

THE ACTION PUBLICATION OF THE MICHIGAN FARM BUREAU July 1, 1966 Vol. 44, No. 7 Published Monthly by Michigan Farm Bureau THE FARMING FUTURE—may well be shaped by such youths as Norman Veliquette, this year's winner of the Michigan Farm Bureau Women's scholarship. In this artist's conception, leadership qualities are emphasized—the farm scene for his dairy background, Beaumont Tower for studies at Michigan State University, "Christ of the Andes" for his participation in the International Farm Youth Exchange to Brazil — and the American flag symbolizing citizenship activities. Norman is the eldest of 11 children of Mr. and Mrs. Beverly Veliquette, Antrim County Farm Bureau members. His father is former county president. Another outstanding youth, Gerald A. Caron, Escanaba, has recently been awarded a similar MSU scholarship by the Michigan Farm Bureau. Each year, the Michigan Farm Bureau offers several scholarships to such worthy young people.

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Editorial

Ring Out The Freedom Bells

For years following the signing of the Declaration of Independence, the bells of freedom pealed across the land on the 4th of July. Not until the Civil War did the banging of fire-crackers drown out the bells and cause the American people to forget them.

In 1963, Eric Sloane, a writer on American customs, appealed to the nation to restore the bells to their historic role. The Liberty Bell sent the first notes of freedom to the American people. Its voice is silenced. But let other bells pick up the message and proclaim liberty throughout the land!

President Kennedy enthusiastically supported this proposal, and since 1963, bells have pealed forth at 2 p.m., Eastern daylight time in many American communities. The practice is spreading. Many radio stations have broadcast the bells followed by a reading of the Declaration of Independence.

The Farm Bureau applauds this rebirth of a national symbol. It appeals to everyone concerned to make this practice bring forth "a new birth of freedom" in the hearts of our people.

Let those bells ring out more than sweet and startling music, and more than a signal of a mere anniversary day! Let our citizens be reminded that true freedom means the fullest opportunity for individuals—the best guarantee that our free government can give to us.

Let those bells declare that freedom endures only in a land where citizens assume their civic and personal responsibilities toward the affairs of their country and their communities.

Let those bells remind us that we should "ask not what our country may do for us, but rather ask what we may do for our country." Let them remind us that our responsibility to our fellow men and to our nation must rest upon an abiding loyalty of heart and a full respect for the rights of all citizens even as we assume those rights for ourselves.

Let them declare to us that human rights cannot be guaranteed to anyone, but must be earned by responsible action on the part of those who enjoy those rights.

Let them revive our vision to see that charitable action is born in the sincere sympathy of the human heart and that it is no longer charitable if it must be forced upon us by the power of government. Let them ring forth the truth of the Golden Rule.

We appeal that the ringing of these freedom bells shall always mean protection from the tyranny of government, however established.

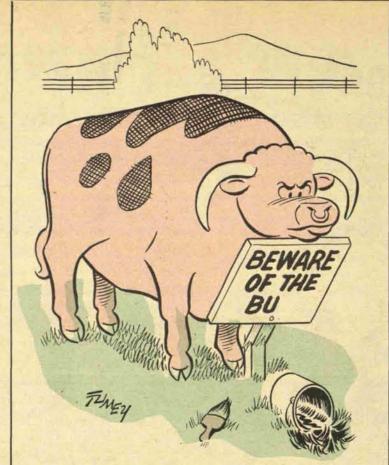
May they restore our recognition that our U.S. Constitution was born from a long struggle to escape the tyrannies which oppressed mankind, and that the protections written into it were not simply molded for a certain age, but for the eternity of human freedom.

May each fall of the bell-clapper remind us of the protections provided individuals by the ten original amendments to our Constitution—our Bill of Rights, for these gave us the right to think and speak freely as individual citizens, the right to assemble freely, the right to worship according to our own consciences, the right to the privacy of our home, of our peers, the right to determine the form of our local governments and the right to earn and possess private property.

May the bells remind us that human rights cannot endure without full respect for property rights.

The 4th of July firecrackers that came with the Civil War so readily became meaningless explosions that created an atmosphere of excitement. Farm Bureau believes that this day should be one of thoughtfulness by all American citizens so that we may transmit to our children the great heritage wrung out for us by the sacrifice and toil of those who knew the blight and disappointments suffered under all powerful rulers of the past.

Let freedom ring, not simply in the bells, but in the hearts of the people!



BULL-DOZED

FARM SAFETY WEEK, JULY 24-30

More than one Michigan farmer has been knocked out of the picture by a bull.

Usually, it is a tame bull that does the damage. Or, even if the owner suspects the animal of a latent streak of viciousness, one unguarded moment is enough.

One man was saved by teamwork between a mongrel dog and the sharp eye of his wife who heard the frenzied dog's barking and looked out the kitchen window to see the bull pinning her husband against a pasture hummock.

The dog's nipping at the bull's heels caused the great head to momentarily swing toward his tormentor. By that time, the wife had loaded the 22 rifle and neatly put a bullet through the bull's eye.

The furrows plowed by the farmer's body in soft pasture ground as the bull shoved him uphill, along with the pressure-burst seams of his new denim work pants, were mute testimony of the tremendous force the animal exerted.

Fortunately, other than badly ruptured leg muscles, the farmer was not too severely injured — thanks to a loyal dog and a woman's rare sharp-shooting ability. Not all farmers are so lucky.

Last year in Michigan, a "tame" cow went beserk when her newborn calf was moved and (she thought) threatened. The results were tragic.

National Farm Safety Week, July 24-30, will again emphasize the fact that accidents—all accidents—are caused and therefore can be prevented.

Obviously, if we can change, remove or control the human and environmental accident factors, we can greatly reduce accidents. National Farm Safety Week is dedicated to this fact.

Farmers have it in their own direct personal interests to take safety seriously, everywhere, all of the time.

MICHIGAN FARM NEWS

THE ACTION PUBLICATION OF THE MICHIGATION OF THE MI

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President's Column

PROPAGANDA

The Administration's propaganda campaign to pin the blame for inflation on the farmer continued full-blast through June. No let up in releases to the press and the broadcast stations. More wool over the public eyes.

It is an election year. Fair means or foul are being used to get the monkey of inflation off the Administration's back—and farmers have a weak vote.

So there is a good place for the monkey.

Farmers need to help the public ask a question. What kind of men will jump on a weak group when it is down? And if it is down, how can it be so powerful as to create inflation?

Government regulations have been insisting that broadcast media give the public "both sides of an issue." It appears that this rule does not apply to the pronouncements of certain politicians. Real fairness would assure farmers "equal time" in the forum of public opinion. But farmers would have to pit their resources and influence against that of the all-powerful government.

The job is left up to us, as farmers, to get the truth to the American people—and we had better give the job both barrels, well aimed. Thousands of us should be writing letters to the editors, both press and broadcast. We shouldn't do it just to yell "foull" The facts are on our side. We should spread them far, fast and frequently. What are the facts?

Today's consumer is spending only about 19¢ of his income dollar for food, and that includes a lot of new built-in preparations. He used to spend as much as 25¢ to 30¢. It bids fair to go to less than 19¢. The government helps consumers to get dollars. That help gets votes. There are even "free dollars" for some.

There has been no protest by the Administration over the tremendous increases in wage contracts — increases that will soon add \$2.23 an hour to the pockets of construction workers. No accusation of inflation is leveled in that direction. But what about food costs?

Look at the USDA's "Market Basket." It is what the average urban family buys from U.S. farms. It has risen only 17% since 1947-49. But the farm value of that same amount of food has dropped 74% in the same time. So, except for political reasons, why pick out food and farmers to be the whipping boy?

Farmers know that their incomes, gross or net, have not kept pace with inflation, itself. The Administration knows it, too. The USDA calculates the figures! They know that the costs of production on U.S. farms has risen by \$4.1 billion since 1960. They can study their own figures to see that farm costs have gone up 28% since 1947-49. They can also check to find that farm prices have been only 75% to 82% of parity in 1965-66. They know, too, that this means that farmers are below the average in purchasing power. They know that farmers have been the hardest hit by inflation.

But they choose to overlook all these facts. They must cover up other facts.

Since 1947-49, government spending has risen 173%. It has gone up from \$76.5 billion in 1960 to an estimated \$112.5 billion for 1967. The budget has been overspent every year since 1960. Deficits have run as high as \$8.2 billion. But the government must fill in for the deficits. So it prints more money and spends them in the economy.

Has any government spokesman given this side of the issue to the public? On whose back is the monkey really riding? We must give the public a look behind the scenes.

There is another thing which we farmers should do. Senator McGovern has introduced a resolution (Senate Concurrent Resolution 88) which calls on the Administration to stop using the agricultural laws to prevent farm prices from reaching parity.

Every one of us should write to our Senators and Representatives in support of this resolution. When you come right down to it, the dumping of farm commodities on the market to lower farm prices is cut from the same piece of cloth as the inflation issue.

PROPER REPRESENTATION"

Melvin L. Woell, Editor Michigan Farm News

Dear Mr. Woell:

Being interested in getting proper representation for farmers, I was wondering if the Farm News would be willing to publish a chart showing the voting records of our representatives in Washington.

Most voters just do not know how to go about getting these statistics and go to the polls with only the meager information supplied by the candidates, which can be very misleading

I never could stomach the idea that a farmer couldn't handle his own place better than some politician. When a dairyman with ribbons, plaques, citations and trophies has to quit - don't tell me it is because he is too dumb to keep up and I have two friends who have done just

I have been retired for the past six years. Thank you for a fine job on our paper.

Jacob J. Maule 3248 S. Irish Road Flint, Michigan Genesee County

Dangerous Proposal

Tolls on the St. Lawrence Seaway may tag farmers with added shipping costs. The Michigan Elevator Exchange has expressed its concern for this fact at a recent hearing held in Chicago. Spokesman for the Exchange was M.E.E.'s Traffic Manager, G. A. (Bud) Seeley.

The proposed increases would add 1/3 cent per bushel to the cost of shipping grain by the "This may not seem important to anyone not familiar with the grain business," said Seeley, "but in many instances an eighth of a cent can make the difference between making a sale on world markets or losing it."

Farm Bureau Services opposes the toll increases because they constitute another burden directly on agriculture. Seeley pointed out that 81% of the tonnage through the Seaway has been in agricultural products.

Farmers were strong supporters for the development of the Seaway, but the proposed increased tolls would remove much of the advantage realized in its develop-

Transportation costs have always been a factor in the price payable to the farmer. The commodity must bear the cost of its shipment to the market. Shipments by water to east coast ports or overseas have been sufficiently economical to afford the use of the Seaway.

Toll increases can change the picture, said Seeley, for farmers are already facing a never-ending pressure from added costs, and market prices for grain have been on the decline.

Farm leaders point out that food grains today are 30% lower and feed grains 25% lower than the national average of farm prices for the years of 1947-49. Prices of all consumer goods, except food, have doubled or tripled since that time. To meet this pressure, farmers can only increase their volume of production or try to cut costs through efficient, labor-saving methods.

