 20

SENSATIONAL APPLE DISCOVERIES Exclusive patented Starkspur Golden Delicious and famous Starkrimson! New spur-type trees bear years earlier. Also Dwarf Trees for Giant-size Apples, Peaches, Pears for backyard and orchards. Stark-Burbank Standard Fruit Trees, Roses, Strubs. Color-Photo Catalog Free. Stark Bro's, Dept. 30524, Louisiana, Mo. (7-9t-48b) 22 24 PLANTS & FLOWERS

22 NURSERY STOCK

LIKE SWEET ONIONS? New Blue Ribbon Assortment 500 sweet onion plants with free planting guide \$2.50 postpaid fresh from Texas Onion Plant Company, "home of the sweet onion", Farmersville, Texas.

POULTRY

STONE #56—Highest 5 year average California against all Big Name Brands, Cameron #924 Highest net income average all Random Tests. Baby Chick or Started Pullets. Free delivery. Free literature. Dirkse Leghorn Farm, Box 169 N, Zeeland, Michigan. (2-1t-37b) 26

FARMERS:

Check the value you get in Gelatin Bone Perfect Balancer, the mineral feed of champions:

	Percent	Percent
	Min.	Max.
Phosphorous	8.0	9.0
Calcium	29.0	34.0
Mag. Sulfate	.24	
lodine (pure)	.015	.018
Cobalt Sulfate	.01	.03
Salt	0.00	0.00

Get Perfect Balancer at your elevator. Distributed in Michigan by:

> FARM BUREAU SERVICES, INC.

The Gelatin Bone Co. Romeo, Mich.

FARM BUREAU

LAPEER, Lapeer County Co-op

PIGEON, Cooperative Elevator WEST BRANCH, West Branch Farmers

PURE CRUSHED TRIPLE SCREENED OYSTER SHELL FOR POULTRY FARM BUREAU MILLING CO. Inc.

POULTRY 26

DAY OLD OR STARTED PULLETS— The DeKalb profit pullet. Accepted by the smart poultryman for high egg pro-duction, superior egg quality, greater feed efficiency. If you keep records, you'll keep DeKalbs. Write for prices and catalog. KLAGER HATCHERIES, Bridge-water, Michigan. Telephones: Saline HAzel 9-7087, Manchester GArden 8-3034 (Washtenaw County) (tf-46b) 26

PULLET DISCOUNT DATE—Please Note
New Discount Date. All Starcross 288
Pullets ordered before March 1st — discount 1¢ per pullet from our price list.
Catalogs, prices available. Make yours for 64 a winner too. FEEDING HOGS? Use salt free, high analysis Perfect Balancer 8% phosphate mineral feed in your hog feed. Mix one pound of Perfect Balancer with each 100 lbs. of ground feed. You can eliminate bone meal by using Perfect Balancer. Get Perfect Balancer at your elevator. The Gelatin Bone Co., Romeo, Michigan. (tf-50b) 20

We are proud that . . an entry of Shaver Starcross 288 from MacPherson Hatchery placed Third in the coveted California Random Sample (floor contest) out of the nation's best, 47 entries from across the USA.

the USA.
For the 5 years average, Starcross 288 layers rank 3rd in the California cage and floor (combination) contests.
Shaver Starcross 288 layers were entered in 15 Random Sample tests, 1962-63.
The results were as follows:

1st Quartile 10 entries 2nd Quartile 3 entries 3rd Quartile 2 entries (1st Quartile denotes top Money-Making Group)

Group)
MacPherson Hatchery, RFD 3 — Haynor
Road, Ionia, Michigan. (Ionia County)
(2-1t-130b) 26

EGG-BRED WHITE ROCKS from leading Strains. High Egg Production averages. Write Village View Farm & Hatchery, Zeeland, Michigan. (2-4t-19b) 26

RAISE GHOSTLEY PEARL 63—the total profit layer. Egg production 250-280 eggs, high interior quality, 25.2 egg size. 92-94% adult livability. Body size. 4.38 lbs. Day-old or started pullets of all ages. We can also supply California Grays and Egg Bred White Rocks. Write for literature or phone Drenthe MU 8-3381, Village View Farm and Hatchery, Zeeland, Michigan. (1-5t-60b) 26

26 POULTRY

ASSORTED LIGHT BREED DAY-OLD PULLET CHICKS \$19.95 per 100. Write Village View Farm & Hatchery, Zeeland, Michigan. (2-3t-18b) 26