But grain sold on world markets must carry a competitive price. To increase the price by any method threatens the sale of the grain in the world market. Under present toll rates, sellers have been confident of expanding world markets. But increased tolls can mean declining sales, decreased tonnage shipped, and reduced revenues to the Seaway



G. A. Seeley

Authorities, both Canadian and

"We were delighted when the Seaway provided a means for direct shipment to world ports on a competitive basis," said Seeley. We have used the new route more each year. We had planned expanded use of this route for future years."

Meanwhile, railroads have reduced their rates with an aim to attract the traffic. The difference between the railroad rates and the shipping rates by the Seaway route must be great enough to justify storing grains during winter months when the Seaway is frozen. If this difference is lost, much of the traffic will surely return to the railroad lines. It will no longer be profitable to hold the grain over the winter.

the Seaway authorities seek to overcome inadequate revenues due to disappointing traffic volume. But the increase in tolls is not the answer. It further discourages traffic through the water route," Seeley added.

Farmers feel the answer to the problem lies in finding ways to encourage traffic through the Seaway rather than to discourage it. They note that since farm products constitute 81% of the volume of shipping in the Seaway, the loss of any part of that traffic can be a blow to the future of the Seaway and to the economy of the whole mid-western region of the country.

Vote-Record Analysis

AS RATED BY-

1. A.C.A. (Americans for Constitutional Action), which measures votes having "a significant bearing on the preservation of the spirits and principles of the Constitution as these were defined by the founding fathers of our Republic." A.C.A. ratings are cumulative, going back as far as 1957, if the Congressman has served that long.

2. A.D.A. (Americans for Democratic Action) shows the "measure of the liberalism of a Member of Congress, determined by the percentage of his votes in harmony with liberal policies." The A.D.A. rating is based on votes cast in the first, or 1965, session of the 89th Congress (which is still in session).

3. C.O.P.E. (AFL-CIO's Committee on Political Education), which rates Representatives on "right" or "wrong" on the basis of how their votes conform to AFL-CIO policies. The ratings shown are cumulative and go back to 1947 for those who have served that long. The C.O.P.E. ratings do not cover the first session of the 89th Congress. Thus, a freshman Congressman, elected in 1964, does not have any rating by

(This analysis also shows the number of terms which each Congressman has served and the percentage of the vote which each received in the 1964 election. Percentages for Members who had no significant opposition are marked with an "x".)

Percent of						
District	Name	Terms	Vote, 1964	A.C.A.	A.D.A.	C.O.P.E.
1	Conyers (D)	- 1	×	0	100	_
2	Vivian (D)	1	50.6	4	89	_
3	Todd (D)	1	52.7	12	74	_
4	Hutchinson (R)	2	54.3	94	0	0
5	Ford (R)	9	61.2	82	11	16
6	Chamberlain (R)	5	56.6	79	0	24
7	Mackie (D)	1	65.7	11	84	_
8	Harvey (R)	3	54.7	78	21	5
9	Griffin (R)	5	57.4	78	16	18
10	Cederberg (R)	7	56.6	90	0	5
11	Clevenger (D)	1	53.3	4	95	_
12	O'Hara (D)	4	74.8	2	89	97
13	Diggs (D)	6	×	2	89	98
14	Nedzi (D)	3	66.9	2	95	100
15	Ford (D)	1	71.0	0	100	
16	Dingell (D)	6	73.5	4	79	100
17	Griffiths (D)	6	73.0	6	68	98
18	Broomfield (R)	5	59.5	65	26	36
19	Farnum (D)	1	53.4	4	84	_

TO THE EDITOR

Now that the government bins are low, let's have a drive by Farm Bureau to keep them low so they will have less pressure on our prices.

Let's talk-up around the nation the idea of not using government loans, or if we do get a loan, sell the grain before take-over time.

Let's try keeping their bins

While we're at it, let's have another "talk-up" about farmers working such long hours. Let us try to set a goal of working no more than a 60-hour week.

I feel that the extra hours we work are given away. Let's go fishing and hunting and to the ball games, or do anything else we would like to do.

If we make our produ tle scarce we might end up with more fun and more profit.

Let's upgrade farming and live We appreciate the fact that a little instead of "all work and

Lyle Cunningham Jackson, Michigan

TO: Lyle Cunningham

Thanks for writing. You are right, farmers and Farm Bureaus must do all they can to prevent government stocks from being used as a club over farm prices.

It becomes increasingly clear that the Administration is determined to keep down prices received by farmers.

The recent increase in dairy support prices and wheat acreage allotments makes this crystal clear. The Secretary intends to stimulate production by these actions.

created to be used against farm-

We will do all we can to point this out.

The American Farm Bureau Federation has worked for several years to get legislation to raise the price-level at which the Commodity Credit Corporation can release its stocks on the market.

The figure we have been working for is 125 per cent of the support price, plus "reasonable carrying charges.'

All farmers can help on this, by keeping our Congressmen aware of what we need and why it is important.

Concerning the 60-hour work week, this problem may be harder to solve than any which deal with government policy!

shorten their work week is to belong to a realistic marketing association which could help raise product-prices to the point where higher incomes require less work.

Here's a fresh idea. Let's suppose the farm incomes are raised. What about creating a Farm Bureau vacation center? One to provide camping, fishing, golf and similar recreation to Farm Bureau members at reduced costs?

Perhaps farmers should be encouraged to "live a little" by seeing the country in companionship with fellow farmers.

- The Editors

(Editor's Note: Farmers continue to be stirred by the actions - or the inaction of the legislature. From an increasing volume of

By so doing, a surplus may be correspondence it becomes obvious that farmers are acutely conscious that 1966 is an election vear. As is often true, tax problems draw the most fire as is the case in the following letter, excerpts only of which are printed.)

TO THE EDITOR

The growers of this state can thank the Lord that we have men like Vanderploeg, Raap, Beedon and the Representative from Mason county (Eugene R. Cater -Ed. note) for I'm sure that without them we would have had no bill such as House Bill 352, exempting fruit trees, bushes, vines and Christmas trees from prop-

Some of the tactics employed Perhaps one way farmers could by House and Senate Republicans when they came to vote, especially on bill 352 and personal property tax bills, was no help.

Every trick in the book was used on H.B. 352 to tie crippling amendments to it. After every effort had failed to cripple the bill, then, and only then, did a few Republicans vote for passage.

The same was true when it was in the tax committee in the House when only one vote was needed to take it out. I give full credit to Curley Raap (Assistant Floor Leader of the House) for securing that vote.

Votes are what we need at Lansing, and we need the best men for the job no matter what their politics might be

Best wishes

W. M. Paul Muskegon, Michigan



capitol report

"Anti-Monopoly" Milk Bill **Fails in Final Hours**

By: Legislative Counsel Dan E. Reed

Without doubt, among the most controversial bills of the current session of the Michigan Legislature has been the dairy unfair trade practices anti-monopoly measure — H. 2165.

Seldom, too, have such sharp comments been made on the tactics used by those opposing a bill. Referring to the many ads, including full-page spreads in metropolitan dailies throughout the State, Senator Raymond Dzendzel, D-Detroit, and the majority leader, said - "I am not shaken by the distorted ads presented by an unscrupulous chain store operator."

The ads were placed over the signature of the Kroger Company and carried a coupon space. The housewife was encouraged to cut out the advertisement, fill in her name and address and send it to her Senator. The ad presented a crying baby saying - "I'm gonna cry over high priced milk."

SENATORS OBJECT TO KROGER ADS

Several Senators objected to the fact that the ad was drafted in such a way that their names appeared at the bottom of the ad as though they too were endorsing the message.

The ads compared the prices for a half gallon of milk in Michigan with prices in high milk cost states in the South or states where milk prices are under State control. The ads did not list milk prices in Wisconsin and Minnesota, where legislation Muskegon, spoke strongly of the similar to H. 2165 is in effect.

H. 2165 has long been a part of Farm Bureau's legislative program. A similar bill passed both houses of the Legislature in 1961. After some unusual parliamentary maneuvering, the bill was finally placed on Governor Swainson's desk. He vetoed the bill, and some believe that his career as Governor was shortened to one term partly by this action.

DISCRIMINATION IN PRICES

Evidence that the Kroger Company has been using discriminatory milk pricing was submitted to the Senate during debate. A telephone survey of markets throughout the State showed that half gallons of milk bottled by the Borden Company in Grand Rapids were selling at 44¢ in Traverse City and 33¢ in Grand Rapids. Other Kroger prices on the same day showed 39¢ in Kalamazoo, 38¢ in Detroit for milk in Borden brand containers and 37¢ for the same milk in Kroger brand containers bottled by Borden.

During the past four years, there has been less than 2¢ per half gallon variation in farmer prices for milk. During this same period, Kroger has sold half gallon cartons of milk in Detroit at prices varying from 33¢ to 44¢.

Referring to the thousands of dollars of newspaper advertising used by one grocery company,

Senator Harold Volkema, R-Holland, said — "Given money enough to put on a campaign of distortion, a great amount of misinformation can be spread.

Senator Basil Brown, D-Highland Park, asked why all this debate was stirred by "a stinking ad put in the papers of our State by one chain store. Are the letters we have received the result of understanding of the bill or of a mass hysteria created by Madison Avenue ads that tell only half

Senator Jan Vanderploeg, Dneed for action to provide fair competition rather than marketdestroying, monopoly-creating unfair practices.

OUT-OF-STATE MILK DUMPED IN U.P.

Referring to the result of the dumping of out-state milk in Michigan, Senator Dzendzel said - "We don't have a law to protect our dairy farmers from unfair competition from other states." Wisconsin and Minnesota both have legislation similar to H. 2165 and have dumped surpluses into Michigan's Upper Peninsula on a cut-prices scale.

The bill was reported to the that it pass, by the Senate Agriculture Committee, chaired by Senator Roger Johnson, D-Marshall. Senator Johnson, in explaining the bill, said - "We are not trying to eliminate competition; we are trying to provide fair competi-

CHAINS CONCERNED FOR FARMERS?

Some of the chain store ads have expressed concern for the plight of the dairy farmer under the legislation. Several Senators also picked this line from the ads and used it on the Senate floor. It appears that the chain stores feel that they are better able to look out for the farmers' welfare

than are farmers themselves! Farmers may hope that the chain stores' concern for their welfare will extend to other areas of bargaining for agricultural products!

H. 2165 has been carefully developed over the past several years through many meetings and conferences of farm groups, Michigan Milk Producers Association, Michigan dairy processors and distributors. It is a bill to provide fair competition in the dairy industry and would prevent the sale of milk at less than cost except to meet a competitor's fair price. It would also make illegal the under-the-table handouts to secure business.

It is common knowledge in the dairy industry that such gifts as trips to Bermuda, free paving for parking lots, free advertising, free, or low-cost, refrigerated dairy cases, milk dispensers and other equipment - and even "lowcost" or "no-cost" loans - have been used to entice business and provide unfair cutthroat compe-

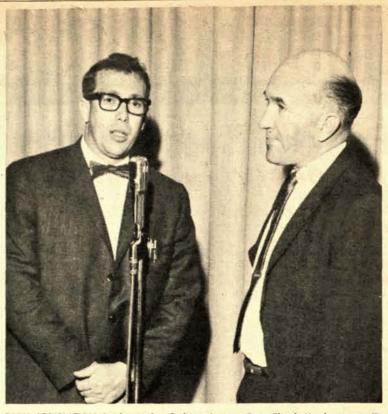
COMPETITION ELIMINATED

Seventy-four Michigan dairies have been driven out of business the last few years, lessening the competition in the field of milk purchasing, processing and distribution. These dairies were not necessarily inefficient or highcost operations. They simply were caught in the bind when large national operators threw their resources into a community to destroy their competitors and establish a monopoly.

In a decision of the U.S. Supreme Court, rendered on June 22, 1959, involving a national grocery chain, the court said -"The selling of selected goods at a loss in order to lure customers into the store is deemed not only a destructive means of competition; it also plays on the gullibility of customers by leading them to expect what generally is not true, namely, that a store which offers such a misleading bargain is full of other such bargains."

SENATOR JOHNSON LEADS FIGHT

H. 2165 was taken up by the Senate and debated at different times on several days. Senator Johnson gave able leadership in handling the measure. As the session drew to a close, the Senate, after heated debate, voted by 18 to 17 to table the bill again, killing it for this session. In our next issue we will carry an honor roll of the members of the House and Senate who voted for H. 2165 in the face of a barrage of letters stimulated by the emotional advertising campaign.



FARM LEGISLATION is the topic of discussion as Rep. Floyd Mattheeussen Benton Harbor), chairman of the House Agriculture Committee, is interviewed by Robert Smith, MFB Legislative Counsel, at Farm Bureau's "Communications Center. The Farm Bureau radio program is heard over 53 stations throughout the state.

"Green" to "Grain" **\$\$** Saved for Farmers

The harvest season is here. Combines will soon roll and elevators will work around the clock receiving the newly harvested grain. Additional trucks will be needed to take the grain from elevators to terminals. But few farmers will know that passage of H. 2175 by the Michigan Legislature and signature by Gov. Romney will prevent the price of grain from being a few cents lower.

The total story begins some months ago but, it can be summarized by a few points: Trucks transporting most products are under strict regulation by the Interstate Commerce Commission (ICC) if they cross state lines or by the Michigan Public Service Commission (MPSC) if they move within the State. Such regulation includes routes traveled, rates charged, etc.

Federal regulations exempt trucks carrying agricultural products. Michigan's law also exempts vehicles used exclusively for hauling farm products from the farm to

Other trucks are exempt when "used for the transportation of fruits, green vegetables and sugar beets" to other markets either "local or foreign."

The word "green" is the key word. It will be noted that the word "grain" is not mentioned in Michigan's law. Because of this the hauling of grain and beans could have come under regulation but, until recently, the law had not been enforced because of the exemption by other states and by the ICC.

Strong demands were being made on the MPSC to strictly enforce the law and to require regulation of trucks hauling grain and beans from local elevators to terminals and shipping points. Farm Bureau offered a bill in the House to correct the situation, but because of a complicated parliamentary situation it became necessary to amend another bill in the Senate which had already passed the

The amendment changed the word "green" to "grain" and had the effect of exempting both grain and beans. The amendment came under heavy attack. Farm Bureau and local elevator men, led by the Michigan Elevator Exchange, worked long hours to get the necessary understanding of this complicated and far-reaching problem.

Without this change, Michigan's agriculture would be at a distinct disadvantage with other states. Michigan ports and the St. Lawrence Seaway would also suffer. But most important to farmers is the fact that hauling charges would have risen sharply, perhaps double the present rates, if truck regulation was required. As usual, this would have come from farmers' income.

Prompt legislative action by Farm Bureau has again saved thousands of dollars for farmers many of whom will never know what happened.

Labor Legislation is a Concern of all Farmers

By: Dan E. Reed Legislative Counsel, Michigan Farm Bureau

With the effective date for agricultural coverage under the Workmen's Compensation Act postponed until May 1, 1967, farmers' attention to labor legislation moved to pending amendments to the Minimum Wage Act and anti-labor-pirating legis-

The minimum wage law of 1964 brought agriculture under the Act, with a minimum rate beginning January 1, 1965 of \$1.00 per hour. This rate moved to \$1.15 on January 1, 1966 and will go to \$1.25 per hour in 1967.

The Act also provides that "if any employer pays any employee a lesser amount than the minimum wage provided in this Act. the employee at any time within three years may bring a civil action for the recovery of the difference between the amount paid and the minimum wage provided in this Act, together with costs and such reasonable attorney's fees as may be allowed by the court." Even a signed contract with the employee does not protect the employer against such action.

The 1966 amendments to the Act also provide for the employee to receive damages in an amount equal to the underpayment as liquidated damages.

The 1965 Legislature recognized the need to provide for agricultural harvesting on a piecework basis without requiring the employer to keep track of hours worked. Public Act 296 of 1965 delayed the effective date of the application of the minimum wage to piecework harvesting until July 31, 1966 to permit the Wage Deviation Board (which administers the Minimum Wage Act) to acquire "sufficient data to determine an adequate basis for the establishment of a scale of piecework . . . equivalent to the prevailing minimum wage for such employment."

The Rural Manpower Center at MSU was named to conduct a study in piecework earnings on agricultural commodities and in 1965 was able to obtain detailed working conditions and in many different locations. At present, the Rural Manpower Center is obtaining earnings data on the harvesting of other crops. The information will not be available, however, until after July 31, 1966, the present deadline date under the 1965 Act.

In the meantime, an attorney's opinion indicates that the Wage Deviation Board does not have the authority to establish wage rates which, if paid by the employer, would exempt him from the requirements for keeping track of hours worked and payment of

the minimum rate.

The 1966 Legislature has had before it amendments to the minimum wage law, including a delay of the effective date from July 31, 1966 to May 1, 1967. The amendments also provide an authorization and directive to the Wage Deviation Board to establish a "piece rate scale (which) shall be equivalent to the minimum hourly wage in that when the payment by unit of production is applied to a worker of average ability and diligence in harvesting a particular commodity, he shall receive an amount not less than the hourly minimum wage."

Other proposals which were before the Legislature included changes in the requirement for covering employees after 13 weeks in any four consecutive three-month periods of employment. No change was considered in the present exemption of those under 18 and over 65 years of age from the provisions of the Act. Nor was the definition of "employer" changed from the present requirement for employment of four or more workers at any one time.

It was expected that legislative action on this bill (H. 4024) would be completed by June 10, data on apples under differing the scheduled date of adjournment. The Legislature's inability to complete its calendar led to a continuation of the session on June 21. Final action on this bill has not been taken as this is being written.

> It is essential, however, for agricultural employers of piecework harvesting labor that H. 2024 be given Immediate Effect, which requires a two-thirds vote in each

house. An attempt to provide Immediate Effect in the Senate fell one vote short, with only one Republican - Senator Zollar supporting the Immediate Effect action. Without Immediate Effect, the bill will not become operative until 90 days after adjournment of the Legislature, which is expected on or about December 31, 1966.

This would mean that the full application of the Minimum Wage Act would apply to piecework harvesting beginning August 1, 1966 and farmer employers in violation would be subject to the possibility of double the wage underpayment any time in the next three years on proven claim by the

"PIRATE" LAW

Last year, out-of-state labor recruiters came into Michigan and enticed many harvest workers to leave their jobs and go to promised jobs in other states. The bait used was higher earnings, better housing, longer season and immediate work.

Recruiters, working on a perhead commission, made glowing promises. Many Michigan farmers saw their help leaving with crop harvest still unfinished. Frequently workers arrived at the out-of-state jobs only to find the crop not yet ready for harvest and conditions far from the prom-

Many states require farm labor recruiting agents from outside the state to be registered and licensed in order to recruit farm labor. It is not unusual for states to have license fees as high as \$2,000-\$5,000 per year, with some states requiring a state license of \$1,000 or more and counties or cities each requiring separate licenses of such amounts.

To prevent the pirating of Michigan farm labor through false promises by over-eager recruiters, Farm Bureau drafted a bill providing for a \$75 annual license fee, with the filing of a noncancellable surety bond of \$2,000 to prevent "promise and run" tactics.

Legislation was introduced by Rep. Sanford E. Charron (D-Pinconning) and Senator Robert L. Richardson (R-Saginaw) which finally resulted in the Farm Bureau bill being placed on the Governor's desk.



will be seen by summerwill talk "MILK" for eight time vacationers throughout Michigan. "Milk Coolweeks. If they miss your ers" in July and "Milk sales messages on the billboards, their home Vitality Snacks" in August . . . 221 billboards and car radios will delivwill blanket our State's er the milk story . . . that's highways.



american dairy association OF MICHIGAN

AUGUST VITALITY SNACK BILLBOARDS





SENATE AGRICULTURAL COMMITTEE members take time to sample delicious bean dishes. Shown are (left to right) Senators Wm. Romano (D-Warren, since deceased due to heart attack resulting from Roosevelt Hotel fire), Robert Richardson (R-Saginaw) and Roger Johnson (D-Marshall), chairman.



DEMOCRATIC LEADERS enjoy the Capital bean smargasbord, served by Gratiat County women. Rep. Einar Erlandsen (left), Escanaba, chairman of the Ways and Means Committee, and Rep. J. Bob Traxler, Bay City, Majority Floor elader, both understand the vital role agriculture plays in Michigan economy.

POTATOES-POULTRY-DAIRY-BEEF

Farms to be Visited on Management Tour

Four active Michigan Farm Bureau members will host the 1966 State Farm Management Tour in Kent county on Wednesday, July 20.

The annual event, sponsored by the Michigan State University and Kent County Extension Service and MSU's Agricultural Economics Department, will cover a wide variety of farming enterprises.

Farms to be visited are:

Wesley Hessler Potato Farm, Rockford.

Up-to-date technology and production practices and aggressive marketing of quality potatoes has made it possible for this farmer to keep an expanding market through an expanding local supermarket group serving Grand Rapids and other cities. Hessler is also active in the Michigan and National Potato Councils as well as the Farm Bureau.

Irvin Rodgers Dairy Farm, Alto.

Balanced, steady expansion from 18 calves and 108 acres in 1950 to a still expanding, high-producing 72-cow milking herd on 357 acres with modern facilities has come about through good management on the Rodgers dairy farm. Since he started farming, Irvin has been an active Farm Bureau member.

Kitson Farms, Inc., Laying Flock and Corn Growing, Rockford.

An example of a family owned corporation farm, Kitson Farms is a large-scale egg producing setup with a 60,000 capacity automatic gathering, candling and packing operation.

Production from 1,000 acres in corn is processed through their own feed grinding and mixing operation to feed the flock. Charles Kitson is the resident manager, and he is a member of the Kent County Farm Bureau.

George and Gerald Kober Fruit and Beef Farm, Sparta.

This 350-acre Peach Ridge farm grows and markets 100 acres of apples, plums, peaches and pears. The father-and-son partnership also feeds out beef steers, growing corn and silage on 150 acres. A comparison and demonstration of ground and plane spraying of fruit trees will be made during the tour. Both George and Gerald are Farm Bureau members.

Participants may pick any of the four stops for both morning and afternoon visits. Programs at the farms will be held at 10 a.m. and 2:30 p.m., but farms will be open to visitors continually from 9 a.m. to 4:30 p.m.