POULTRYMEN—Use Perfect Balancer, 8% phosphate mineral feed in your ground feed. Eliminate soft shelled eggs. Mix 3 lbs. per 100 lbs. feed. The Gelatin Bone Co., Romeo, Michigan. (tf-25b) 26

CALIFORNIA GRAYS, Bred for High Production large white eggs. Write for special prices. Village View Farm and Hatchery, Zeeland, Michigan. (2-4t-20b) 26

KLAGER'S DeKALB PROFIT PULLETS
—Sixteen weeks and older. The proven
Hybrid. Raised under ideal conditions by
experienced poultrymen. Growing birds inspected weekly by trained staff. Birds on
full feed, vaccinated, debeaked, true to
age, and delivered in clean coops. See
them! We have a grower near you. Birds
raised on Farm Bureau feed. KLAGER
HATCHERIES, Bridgewater, Michigan
Telephones: Saline, HAzel 9-7087, Manchester GArden 8-3034. (Washtenaw
County) (tf-72b) 26

REAL ESTATE

FOR SALE—140 acres, all tillable, excellent heavy soil. 30 acres wheat, 30 acres alfalfa. Large modern home. Good basement bam. Many other buildings. With tools, if desired. Terms or cash. Priced to sell. Walter Fifelski, Route #2. Wayland, Michigan. Telephone 792-6622. (Allegan County) 29

SILOS

MONOLITHIC SILOS, P & D Silo Unloaders, Feeding Equipment, Layouts, Parts and Service. Way Farm Automation, Grand Ledge, Phone Mulliken 3741. (Eaton County) (2-tf-21b) 31

NEW C&B CORRUGATED CEMENT STAVE SILOS—now built with acid resistant plastic on inside. By any standard of comparison the finest cement stave silo and most for the money. NO DOWN PAYMENT—easy terms. Complete systematic feeding also available. C&B Silo Company, Charlotte, Michigan.

WANTED

WANTED: Man and wife to manage Farm and Infirmary. References required. Write Michigan Farm News, Box 960, Lansing, Michigan. (12-3t-19b) 34

NOTICE OF ANNUAL MEETING

FARM BUREAU MUTUAL INSURANCE CO.

The annual meeting of the policyholders of Farm Bureau Mutual Insurance Company of Michigan, a corporation, will be held at its Home Office, 4000 North Grand River Avenue, Lansing, Michigan, on Wednesday, February 26, 1964, beginning at 1:30 P.M., for the following purposes:

- To receive reports from officers and management.
- 2. To elect directors.
- 3. To consider such other matters as may properly come before the meeting.

Attest: N. L. VERMILLION

February 1, 1964 LLOYD SHANKEL President

Policyholders may obtain a copy of the Annual Report from any County Farm Bureau Office or from the Home Office

NOTICE OF ANNUAL MEETING COMMUNITY SERVICE INSURANCE COMPANY

The annual meeting of the stockholders of Community Service Insurance Company of Michigan, a corporation, will be held at its Home Office, 4000 North Grand River Avenue, Lansing, Michigan, on Monday, February 24, 1964, beginning at 1:30 P.M., for the following purposes:

1. To receive reports from officers and management.

To elect directors.

3. To consider such other matters as may properly come before the meeting.

N. L. VERMILLION Secretary

February 1, 1964 LLOYD SHANKEL President

Policyholders may obtain a copy of the Annual Report from any County Farm Bureau Office or from the Home Office in Lansina.

Hysterical Propaganda Promotes Famine!

Prepared by Education and Research Department, Michigan Farm Bureau

Is the American public showing signs of becoming "spoiled" in its attitude toward our food supply? Too much and too easy?

Such a book as Rachel Carson's "Silent Spring" could have been written only in America and in our age - when here, and here alone, we enjoy the "curse" of a temporary abundance.

Temporary? Yes. The facts of population trends point to an inevitable problem. Populations today do not add they multiply. Their increase is at a torrid rate. Scientists deny that, even in America, we can keep pace in food production to match the increase in population — even with the best of farming methods.

The world today has nearly 3 billion people. Some areas are already over-crowded. Nearly four out of five people in the present world die directly or indirectly from the effects of starvation.

At present rates of increase, America's 185 million people will reach 400 million by 2000 A.D. Our farms will be hardpressed to feed those within our own borders. Let those who would reduce or destroy the productivity of American farms take a look ahead and remember that "an empty belly knows no law."

The use of pesticides in agriculture is a necessary barrier against starvation, even now. Without them, insects, fungi and diseases would destroy ninety percent of our agricultural produc-Without them a farmer could not raise such crops as apples, tomatoes, citrus fruits, potatoes - and the multitude of other food items that form the basis of our diet. Grains? The new invasion of the cereal leaf beetle and the Japanese beetle could "do for" these crops, too. During man's history plagues of insects have totally destroyed the food crops in some areas of the world - leaving the people to

EXPLOSIVE CAPACITY TO REPRODUCE

In the United States 6,500 species of insects and 2,500 kinds of ticks invade our crops and attack our livestock. Seven hundred species alone cause a damage of billions of dollars yearly. Let them go? Forget your insecticides?

Why do insects pepper your windshield like rain as you drive? Scientists state that insects can multiply faster than any other living thing. Consider the reproductive capacity of the common fly. Suppose that all of the offspring of a single pair of flies were to survive. If this pair started reproduction in April, they could have 191,010,000,000,000,000, 000 offspring by August.

If all survived, they would cover the earth with a mass 47 feet deep. Fortunately only a small percentage survives. Some scientists have warned that insects can inherit the earth.

These pests are travelers. They move on their own wings, on the wind and by "hitch-hiking." They get into automobiles, ships, airplanes - into food packages or even the crevices and fabric of cartons. It becomes almost impossible to set up an "iron curtain" against them.

It seems little wonder that only in those areas of the world where pesticides and other tools of modern agriculture are used - there and there only are starvation and disease not an immediate danger.

CONTROL WITHOUT POISONS?

Research has made slight advance in controlling the spread of insects by methods of sterilization

so that the species cannot reproduce. Chemical sterilants have been found effective for some varieties. Sterilized males of the screw worm fly have reduced the capacity of this insect to reproduce in the southwest plains. Chemical sterilants have been used to curb the spread of the boll weevil in the cotton south.

But these methods are not broadly effective for all insect pests. Each variety follows its own reproductive cycle. Experiments with sterilization are in their early stages and have yet to scratch the surface". To ask for control of all species by this method — and suddenly — is to indulge in wishful thinking.

PREJUDICED IDEAS

When dealing with an issue like this matter of pesticides, there is an element of forgetfulness a failure to look at human history. Insects do not attack crops and livestock only - they attack man. And it is not merely the

For ages insects have transmitted diseases to mankind - malaria, yellow fever, sleeping sickness, typhoid. Rats also have such a history — removed in modern times by the use of chemical poisons. In ancient and medieval times, rats carried the bubonic plague. In 1348, this plague killed 90% of the population of

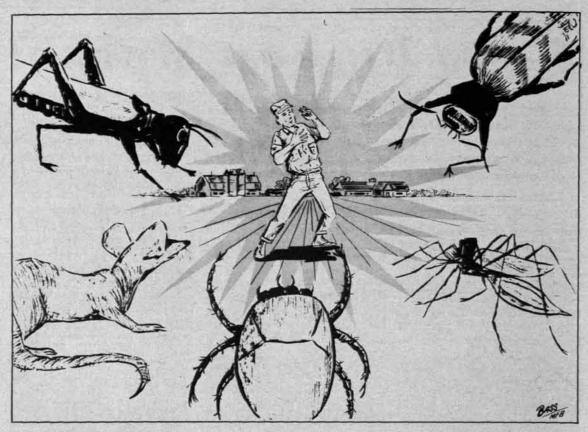
In all this airing of the problem of agricultural pesticides, the American public has been given no broad understanding of the role of those chemicals in preserving the food supply and protecting health. The self-styled reformists who attacked the use of these tools of agriculture took little notice of the whole truth. There was no balancing of reason against the use of agitation and

The obvious intent of Miss Carson's "Silent Spring" was to outlaw the manufacture and use of pesticides.

1962 saw a wave of propaganda surge through all the news media of the nation - scare propaganda aimed at agricultural and other uses of pesticides. It stirred a rising public resentment amounting to mass anxiety. It built resentments against farmers who use such chemicals.

There was some "airing" of both sides of the questions involved - but, once agitation is set off by the public emotional

DISCUSSION



its mass movement. It is like trying to check a forest fire. Popular opinion was twisted to a position that became dangerous to the system of modern agriculture a productive system which it has taken our agricultural colleges, experiment stations and farm people nearly a century to build.

The attacking forces used halftruths and scraps of evidence. Counter evidence was pushed aside. The case presented was totally out of proportion to any possible or actual damage in-

UNREASONING FEAR -EXTREME REACTION

Small and isolated incidents, these days, touch the nation's "hot button" of hysteria. An isolated case of food poisoning can throw the nation into a panic. One bit of food becomes involved - so ALL food of the kind takes on the mask of a "death's head." People depending for their livelihood on the products involved are faced with ruin because of the shout of calamity!"