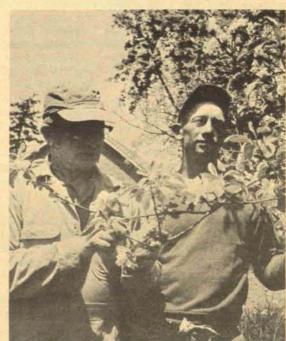
The noon chicken barbecue and program will be held in Townsend Park, near the Kitson and Hessler farms. Dr. Sherwood O. Berg, Dean of Agriculture at the University of Minnesota and chairman of the President's Commission on Food and Fiber, will speak on "Paradoxes in Agriculture".



CHARLES KITSON — operates a "natural" farm combination, with 1,000 acres of corn grown to feed the birds of a large-scale laying flock. A stop at his farm near Rockford will provide an example of a family-owned corporate farm.



WESLEY HESSLER — grows and markets high-quality Michigan potatoes on his farm near Rockford. His output is in high demand through a local supermarket chain.



ACRES OF FRUIT—will be seen by those on tour at the George and Gerald Kober fruit and beef farm near Sparta.

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IRVIN RODGERS — owns a still-expanding, high production dairy herd near Alto, Michigan. His farm will be among those visited on the State Farm Management Tour. He is a long-time Farm Bureau member.

MILLING makes the MARKE

Williams Milling Company **Opens Wheat Market Doors**

By Don Kinsey

It is a good guess that many a farmer who has raised wheat for years has never seen wheat ground into flour.

In this age of civilization, a visit to a flour mill is a step into the space age. The maze of piping and the specialized machines, all doing their own work, takes a bit of sorting out for a greenhorn.

The Williams Milling Company, at Quincy, Michigan, became part of the Michigan Elevator Exchange (Division of Farm Bureau Services) in May of 1964. This mill converts one and a half million bushels of Michigan soft wheat per year into 60 million pounds of flour. The wheat comes from every area of our state.

Flour from soft wheats is sold wire screen to silk of the finest in carload and truckload bulk lots to large baking companies. Blended flours go into cookies and crackers. The cracker blend must have some gluten protein flour in the mix to yield a proper

Many large bakeries consume as much as two carloads per day special, sealed flour cars used only for the purpose. Such cars are loaded and unloaded through pipes by air pressure. The flour is protected against dirt and contamination.

Practically all of the 20 employees of the Williams mill are active farmers. John Williams, manager, comes from the family that owned the mill. Charlie Batman, mill superintendent, has worked at flour milling since he was sixteen years old - and has been at the Williams mill for 20 years. Charlie is recognized by the milling industry as "one of the best in the business.'

It is interesting to follow the milling steps from wheat to flour, and astonishing to discover the vast volume that goes through the mill. Raw wheat starts from storage silos holding as much as 102,000 bushels.

Its first step into the mill takes it to the cleaners. Cleaning must be thorough - with all foreign matter removed. The sanitation of the wheat is checked frequently by food inspectors. The wheat and its products are moved through pipes by air pressure throughout the whole milling process.

From the cleaning machines, the wheat goes to the "tempering unit." Tempering involves the addition of just the right amount of chlorinated water. The chlorine content kills off bacteria. The water toughens the bran coat of the kernel so that it peels away properly from the starchy heart.

Tempered wheat is then fed to the "roller stands." Modern flour milling uses steel rollers about eight inches in diameter for grinding purposes.

The first-stage course grinding is done between rollers which have ridged or corrugated surfaces. One roller rotates faster than its neighbor, crushing and powdering the kernels. Finer stages of grinding later in the cycle use smooth-surfaced rollers that grind to microscopic size.

Coarse group flour from the "roller stands" is elevated to the sifting floor. Cube-shaped sifter units, six feet wide, form double ranks along the floor and perform a gandy dance for twenty-four hours almost every day. Inside the units, stacked trays carry sieves ranging from fairly coarse

weave. Coarse bran is sucked off from the units by air currents. The flour pours through into a forest of conveyor tubes.

The silk sifter screens carry blocks of coarse canvas duck -"sifter brushes" which skid around on the surface and prevent the silk from plugging.

Flour is rather coarse when leaving the first sifter stage. It contains much fine bran — mid-dlings, shorts and wheat germ particles. This flour goes to the purifier" for more sifting and to screen off the unwanted ingredients. Air currents play a part again. Middlings, shorts and wheat germ are sold for use in livestock feeds. In the purifier, the silk cloth sieves are kept working by rubber balls which roll about on their surfaces.

Freshly ground flour is creamy yellow in color. So it is bleached. In the bleaching unit, chlorine gas is passed through the flour under violent agitation. The flour becomes the white product that

Even then, more sifting. The final stages puts the flour through the "rebolt sifter" which insures a uniform fine grade. All of the grinding and sifting operations are controlled by a single attendant. Yet this process mills four tons of flour every hour. And all of the flour is carried through two-

Even storage of the flour and loading it out is highly automated. Tubes convey the finished product to large, plastic-lined storage bins. An electric master panel controls the loading and unloading of these bins. Automatic solonoid switches will stop the pumping of flour to a bin that is full. Other switches automatically control the rate of flow from the bins to cars, trucks or the bagger. Pipes never plug, since the switches will cut out and in to adjust to the load being carried.

Finished flour is tested for quality in the plant laboratory. Sample lots are checked by machines which measure the malt content, amounts of moisture, ash, protein and bleach residues remaining in the flour. A measure is taken to find the rate of water absorption. Cookie and cracker dough must have the right capacity to absorb water.

This is now a Farm Bureau mill. Practically all of the wheat milled is Michigan-produced. Ninety-five percent is soft white wheat. And this mill provides the specially-processed bran ingredients used by the Michigan cereal industries in their manufacture of breakfast foods.

"FARM BUREAU" FLOUR KNOWN FAR AND WIDE

Flours from Michigan soft wheats find a wide market through the Williams mill. Carloads of flour roll to large bakeries as far west as the Missouri River and east to the Atlantic coast.

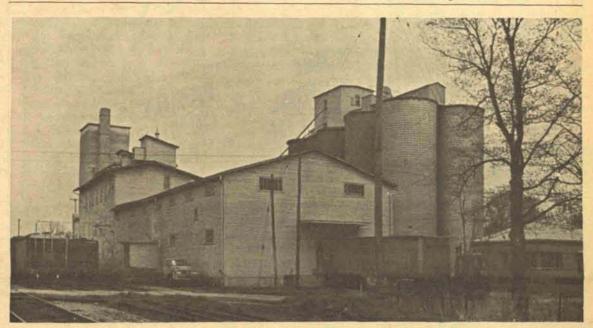
One of the larger out-state users is the Johnson Biscuit Company at Sioux City, Iowa. Crackers and cookies sold in Massachusetts stores contain "Farm Bureau flour" baked by the Educator Biscuit Company.

These bakeries use flour by the ton - not by the bag. Normal consumption rates are in carload lots per day.

Kellogg and Post Cereals at Battle Creek are large users of bran products from the Williams Mill at Quincy.



BLEACHING FLOUR - from its natural creamy color to a pure white product is performed in an agitator through which flows a deadly gas - chlorine. The gas is carefully metered from the bottles to the bleaching unit.



SPECIAL FREIGHT CARS ARE LOADED — with bulk flour from large storage bins by air pressure. Loading is almost completely automatic. Flour is blown through two-inch pipes and sleeve-tubing into the cars. Both the bins and cars are tightly sealed, protecting the flour against dust, dirt or any foreign materials. The flour is never touched by human hands.



FARM BUREAU WOMEN Build Rural-Urban Understanding SCHOOL Servery My Miller

FARM BUREAU WOMEN — in their efforts to build bridges of understanding between rural and urban people — are discovering that the "fences" that separate the two are not as high as they may seem. They are learning that rural-urban understanding is a two-way communications project — with rural women finding that their city sisters have many common interests with them — and urban women developing an appreciation for the dynamic industry which gives them a wider variety of nutritious food, with the lowest food bill relative to income, of any country in the world.

The State's Finest Products

"MICHICAN - DYNAMIC IN WORLD PROGRESS" - this Horton of Caseville. The pictures was the message of Farm Bureau Women throughout the state during Michigan Week as they held various events to emphasize the good fortune of living in the Water-Winter-Wonderland — and the important role agriculture plays to create the high standard of living its citizens enjoy.

In Van Buren County, the Women held an all-Michigan food smorgasbord. Almost 300 people turned out for the event which featured some of the state's finest "products" - the blossom queens.

Tuscola County purchased a Michigan flag and presented it at a special program to county president, John Graham, for placement in the Farm Bureau building conference room.

Lapeer County Women hosted 35 members of the Women's Institute from the Stratford, Canada, area. Arriving by charter bus, the group had potluck lunch with the Lapeer tadies and were then taken on a tour of Apache ranch. The Canadian farm women reported that their farms averaged 100 acres with "mixed farming" - a few cattle, hogs, chickens and crops to feed the livestock.

Shiawassee County Women sponsored a May tea for 90 guests, including Citizenship Seminar candidates and Exchange students from Holland, Denmark, Finland, Sweden, Japan, Chile and Uruguay - all of whom are currently making their homes with Shiawassee County Farm Bureau families. State Representative Blair Woodman spoke to the group on present happenings in the Legislature.

a visit to the Gordon Topping dairy farm which distributes milk over a 1,000 square mile radius. The Toppings, Jr. and Sr., were hosts and tour guides to 100 Farm Bureau members and urban guests. They gave the city folks some "eye-opening" figures on the costs of such an operation -\$6,000 for a paper carton filler, \$5,000 for a glass filler, \$8,000 for an homogenizer!

The Livingston Farm Bureau Women have been responsible for successful rural-urban events for a number of years.

Clinton County's annual ruralurban banquet this year attracted 310 farm and city guests who enjoved a meal consisting of Michigan-grown products, including turkey (raised in Clinton county), Michigan potatoes and Michigan corn. "Agriculture - backbone of the Economy" was the topic of keynote speaker. Vern Condon, marketing manager for the U.S. tractor operations, Ford Motor Company.

Huron County entertained 55 women at a rural-urban luncheon Livingston County's annual which featured a color slide presrural-urban day this year featured entation by Mr. and Mrs. Floyd

covered all of Huron county from the Coast Guard station at Harbor Beach to the Sebewaing sugar factory. "The beauty of the fall scenes, the shoreline and the farms made the women realize that Michigan is truly a Wonderland," reports district chairman, Mrs. George Southworth.

Manistee County Farm Bureau Women held a meeting of farm and city ladies which was described in their daily newspaper editorial as a worthy example for other major groups to follow . "to become better acquainted and work together on common prob-

The meeting, attended by 35 Farm Bureau Women and 45 representatives of urban women's clubs featured the wife of Mich. igan's Outstanding Young Farm-Mrs. Calvin Lutz expressed her thankfulness to be an American and a farmer's wife in a country where we can choose our own way of life.

State chairman, Mrs. Wm. Scramlin, told the group about Farm Bureau Women's activities on the state, national and international levels, and presented a color-slide commentary on her recent attendance at the Associated Country Women of the World triennial meeting.

Farm Bureau Women's "Country Kitchen Cookbooks," highlighting Michigan-grown farm products, were presented to representatives of the various women's clubs of Manistee county.



RURAL-URBAN DAY in Livingston County featured a tour of the J. Gordon Topping dairy farm. Gordon Topping, Jr., who with his father hosted the 100 guests, is shown with Miss Helen Atwood, Michigan Farm Bureau Women's Coordinator.

Typical of the "projects-in-understanding" by Farm Bureau Women to establish favorable rural-urban relations has been a farm tour sponsored by the Livingston County Women. Over 100 Farm Bureau members and their city guests visited the J. Gordon Topping dairy operation, located between Gregory and Stockbridge, on their annual Rural-Urban Day during Michigan Week.

City folks in the crowd shuddered when they heard "there are only two hours in the middle of the night when there isn't anything to do" on the dairy farm and processing operation which bottles almost 5,000 quarts of milk per day. They gasped in near-disbelief when the Toppings gave some farmer-investment figures - such as the two 600-pound bulk milk tanks -\$68,000!

And when their congenial hosts presented them with a halfpint sample of milk, the urban guests accepted "nature's most perfect food" with more appreciation than if they had received it from their supermarket dairy counter. Now they understood the time, the effort, the investment it took to put it there.



CANDIDATE FOR CONGRESS, Marvin Esch, (right) was one of the guests who participated in the Livingston Farm Bureau Women's rural-urban tour. He is shown with regional representative Ed Schrader (left) in the cream processing area.



"BEAN DAY AT THE CAPITOL" brought the Gratiot County Form Bureau Women to Lansing to exhibit their wares. Among those who enjoyed the bean cakes, cookies, donuts and candies were Senator Emil Lockwood (left) and Representa-

HI HO! - COME TO THE FAIR!

Fair-Time Means "Opportunity"

There are many "avenues of communication" for telling the Farm Bureau story — and the Farm Bureau Women, especially, have put them to good use. Over the years, they have discovered that one of the most effective "avenues" for their public information and education programs has been exhibits and booths at county fairs throughout the state.

As "fair time" approaches again, they are busy making plans for another successful seasonal venture. Their aim: to tell the story of Farm Bureau and agriculture — and to make this a "paying proposition" for other worthwhile activities during the year.

County offices have been built, young people have had the opportunity to attend citizenship seminars, "forgotten" patients in state institutions have had a Merry Christmas, and worthy students have received scholarships—all with the aid of hard-working Farm Bureau Women who plan, "man," and sometimes even build, booths and exhibits for county fairs.

Fair booths range all the way from milk "bars" to food stands to educational displays; sometimes a combination of good food and Farm Bureau information is the effective public relations recipe,

Commodity promotion makes those on both sides of the fair booth counter happy — the Farm Bureau Women because it puts their area farm products in the spotlight — and the fairgoers because they can enjoy the product in its finest form. In bean-growing Sanilac County, for example, the women had a "bean soup kitchen."

"Last year was our first in serving any amount of food," reports chairman Mrs. Howard Mahaffy, "so we tried the bean soup. We used 100 pounds of beans in four days. We're going to have the same this year!"

Calhoun County Women operate a milk bar at their county fair with homemade cookies as an added feature. The milk and cookies are sold at cost to 4-H and other children and Mrs. Gladys

Ross, chairman, reports that this has proved to be a "good public relations program."

In Alpena County, fair booth exhibits are on a competitive basis with Community Groups vying for honors against the Grange and each other. These usually feature displays of products of the soil and farm home, such as plants, poultry, dairy products, canned goods, jellies and jams, needle work and baked goods.

Mrs. Lillian Rouleau, Alpena chairman, says this yearly project is for "fun and profit." Cash prizes for outstanding exhibits are used by some of the groups to buy gifts for patients of the Traverse City state hospital.

Some counties have specialized in serving certain items which have become so popular with fairgoers that the women continue their pattern for success each succeeding year.

St. Clair, for example, serves homemade donuts and coffee, and the tantalizing smell of this irresistible combination floats down the midway to draw fairgoers like a magnet. Hillsdale specializes in cider, which "hits the spot" on a hot summer day, and homebaked goods.

Something new will be added to several of the county Farm Bureau fair booths this year—"Country Kitchen Cookbooks" which tell the story of Farm Bureau and Michigan agriculture, and featuring recipes from the world's best cooks.

Working with other groups on projects of common interest has been one way the Farm Bureau Women have used to build good rural-urban relations and county fairs are no exception. In addition to working in their own booths, many of the women also cooperate with 4-H, Extension and church groups in exhibit and food projects.

From the Upper Peninsula to lower southern Michigan, all across the state during the next three months, county Farm Bureau Women will reach thousands of fairgoers with their message.

For them, fair time is opportunity time.

FAIR EXHIBIT TELLS TAX STORY

The Information Division of the Michigan Farm Bureau has again created a display for use in county Farm Bureau fair exhibits. Designed to sit on a six-foot table, the attractive red and blue display includes a back and two side panels telling a story of farm tax burdens and calling for a program of complete tax reform.

A theme banner, "Help Shove Down Property Taxes," heads the display. The design shows a larger-than-life-size hand "shoving" farm property taxes down. The hand is labelled "Farm Bureau." A background chart reveals that farm property taxes require 14 per cent of Michigan's net farm incomes, while others pay property taxes only to the extent of four per cent of their net income.

Two levels of action are suggested for farm people — legislative and local. A bottom banner, "Join Farm Bureau," adds membership significance.

As in past years, the exhibit is available on a first come-first serve basis at a cost rental fee of \$10. Order from the Information Division, Michigan Farm Bureau.

Nearly 100 pies per day, appetizers carved from a 50-pound slab of cheese, 10 gallons of vegetables per meal, 50 or more pounds each of baked ham and roast beef, 30 watermelons per day, 500 pounds of potatoes and rolls, 10 pounds of butter per meal (plus twice that amount used for cooking the same meal) — desserts and garnishes by the gallon and pound

A description of an army chow line? Well, in a way, but it's an "army" of fairgoers that devours that impressive menu—and the scene is the Farm Bureau Young People's food cafeteria at the Ionia Free Fair, scheduled this year for August 7-13.

For more than 20 years, the cafeteria has been one of the most popular food spots for fair-goers, not only for its home style cooking of top-quality farm products — but also for the friendly service of the Farm Bureau Young People.

Manned by a crew of nearly a dozen full-time workers and assisted by an equal number of part-time help, the cafeteria opens each day just ahead of the noon hour, offering a full luncheon menu and complete dinners in the evening. Most of the crew come from farms of nearby counties, although the operation is considered a statewide project.

Business this year will be conducted under the leadership of Lyle Murphy, well-known Young People's leader from Ionia County. Lyle, a member of the state Young People's committee representing District 4, reports that all profits

from the venture are used for leadership training projects.

In the past these have included such activities as sending observation teams to out-state Farm Bureau Citizenship Seminars and paying expenses of Talk Meet and Talent Find winners to annual meetings of the American Farm Bureau Federation. A portion of this year's proceeds will go toward sending the 1966 winners to the AFBF convention in Las

Assisting cafeteria chairman Murphy to assure a smooth-running operation will be Bruce Landis, Homer; Janet Ravell, Howard City, and Young People's state chairman, Ray Kucharek, Gaylord.

Last year on most days, more than 600 persons passed through the lines, with daily records in past years often reaching more than 1,000.



"HEAD CHEF" at the FBYP Ionia Fair cafeteria is Mrs. Mary Herbert (right), a "professional" from Lakewood School. Her assistant is Mrs. Mildred Sensiba.

Worth Mentioning...

BLUE CROSS NEWS NOTES

By Marjorie Gardner MFB Blue Cross Coordinator

FARM BUREAU-BLUE CROSS ENROLLMENT SETS NEW RECORD — After adding 1,000 new subscribers this spring, the number of eligible members participating in this service program has hit an all-time high of

FARM BUREAU-BLUE CROSS CONVERTS TO "65" SUPPLEMENT TO MEDICARE — Over 17,000 member-subscribers will receive extended benefits under the new program at a substantial savings in cost, ranging from \$2 to \$8 a month, including the cost of Medicare Part B.

RATE REDUCTION AHEAD FOR MOST BLUE CROSS SUB-SCRIBERS — For the first time in history, Farm Bureau rates are going down, effective with the August 20 and September 20 billings for most subscribers. Decreases will vary by types of coverage and range from ½% to 4% downward.

More details in next month's Farm News,



LOVELY FARM SCENE — typical of many found in Michigan during early summer when grass, flowers and foliage, combined with sharp farm management, make the farm a most wonderful place for a family to live.

SEVENTEEN-YEAR LOCUSTS

INVADE MICHIGAN

By: Don Kinsey

Throughout history, man has been mystified by the sudden appearance of hordes of locusts. A variety common to America is the one that comes on a seventeen year cycle. Another variety appears each thirteen years.

Eleven counties of Michigan are in the locust invasion map for this part of the United States, according to predictions by

the U.S.D.A.

These counties are: Barry, Kent and Newaygo in the west; Gene- has scourged many countries, insee, Macomb, Shiawassee and cluding Biblical lands, since anand Houghton and Chippewa in the Upper Peninsula.

Orchardists may encounter the locusts suddenly and in astonishing masses. The larvae of the insects live for 13 to 17 years tute. deep in the soil. They feed on roots at depths from 18 to 36 inches below the surface.

Then, suddenly, as though someone had blown a signal, millions of them pop out of the ground as nymphs. They shed ing this plague. their skins immediately and the females begin a frantic race to lay their eggs in twigs and small branches, which they split to form an egg pocket.

"Seventeen year" locusts somedeep, as many as 20,000 beneath of the males can become earsplitting. Their shrieking became so loud in New Jersey in 1962 that motorists stopped to find the source of the racket. The parents of the swarms that will hit Michigan this year lived in 1949.

A variety of chewing locust Washtenaw in the east; Ogemaw cient times. They have appeared and Otsego in the north central, in clouds that blot out the sun, the whirring clatter of dusty wings combining in a rattling roar. They settle like a blanket over the land, consuming every green living thing and leaving the land desti-

> There was little that man could do about these insects until modern times. Even the past generation was quite helpless to stop them. But modern insecticides have brought a means of controll-

The seventeen year locusts which hit Michigan counties are not "chewers." But they are very destructive to orchards, bushes and vineyards. The females split the twigs and small branches, times cover the ground an inch often causing them to break off and die. Or the wounds give aca single tree. The strident singing cess for sucking insects and wooly aphids which infect the trees and shrubs with plant diseases. Whole orchards and vineyards have been destroyed by their invasions.

Farmers must keep a sharp watch for the emergence of such insects. They work fast. Females



FEMALE CICADAS lay eggs in growing twigs and branches.

go to work on the twigs as soon vineyard where the locusts appear. as they have shed their nymphstage skins. One farmer reports that even after spraying, the females became frantic with activity, seeming to hurry their egglaying before they perished.