Remember the cranberry incident? It left the cranberry growers broke. Remember the single can of tuna fish that missed the cooker when a packing worker got careless? The public quit all tuna fish cold. Then came vacuum-packed smoked fish. Yes, the packers should have tested the product before marketing it. But public reaction spread to all fish and the fishermen's boats had to be tied to the wharves and packing plants closed down. Workers lost their jobs. Public hysteria is a thoughtless thing!

In too many cases so-called "public information" today is doctored to feed such attitudes. We saw it done in the "documentary presentation" of farm labor problems - "The Harvest of Shame" designed to twist and distort public attitudes. Isolated incidents are played up sensationally.

They are pure gossip — but the public thrives on gossip. Alarm bells ring in Congressional halls,

government controls. Always this ghost hangs in the background.

Some provisions of laws demanded for pesticides would have paralyzed both manufacturer and farmer in the use of them. A provision of one bill - "the Delaney Clause" - even attempted to throw a cancer scare into the picture as a reason for drastic control legislation. The American Medical Association declared that the Delaney Clause was unjustified and would make no demonstrable contribution to public safety. But the efforts went on.

Laws were asked for which would have required absolute proof of public safety" by pesticide manufacturers and users of the chemicals. Such laws would have put the whole program into a straightjacket. There is not a single phase of man's existence in which all risks can be removed. To hope to do so by law makes fools of those who try. They had better not drive an automobile!

If it comes to a matter of "public safety" and threats to life and limb, why the public complacency and apathy toward traffic deaths due to drunk driving? Some of the risks could readily be removed in this area. And thousands die annually from this cause. The public is prone to "strain at a gnat and swallow a camel."

The future food needs of America and the world would suggest that Rachel Carson is worrying about the wrong kind of "Silence. It can become the silence of children wasting away from starva-Without pesticides this silence could creep upon us rapidly. The REAL public interest is threatened by her own proposal.

PROBLEMS CALL FOR RESEARCH

Where problems exist in the development and use of pesticides, their solutions call for emphasis on research and not merely for regulation by law. Laws can do nothing but freeze action. Research explores for solutions.

every possible action must be begun, little can be done to check clamor. They call for sharper taken to make pesticides safe to

use. Laws can place responsibility for care in preparation and testing - or even penalties for carelessness in manufacture and use. Farmers and manufacturers should welcome sound laws to govern such things. It should be recognized that there is a moral obligation of the first order when producing or handling such sub-

Research goes on constantly in the chemical companies to produce products that are selective -fatal to insects and other pests and harmless to human beings. The search is constant to find substances which will leave no toxic residues on marketed prod-

Contrary to public opinion, there is no ruthless dumping of dangerous chemicals onto the market without adequate tests for safety. This search for safer products never stops.

The "Rachel Carson Incident" proves one thing. If there be farmers who use pesticides and other chemicals carelessly, their action threatens the security of all agriculture. The incident should alert them to use the greatest necessary caution.

But to say that no farmers can have pesticides to use because one or a few have been careless is like saying that no citizens may arive a car because some arroe recklessly.

Let's abandon the Age of Anxiety and return to the Age of

QUESTIONS

- 1. What sort of laws governing the manufacture and use of pesticides would you consider necessary - but which would not destroy their development and use?
- 2. What public obligations does a farmer have when using pesticides or other agricultural chemicals?
- 3. Should certain of the more Intelligence recognizes that poisonous chemicals be required to have official supervision when being applied?

THIS IS NOT FOR YOU

YOU'VE GOT MONEY TO BURN!

Every single day in the United States, day in and day out, over 1,000 fires occur in homes across the nation and three-fourths of them are the result of carelessness! They never should have occured.

Are you one of those families with money to burn?

Keeping a home fire-safe is as simple as common sense and good housekeeping.

To help protect your home from fire, the National Board of Fire Underwriters has made up a list of important checkpoints for potential fire hazards.

- 1. The attic. It should be kept free of old newspapers and magazines, discarded clothing and other combustibles on which a hungry fire may feed.
- 2. The basement. Old paint cans, oily rags and other trash should be thrown out.
- 3. Your heating plant. Take care of it, and have it serviced regularly. These are only basic potential hazards. Keep in mind that the major cause of fires is carelessness!

ing sensible fire prevention steps.