Insecticides, applied promptly, give effective control. Two pounds of 50% Sevin wettable powder in 100 gallons of water gives fast knockdown and a longlasting kill. It is well to cover a buffer zone around the orchard or

The effect of insecticides in Viet Nam has proved their value. Before 1961, Viet Nam farmers lost one-third of their farm pro-duction. By this year, the loss was reduced to one-fifth under a pesticide program.

This is important when we remember that neighboring India faces a rising spectre of famine and death. Food is becoming a vital stake in the lives of Oriental

"GOLDEN OPPORTUNITY" OFFERED

Fifteen Michigan cooperatives will make use of a "golden op-portunity" to send outstanding young people to the American Institute of Cooperation summer institute, according to L A Cheney, Michigan Association of Farmer Cooperatives secretary-manager.

Sponsored by MAFC, in cooperation with local cooperatives, the meeting is scheduled for July 31-August 3 at Colorado State University, Fort Collins.

Theme of this year's institute will be "Cooperative Progress by Design." Included is a special program for young people regarding cooperatives on the national level - and the oportunities available to youth.

Approximately 1,000 young people and 2,000 cooperative leaders from 45 states are expected to attend the institute. Michigan will be represented by 15 young people and 30 adults.

Youths already selected by their sponsors to attend the AIC meeting are: Dale Nye, state FFA president, selected by the Farmers Petroleum Cooperative, and DeLane Ruess, State Star Farmer, selected by the McDonald Cooperative Dairy. Others attending from Michigan will be the state 4-H cooperative marketing scholarship winner and a representative from the state FFA cooperative activities contest.

The American Institute of Cooperation is a national organization promoting educational activities for farm cooperatives.

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Sugar Scholarships



David Van Dyke

Two young people, both from Farm Bureau families, have been named this year's winners of \$1,000 scholarships to Michigan State University, sponsored an-nually by the Beet Sugar Industry of Michigan.

They are Sherry Schmandt, 17, daughter of Mr. and Mrs. Roy Schmandt, Millington, and David Van Dyke, 17, son of Mr. and Mrs. Allyn Van Dyke, Almont. Both are seniors who carry high scholastic class ratings in their hometown high schools.

Sherry, the current "Miss Tuscola County Farm Bureau," has been active in 4-H Club work, the Future Nurses Association, Debate Team and American Legion Girls State at Michigan State University. She is a member of the National Honor Society.

David has been the recipient of Michigan State University.'



Sherry Schmandt

various awards from the National Honors Society, 4-H and the Future Farmers of America. He has been active throughout high school in band work, Science Club, Forensics, track, tennis, basketball and Student Council.

According to John A. McGill, Ir., director of public relations for the Farmers and Manufacturers Beet Sugar Association of Michigan, the annual scholarships are designed to encourage higher education in the field of agriculture and home economics.

"Determining factors in giving the award are based on scholastic ability, need, extra curricular activities and citizenship qualities," he said. "This is the eleventh consecutive year of the awards and the scholarships are spread out over the first three years at

The Choice is Simple

NEW LAW FELT

Michigan's new litterbug law, supported by Farm Bureau and passed by the Legislature in 1963, is making an impact! The law permits the court to "direct a substitution of litter-gathering labor, including but not limited to the litter connected with the particular violation, under the supervision of the court."

Reported convictions from widely-scattered parts of the state recently include datelines from Holland, Traverse City and Mar-

In Holland, one offender was sentenced by Justice of the Peace Robert Horner to a seven-day jail sentence which was suspended when he agreed to pick up cans, garbage and paper tossed along the roadside.

In another case, a Grand Traverse County man was found guilty of littering a Grand Traverse County road by Justice of the Peace Schumer. He decided to collect litter for eight successive Saturday afternoons rather than serve 30 days in jail, and will police some 40 miles of road in fulfilling his sentence, wearing a sign on his back reading - "I am a Litterbug.'

In Marquette, two Northern Michigan University students will police four miles of road as the price of tossing beer cans along the highway. Justice of the Peace Elizabeth Jelich sentenced the young men to pick up litter along a resort-residential road just outside Marquette.

Muskegon Township is offering

a \$25 reward for information lead- the rate of 1/2¢ per bottle. ing to the arrest of litterbugs.

On the other hand, civic leaders in Manistee County put a bounty on bottles and and cans picked up along roads. The Associated Press reported that area residents "cashed in 127,000 bottles and cans piled seven feet high in a downtown parking lot."

William J. Henri, secretary of the "Tuesday Committee," which sponsored the clean-up, said -"As near as we can tell, there were 500 cans and bottles for every mile of roadway in Manistee County.'

But the Legislature still refuses to adopt legislation requiring a The committee paid out \$157, at return value on beverage bottles!

ANTI-LITTER SUPPORT

"Keep Michigan Beautiful," an organization which grew out of the Governor's Anti-Litter Committee of several years ago, has passed a milestone and has held its second annual meeting and awards luncheon.

Because much of the littering in Michigan, including bottles and cans, affects farm lands and farm operations, Michigan Farm Bureau has been active both in the early anti-litter efforts and currently in Keep Michigan Beautiful (KMB).

This statewide organization, privately financed, cooperates with the national organization - "Keep America Beautiful" (KAB). Many Michigan cities and communities have local coordinating organizations, such as Keep Detroit Beautiful.

KMB has organized itself into sections according to area interest. The Farm and Country Section is headed by Dan E. Reed, of the Michigan Farm Bureau.

Through efforts of KMB and cooperating organizations such as Farm Bureau, the legislature is giving consideration to a bill which would increase the penalties for littering and would require the posting of signs on highways and in public places, indicating the law and the penalty.

THE LIVE-WIRES OF THUNDER BAY!

Michigan Farm Bureau leaders went north to organize lons of motor oils and 400 tires County Farm Bureaus in the early '40s. The reception they received brought them back with smiles on their faces. They had met some wonderful people in some wonderful areas.

In counties like Alpena, Montmorency, and Presque Isle, for example. "The folks in those counties have an enthusiasm that picks you up like a breath of fresh air," they said. "Just toss them the ball, and they'll go places!"

The folks lived up to their rating. In the late 1940's a cluster of counties in the northern half of the lower peninsula formed County Farm Bureaus. It didn't take their leaders long to go to work on important projects.

"Great minds run in the same channels," they say. It developed that the leaders of Alpena and Montmorency County Farm Bureaus both had ideas for developing a petroleum cooperative. They had to find out about each other's plans when they conferred with the legal staff at the Michigan Farm Bureau. So the plans blended into a joint venture.

Presque Isle County Farm Bureau leaders also expressed an interest and joined the team before the game began. An organizing campaign was launched to establish the Thunder Bay Farmers Cooperative, Inc. The remarks of one of the leaders became the campaign battle cry.

"We farm people have paid for many petroleum bulk plants and tankwagons, and we don't own any of them. It's time we got together and did business for ourselpes."

The start of the business on March 17, 1952 was modest. It might have been discouraging to some. But some people just do not lie down and say "Uncle" without a fight. And those folks up there live in Paul Bunyan

Money was needed. The first drive mustered only 21 stockholders and cash totaling only \$1,050. Nevertheless, they formed the cor-

portion. Then they went to work

to strengthen the foundations.

Authority was obtained to sell 5%, 15 year debentures. Farmer purchases brought their capital to \$18,390. It paved the way for the building of a small bulk plant and warehouse on picturesque 'Manning Hill" west of the city of Alpena. A thousand gallon delivery tankwagon began to build their routes. It would carry Farmers Petroleum fuels, oils, tires and accessories to area farmers.

Was the first year a booming success? No. There were too few farmers participating. The Thunder Bay Farmers Cooperative lost \$691 in the first 15 days. The deficit persisted for the first year - with a loss of \$1790. But were they downhearted? No. There was no problem that more farmer patrons would not solve. "No wet blankets allowed! Just expand the

It took time, but it was done well. By 1965, participating farmer stockholders had grown to 400. Investment capital had grown to over \$53,000. The cooperative now had a net worth of over \$100,000. Its tankwagons were delivering nearly a quarter million gallons of fuels, 750 gal-

a year to area farms.

We should remember that these are counties with relatively small numbers of Farm Bureau members, but with big leaders. The development of the Thunder Bay Farmers Cooperative was a 100%, all-County Farm Bureau effort. The officers and board members of the cooperative are the same leaders who sparked the growth of their County Farm Bureaus.

Many Farm Bureau members have met these men from the north at Michigan Farm Bureau Annual Meetings - men like Archie Wirgau, Herman and Ray Wegemeyer, Ed Couls, Cliff lacobs, Rolland Ohlrich, John Gudding and Herman Cordes. They are names long-familiar to those who know Farm Bureau

Shortly after the Thunder Bay Farmers Cooperative began operations, Harding Torsch tool as sales manager. In the early years this meant that Harding was "chief cook and bottle washer" bookkeeper, janitor and tankwagon driver. He was "It."

Today, Harding has help and can give his attention to management work. The records are the job of a full-time bookkeeper. Two drivers operate 1500 gallon tankwagons throughout Alpena County, the eastern part of Montmorency and the southeastern section of Presque Isle Counties.

The Thunder Bay Farmers Cooperative has become a paying proposition for its proud farmerowners. They have done a fine job - but again . . .

That's Paul Bunuan country.



MODERN HEADQUARTERS - Bright and white is the office of the Thunder Bay Farmers Cooperative on "Manning Hill" west of the city of Alpena. Two 1500 gallon tankwagons and a service truck stand ready to answer farmers' calls.



PROMINENT CUSTOMER - Edgar Rambadt of Presque Isle County is widely known for his certified "Onaway" seed oats and the new northern adapted "Charlevaix" red kidney bean. He chats with Thunder Bay tankwagon man, Karl McArthur.

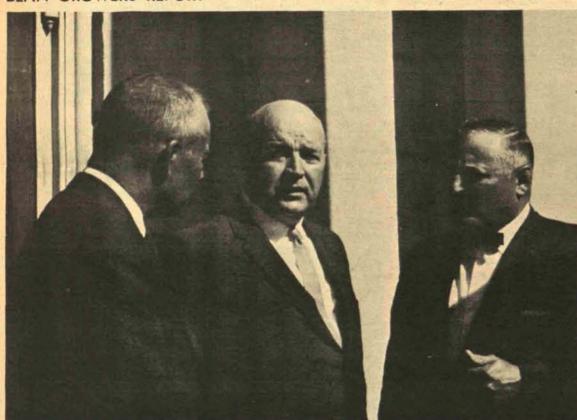
AGRICULTURE IN ACTION AROUND MICHIGAN

CO-OP ACTIVITY PROGRAM



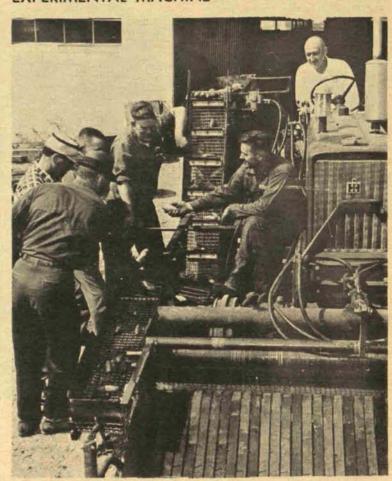
ADMINISTRATIVE COUNCIL MEMBERS of the Michigan Association of Farmer Cooperatives review a copy of their 1967 proposed activities program. Shown are (seated): Elton Smith, MFB president; Alfred Roberts, Pigeon Co-op Elevator Co. manager, and L A Cheney, MAFC secretary-manager, members of the executive committee. Other members are (left to right): Keith Middleton, Wilbur Smith, Eugene Erskine, Bruce Needham, Edsel Brewer, William Parsons and Carl Heisler.

BEAN GROWERS REPORT



HOUSE AGRICULTURE COMMITTEE member, Representative Sanford Charron (center, D-Pinconning), introducer of last year's successful bill creating a Bean Commission, gets a firsthand report from two of the Commission members, bean growers Wilford Root (left), Saginaw, and Warner Meylan (right), Bay City. Rep. Charron also introduced and obtained passage of the "Emigrant Agent" bill, designed to prevent pirating of farm labor.

EXPERIMENTAL MACHINE



EVERYONE IS INTERESTED — in the experimental pickling-cucumber picker built by the Wilde Brothers in their plant at Bailey. Looking over the machine are: (left to right) Robert Sprenger, Coleman; Stanley Hope, Hartford; Bruce Schneider, Wilde Brothers Co.; Louis Wilde, Bernie Wilde and Frank Durst, of Wilde Bros.

"LAS VEGAS OR BUST"



FABULOUS LAS VEGAS — extends an early welcome to Michigan farmers who are already making plans to attend the giant American Farm Bureau Federation annual meeting held there in early December. Touring groups will leave early, visit California sights on their way to the meeting.

WHAT DID THEY SAY?



A SECRET BEAN RECIPE? — Quite probably the topic was beans when Gratiot Farm Bureau Secretary, Mrs. Leona Vance, visited with Governor Romney at the recent Capital Bean Smorgasbord, served by Gratiot Farm Bureau Women.

STATE SAFETY COMMITTEE



SAFETY LEGISLATION — is the topic of discussion as Robert Smith, Michigan Farm Bureau's Legislative Counsel, brings the Women's State Safety Committee up to date at a recent meeting in Lansing. Members of the committee are: (left to right) Mrs. Nelson DeGroot, Eaton; Mrs. Harland Welke, Lapeer; Mrs. Eugene DeMatio, chairman, Ogemaw; Mrs. Earl Hendricks, Kalkaska, and Mrs. Don Root, Gratiot.

SALES MANAGER NAMED

barger, 34, as Sales Manager of Farm Bureau Insurance Companies, effective July 1, has been announced by N. L. Vermillion, Administrative Vice President.

A 1957 graduate of Michigan State University with a degree in business education, Mr. Hansbarger joined the Farm Bureau Insurance group in 1960, and has been serving as Agency Manager of Allegan and Van Buren Counties. He has completed one year of graduate studies at MSU.

Mr. Vermillion said the new Sales Manager will direct the work of an Agency force of 217 people, serving more than 140,000 policyholders throughout Michigan. The Farm Bureau Insurance group is comprised of Farm Bureau Mutual Insurance, Farm Bureau Life Insurance, and Community Service Insurance companies.

Mr. Hansbarger is a member of Rotary, the Life Underwriters association, Allegan Diners club, and the Westward school PTA.



PARTNERS IN GROWTH... Michigan, one of the world's greatest industrial areas is also an agricultural leader. A fine example of industry-agriculture cooperation is the MICHIGAN BEET SUGAR INDUSTRY. Progressive farmers and efficient industrial food processors provide consumers with a product of which it can truly be said: None Finer in All The World . . . MICHIGAN MADE PURE SUGAR. Remember MICHIGAN MADE PURE SUGAR when you shop. Ask for it by name . . . PIONEER or BIG CHIEF SUGAR, grown, processed, and sold in

BEET SUGAR INDUSTRY OF MICHIGAN

NAMED LEGAL COUNSEL

The appointment of William Wilkinson, 32, as Associate General Counsel of the Michigan Farm Bureau and affiliate companies, has been announced by the Executive Committee of the Michigan Farm Bureau.

In making the announcement, Elton Smith, president of the Michigan Farm Bureau and chairman of the Executive Committee, said: "We welcome Mr. Wilkinson to our staff at a time when the growth of Farm Bureau and Farm Bureau Companies makes it more important than ever that we remain alert to the myriad of legal obligations and requirements."

Recently admitted to the Michigan Bar, Wilkinson is a former resident of Canon City, Colorado, where he engaged in private law practice after winning his degree from Denver University.

His parents were wheat producers at Trenton, North Dakota, and early education was in schools of that area, followed by studies Force Reserves.



William Wilkinson

at the University of Idaho where he gained a B.S. degree in Business Administration.

Three years in the Air Force were followed by discharge in 1958 with the rank of 1st Lieutenant. Presently Wilkinson holds the rank of Captain in the Air

CENTRAL DISTRICT

Kenneth Wimmer, 24, former teacher in the Howell school system, has been named Michigan Farm Bureau representative for the central region, serving the counties of Livingston, Genesee, Clinton, Shiawassee, Oakland, Eaton and Ingham.

A graduate of Michigan State University, with a B.S. degree in Agricultural Mechanics, Wimmer is a life-long resident of Livingston county. His background includes several years of 4-H Club work and F.F.A. activity.

According to Charles Burkett, Field Operations chairman, the addition of Wimmer brings the field staff of the Michigan Farm Bureau to full strength, "fulfilling plans made to offer more local services as part of the expanded program of the 'new' Farm Bu-



Kenneth Wimmer

"Ken," his wife, Terry, and four year old daughter, Deborah, live in Howell.

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COUNT "HOME

DISCUSSION TOPIC

PREPARED BY THE EDUCATION AND RESEARCH DEPARTMENT MICHIGAN FARM BUREAU

The Legislature has passed a bill requiring all counties to redistrict for the purpose of electing county supervisors. The Governor may sign the bill before you read this. But do not confuse this law with the "home rule" bill.

Should this new apportionment law become binding on counties, all counties would have to elect supervisors from districts having as nearly equal populations as possible. The "If" remains because the question whether the law is constitutional must still be tested in the courts. Cases challenging the question are already before the courts.

If this law should become enforceable, it will cut heavily into the township system of government. Township boundaries will mean little with respect to electing districts. The heavily populated urbanized districts would control the county governing body. Court decisions have tended to support government representation based on population. If such becomes the rule, many counties may decide that they may as well adopt "home rule.

What is "home rule?"

Permission to adopt a local government charter was first granted to cities and villages by the Michigan constitution of 1908. Under such charters, cities and villages could act to determine their own government operations independently from county governments insofar as the law extended their rights.

"Home rule" powers included the right to pass local ordinances, establish special governing bodies and departments and to tax for the support of city or village services as needed.

The last thirty years have seen many counties become almost entirely metropolitan in makeup. People in such counties have pressed for the right to establish a county "home rule" type of government similar to that of the cities.

They have stressed their need for metropolitan-type services with legal powers and financial freedom to provide them, services such as police and fire protection, sewage systems, water systems, streets and street lighting, building and zoning regulations, etc. Traditional county governments, they said, are not designed to meet the changing requirements of these new high-population communities.

Provisions to permit charter "home rule" counties in Michigan were approved in the new Michigan constitution of 1962. But the powers and limitations for such governments must be provided by law. That is where the matter has rested since 1962. Michigan has no charter county governments yet. There could be many in a couple of years.

Many drastic proposals have been made for the Michigan "home rule" law. The 1966 bill shows much compromise in the Legislature.

Under that bill, the people of any county could decide to form a charter government. There were proposals to require that a county have a certain population number to be eligible for home rule, but now, even a county which is mainly agricultural might adopt a charter.

The 1966 bill would retain the traditional county officers the sheriff, county clerk, treasurer, register of deeds and prosecuting attorney. If customary to a county, the drain commissioner and road commissioners could be continued. Such officers would be elected on a partisan ticket.

During debate, proposals appeared that all county officers be appointed by one elected head rather than to be elected individually. How serious is this?

Where officers perform administrative jobs only and have no policy making powers, perhaps appointment would be less serious. But if policy making officers were not accountable to the voters, they could be dictated to by any partisan boss that held the key office.

In the 1966 bill, there are a number of occasions provided which would call upon the voters to decide.

DELEGATE GUIDELINES

Last fall, the voting delegates to the Michigan Farm Bureau convention adopted several guidelines for Home-Rule charters. They noted that most proposed legislation allows an increase in the present property-tax limitations by five to ten mills to finance charter counties.

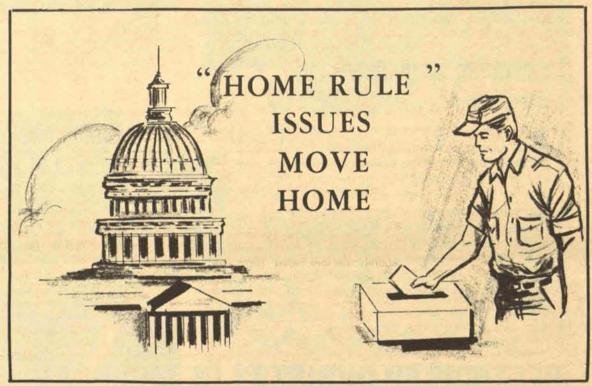
The delegates said: "We recommend Home Rule counties be restricted to the property tax limitations provided in the constitution, and that they be permitted to levy non-property taxes, including income taxes."

"HOME RULE" - WHAT DOES IT MEAN?

"What will 'county home rule' do to our local governments?" This is a question frequently asked by farm people. The first real answer may be just around the corner . We may have a new Michigan "home rule" law by the time you read these lines. Watch for the news.

The debate in the Legislature over what the law should contain has been long and hard-fought. It ran into a deadlock in 1965. By mid-June of this year, a compromise draft of a "home rule" bill had reached the conference committee of both houses. As this is written it still is in that

No proposals have been considered, in any case, to force any county to adopt "home rule." Many counties may never adopt such a government, and yet, drastic changes may come in county government from another direction.



A charter county's taxing powers? The bill places a debt limit on a charter county not to exceed 10% of the state-equalized property valuation of the county. It would provide no power for the county to levy an income tax. Property, real and personal, are still to be the main source of revenue. Objections have been made that this hampers the needed resources of the county and overloads taxes on property.

The bill would permit a charter county to levy up to 10 mills, again based on the state-equalized valuation, but at least one half of this must come from the constitutional 15 to 18 mill limitation.

If the charter is approved, the people vote again to elect the officers required by law - including a county executive and a board of county commissioners. The board members are, again, elected from single-member districts based on population. Quite clearly, urban-type districts would hold sweeping control over both the charter commission and the board of commissioners.

The election would also include the choosing of the customary county officers mentioned earlier in this article. All of these elections would be on partisan ballots.

A county does not become a charter county until all of these steps have been completed. If the 1966 bill becomes law this summer, the scene of action will shift from the Legislature to your home county. Then the question whether or not to adopt a charter for your county may find proposals pop-

ping like Jacks-in-the-Box right in the county where you live.