Perhaps the most tragic cause

Most fires in the home are caused by such thoughtless acts as tossing away a lighted match or neglecting a lighted cigarette, of fires is leaving little children letting rubbish accumulate, over- at home unattended. While in loading electrical wiring, neglect- many cases the damage to the ing to keep the heating plant in home is slight, the fire almost alproper working order, or not tak- ways injures or kills the child.

checkpoints suggested by the National Board. 1. Be careful with matches and

Here are some more fire safety

smoking. This accounts for almost one-fourth of all fires.

A still lighted cigarette tossed into a wastebasket or dropped on an upholstered chair can start a fire that could destroy a home and possibly take lives.

To minimize the possibility of fires caused by matches and smoking, keep large, non-combustible ashtrays in every room and urge smokers to use them.

Never use plastic coasters for ashtrays, and when emptying ashtrays make sure that the ashes

A good habit to acquire is the use of a flashlight - not matches or candles, when looking for things in closets or attics.

2. Keep appliances and other electrical equipment in working order; one out of every five fires is caused by misuse of electrical equipment. Use proper size fuses in fuse boxes, and avoid the use

of multiple outlet plugs that could over-load wiring.

When your television set "goes on the blink," call a qualified repairman. There's a lot of electricity lurking behind a "blacked out"

- 3. Have your heating plant serviced regularly by an expert; every seventh fire is caused by defective heating units, chimneys or flues.
- 4. In the living room, always keep a metal screen in front of the fireplace. Flying embers and carpets don't make good com-
- 5. Good housekeeping and good sense is good advice for the kitchen. Grease-free ovens and broilers can't catch fire, and neither can curtains and towels which are hung away from the

According to the National Board, if you rate "A-OK" on these checkpoints, you've taken a big step toward having a firesafe home in 1964.

Sugar Company to Expand **Processing Facilities**

An expansion program in excess of one-half million dollars for Michigan Sugar Company's Croswell and Carrollton sugar beet processing plants was recently announced by the company's president, Ernest Flegenheimer.

The expansion program, designed to increase the daily processing capacity of both plants approximately twenty percent will be completed prior to the 1964 sugar making campaign.

The Croswell plant's daily average will be boosted from 1,100 tons per day to approximately 1,400 tons every twenty-four hours. Expansion plans at the Carrollton plant call for increasing the daily capacity of 1,600 tons to about 2,000 tons per day.

The expansion program at the two plants is expected to increase the daily capacity of Michigan Sugar Company's four-plant operation approximately ten percent in 1964.

Dairy foods are a prime source of protein, essential to human health, and they are economical.

DAIRY FARMERS HELPING **THEMSELVES**

The saying goes, "If you want it done right, do it yourself". Nowhere is this more true than among Michigan dairy farmers. There is a job to be done selling Michigan dairy products, and A.D.A. of Michigan is doing it.

The A.D.A. is a total-selling program. It conducts year-round, and seasonally-timed programs in advertising, merchandising, public relations and research all designed to sell milk products. It's a big job. Michigan dairymen are helping themselves to big dividends.



american dairy association of MICHIGAN

3000 Vine Street

Lansing, Michigan

Be Sure You Are Supporting Your Total Selling Program



FAMILY SECURITY PLAN can do this for you

- 1. Determine your Responsibilities:
 Estimate final expenses, mortgage or rent payments, education costs, emergency funds . . . and income for your family.
- 2. Analyze your Assets: Social Security benefits, your life insurance, your home, your savings, and all other assets. You may be worth more than you realize!
- 3. Determine where you are now: Look at your strong and weak points. See what your present assets will do for you and your family.
- 4. Make definite future plans: With the facts, you decide what should be done to give your family the security you want them to have . . . with a Plan that you understand.

You can benefit from a FAMILY SECURITY PLAN

As a family man you carry great responsibilities. Naturally, you want to give your family the very best. But to do this requires a plan . . . and it must be based on facts.

FACTS YOU NEED TO KNOW

- How much your Social Security benefits are worth to you and your family.
- How much cash is necessary to pay large debts, such as a mortgage, plus providing for a monthly income for your family.

This information is extremely important to your family. Farm Bureau Life's Family Security Plan will give you a clear picture of your family's financial future.

All Farm Bureau agents have the training and experience to assist you with a Family Security Plan. See your local Farm Bureau agent today; no obligation but, he'll be pleased to serve you.

FARM BUREAU INSURANCE

COMPANIES OF MICHIGAN

Farm Bureau Life • Farm Bureau Mutual • Community Service