Should a county charter even be considered? This question can be placed on the ballot by a majority vote of the supervisors or by a petition signed by 5% of the registered voters. The question is stated to ask whether a charter commission should be elected to draft a proposed charter. The voters decide.

If they approve, then there is an election of charter commissioners on a partisan ballot. They must come from "single member districts" as nearly equal in population as possible.

These districts must be set up by a county apportionment commission consisting of the county parties of the county. In most charter.

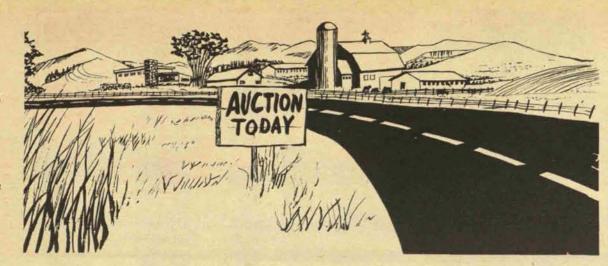
cases it would be the chairmen of the political parties. Districting must be based on the most recent census figures - or a special census survey. Districts cannot be drawn to give advantage to a political party. No "gerrymandering."

The present home rule bill would allow any registered voter to make a court appeal against the districting plan made by the apportionment commission. Or if the commission failed to draft a plan within 180 days, a voter could submit one of his own for consideration.

Any charter drawn up by the charter commission must be reviewed by the state Attorney General to test whether it is legal. clerk, treasurer, prosecuting at- It must be signed by the Govertorney and a representative from nor. Only then may the voters each of the two major political cast ballots to accept or reject the

FOR DISCUSSION

- 1. Is it probable that a "home rule" charter proposal might be made in your county?
 - A. What conditions make such a proposal likely to develop?
 - B. Why do you think such a proposal might not develop?
- 2. List the things you think would be favorable to you under a charter county government. List the things that would be unfavorable.
- 3. In what ways might Farm Bureau people work together if action were taken for the adoption of a "home rule" charter in your county?



Will Your Farm Stay in the Family?

(Editor's Note: The following article has been prepared to point out some of the pitfalls and problems which exist in passing farm estates on to heirs - including facts concerning the extent of inheritance and estate taxes and ways they can be reduced or eliminated through family financial planning.)

By: Russel H. Moore, CLU

It's no secret that farms are getting bigger every year. Twenty years ago, a \$100,000 farm estate might have been considered quite large. A family with 100 acres was the exception, not the rule. Today, a \$200,000 investment in a good farm is an average operation.

About 95 percent of these farms around the nation are still owned by individual families. Some have taken the time to prepare a legal agreement to define ownership for today as well as for the eventualities of tomorrow. Unfortunately, a vast majority of families have only a vague verbal agreement between the parents and children - that will be of little value when the estate is passed to heirs.

When death occurs, the problems begin. Even if the parents have drawn up a will, Uncle Sam can step in to claim his share before the farm real estate and other assets can be transferred to the heirs. For example, Federal Estate taxes, Michigan inheritance taxes, probate and other transfer expenses would total over \$40,000 on a \$200,000 estate.

If the family does not have a will, even greater problems are created. There is not always agreement as to who should get the farm. Most of us feel it should go to the son or sons who have stayed to operate the family farm, helping to maintain and increase its value. Then, what is an equitable inheritance value that should pass to the other children? Should they receive a share equal to that of the son who has remained on

What is a "fair share" for the non-farm members? Who should set the fair market value? Should the "farm son" have the first chance to purchase the other shares at the pre-determined market value? Should specific credit be determined for improvements that the farm operating son has paid for out of his own earnings?

These are all questions which bring in personalities and opinions. They can be answered by a healthy, happy family, but seldom can they be answered equitably in a courtroom. Without a will, the estate is divided according to the state law and the interests of the son or sons who have remained on the family farm have no bearing upon the distri-

In making an orderly transfer of the farm estate to children, the following objectives should be kept in mind:

(1) Try to achieve entire family agreement, if possible, including a reasonable degree of security for the parent or par-

ents and those heirs who will operate the farm.

(2) Plan for equitable, but not necessarily equal treatment for the "non-farm" heirs and spell these details out in proper legal

(3) Minimize estate taxes and maintain the farm as a going concern and whenever possible, "vaccinate" the estate to eliminate the "pox" marks of taxes.

Family Financial Planning for the estate can begin when the family decides what plans and "blueprints" it would like to follow. The parents may decide they want a particular son to be able to continue working the farm and, someday, be in a position to own it. If so, they can start the plan now with the necessary legal documents to guarantee it.

The farm son has worked long hours, turned away from another career and plowed his profits back into the farm. He has been investing in his future. A value should be placed on the son's contribution to the farm. This amount is deducted from the full value of the estate. Usually, much of the personal property has been purchased with combined earnings of the father and son. These could pass on to the son outside the estate.

The total of the farm personal property and the son's contributions often are deducted from the gross estate. The remaining estate can be divided equitably among the heirs. This guarantees all heirs a fair share of the par-



Russel Moore, CLU

Farm Bureau's Family Financial Planning and Business Continuation Consultant -Moore received his Master's Degree from the University of Michigan. He served as a faculty member of MSU's Insurance Department from 1950 to 1963.

ents' estate and does not give the non-farm operating heirs a share of the farm son's own accumula-

Carefully completed plans can be worked out with the help of the family attorney, accountant and insurance advisor - a team of family financial advisors that can guarantee all details for each individual family.

Provision can also be made in family agreements for the father to qualify for Social Security when he elects to retire.

There are many ways the farm can be guaranteed to "stay in the family." It takes pre-planning by a family that is willing to sit down and "blueprint" how they would like to see their farm estate distributed.

If you are interested in more information, contact the Family Financial Planning and Business Continuation Department in the Farm Bureau Insurance Lansing Home Office - or call your local Farm Bureau Insurance Agent.



FINANCIAL PLANNING for farm estates was the topic of a series of ten meetings with young farm couples held recently. Hypothetical estates and family situations were used to show how proper planning can conserve the estate and save tax dollars. The programs were conducted by Rusty Moore, C.L.U., and Tom Gill, Education and Training Director, both of Farm Bureau Insurance. Gill is shown above at one such meeting.

IN MEMORIAM

ROY W. BENNETT

WAS WELL-KNOWN

Roy W. Bennett, former manager of the Farm Bureau Services seed department for nearly a quarter-century, passed away on June 2 at the age of 87.

Prior to his retirement in 1955, he had earned the title of "dean of all Farm Bureau employees" with a total of 35 years of service.

When Farm Bureau bought the Cedar Street Lansing offices in 1920, Bennett was the building superintendent. He was asked to continue there as an employee of Farm Bureau and was soon brought into the newly-established seed department, of which he was named manager in 1932.

For 23 years, he and his staff were responsible for purchasing, assembling, cleaning, packaging, sale and delivery of five to seven million Farm Bureau brand field seeds a year - enough to sow half a million acres annually.

Farmers, cooperative elevator people, and others in the seed



Roy W. Bennett

trade throughout the state were on a first-name basis with Roy.

Survivors include his wife, two sons, and a daughter, Mrs. Lucille Sinclair - who has been an employee of Farm Bureau Services for 46 years.

HERBERT PEPPEL

BAY COUNTY PRESIDENT

The Bay County Farm Bureau lost one of its outstanding leaders with the passing of Herbert J. Peppel, 51, on June 7 following a brief illness.

Peppel had been president of the Bay County Farm Bureau since 1962. Bay ranks 8th in the state in membership standings with 1467 family members.

He joined Farm Bureau in 1944 and was active in the organization on the community, county and state levels since that time.

"Herb," as he was known to his many Farm Bureau friends, participated mainly in community group, citizenship, local affairs, and commodity activities.

A member of the Flying Farmers, he had owned and operated a large farm near Standish, where he lived all of his life.

He is survived by his wife, ish, and three sisters.



Herbert Peppel

Ellen; three sons, Jon of Jackson, Donald and Raymond, both of Standish; one daughter, Mrs. Kay Morris, of Mt. Pleasant; his mother, Mrs. Lena Peppel, Stand-

ERNEST J. MEAD

SERVED COOPERATIVES

Ernest J. Mead, 511 N. Hayford Street, Lansing, died June 7 at the age of 59. He had been an employee of the Michigan Elevator Exchange, division of Farm Bureau Services, Inc., since 1953.

Mead's position was in the Accounting Department of M.E.E., which has a yearly business volume of nearly \$40 million.

Prior to his 13 years of service for the Elevator Exchange, he had been employed by the Nashville Cooperative Elevator Association, Nashville, Michigan.

Mead is survived by his wife, Margaret; two sons, Forrest, of Pensacola, Florida, and Gordon, of Gladstone, Michigan; two daughters, Mrs. John Luce, Kalamazoo, Mr. Mead also leaves nine grandand Patricia, at home.

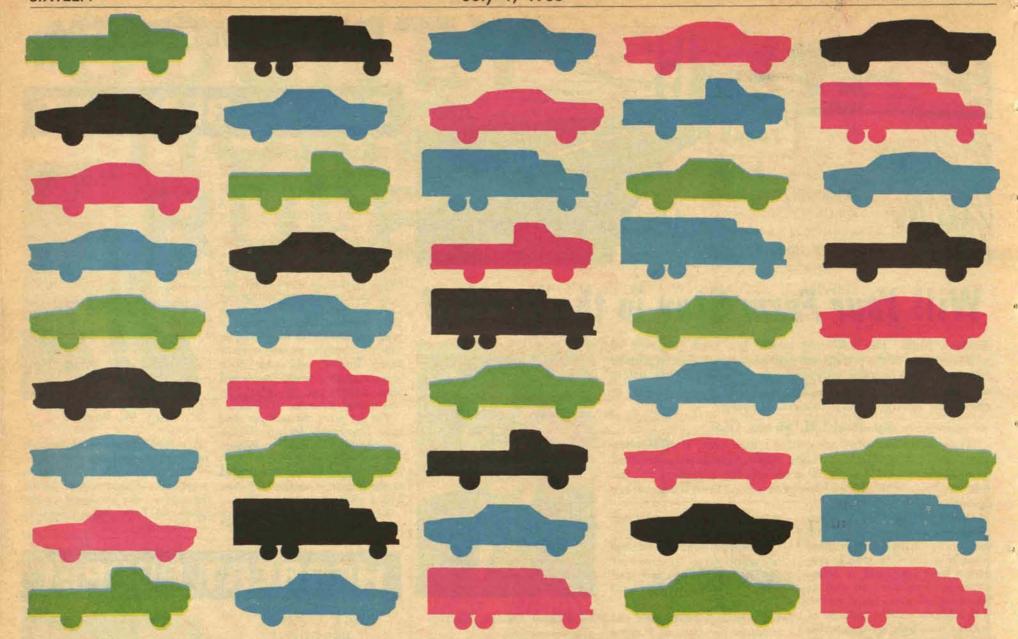
Other survivors include parents Mr. and Mrs. Elgin Mead, Hastings, and two brothers, Clare, Bat-



Ernest J. Mead

children.

A memorial fund has been established for him at the Central Free Methodist Church of Lantle Creek, and Donald, Nashville. sing where he was a member.



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