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.
Ring Out The Freedom Bells

Editorial

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 buzzing of firecrackers drown out the sounds and cause the American people to forget them.

In 1963, Eric Sloane, a writer on American customs, proposed a revival of the practice of ringing the bells to their historic role. The Liberty Bell went the first notes of freedom to the American people. Its voice is silenced. But let other bells roar forth and proclaim liberty throughout the land!

President Kennedy enthusiastically supported this proposal, and since 1963, bells have pealed for the 4th 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 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 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 all those who enjoy those rights.

Let them revive our vision to see that charitable action is born in the sincere sympathy of the 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 establish the liberties which approve man-kind, and that the protections written into it were not simply molded for a certain age, but for the eternal welfare of the human race.

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 bunga-bunga's that it is easy to lose the atmosphere of excitement. Farm Bureau believes that this day should be one of thoughtfulness by all Americans. It enables us to remember that our children the greatest heritage wronged out for us by the sacrifice and toil of those who knew the fright and disappointments suffered under all those tyrannies which oppressed man — that 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 to the American people — and we have a weak vote. It is an election year. Fair means or foul are being used to shift the surplus of inflation off the Administration's back — and farmers have a weak vote. There is so a good place for the monkey. Farmers need 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 increasing that broadcasting 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 votes 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 or we're lost. Thousands of us should be writing letters to the editors, both press and broadcast. We should do it just as we must. 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 15% of his income on food, and that includes a lot of new built-in preparations. He is used to spend as much as $250 to $300. It bids fair to go less than 15%. The government helps consumers to do it. The facts are there. There are even "free dollars" for some.

There has been no protest by the Administration over the tremendous increases in wage contracts — increases of as much as $10 per hour to the pockets of construction workers. No accusation of inflation is leveled in that direction. But about what food costs? Look at the USDA's "Market Basket." It is the average urban family buys from U.S. farms. It has risen only 77% since 1947-48. 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 prices, gross or net, have not kept pace with inflation, itself. The Administration knows it too. The USDA calculates the farm prices. 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 almost 28% since 1960. They 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 the deficits. So it prints more money and spends it in the economy.

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

There is another thing which we farmers should do. Senator McGovern has introduced a resolution which calls on the Administration to stop using the agricultural laws to prevent farm prices from reaching parity. Any farmer should write to our Senators and Representatives in support of this resolution. When you come right down to it, the Johnson farm commodities on the market to lower farm prices is coming from the same piece of cloth as the inflation issue.

M.W.
"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 Wash., D.C. Most voters just do not know how to go about getting these statistics and go to the polls with only the meager information, so-called, given 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 man has labored and struggled, the results have a value that don't tell me it is because he is too dumb to keep up and I have two friends who have done just that.

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

G. A. Seeley

Authorities, both Canadian and American.

We were delighted when the Seaway provided a means for direct shipment to world ports on a competitive basis," said Seeley. "But in order to get maximum usage more each year. We had planned expanded use of this route for future years."

Meanwhile, railroads have re-duced their rates with an aim to attract the traffic. The differ-ence between the railroad rates and the shipping rates by the Sea-way route must be great enough to justify storing grains during the 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 be no longer profitable to hold the grain over the winter."

"We appreciate the fact that the Seaway authorities seek to overcome inadequate revenues due to disappointing traffic vol-

ume. But the increase in tolls, not the answer. It further dis-
courages traffic through the water route."

Farmers feel the answer to the problem lies in finding ways to encourage traffic through the Sea-way rather than to discourage it. They note that since farm prod-

ucts constitute 81% of the vol-

ume 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.

By so doing, a surplus may be created to be used against farm-

ers. We will do all we can to point this out.

The American Farm Bureau Federation has worked for several years to get the government to raise the toll price at which the Com-

modities Credit Corporation can release its stocks on the market.

The figure we have worked for is 125 per cent of the support prices, 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!

Perhaps one way farmers could shorten their work week is to rely on a democratic marketing asso-
ciation which could help raise product prices to the point where higher incomes require less work.

Here's a fresh idea. Let's sup-

pose the effort had failed to cripple farmers, some one county (Eugene R. Cater-
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"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 Joseph D. Friendly, 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 common theme. The Kroger ad 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 sent out in such a way that their names appeared at the bottom of the ad and they too were erroneously message.

The ads compared the prices for a half gallon of milk in Michigan with 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 similar legislation similar to H. 2165 is in effect.

H. 2165 has long been 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 reported to the Senate floor, with the recommendation that it pass, by the Senate Agriculture, and by the ICC.

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 high-cost operators. They simply were caught in the bind when large national operators threw their resources into a competitive drive to stroy their competitors and establish their own outlets.

In a decision of the U. S. Supreme Court, rendered on June 22, 1955, involving a national chain grocery chain, the court said — "The selling of selected goods at loss in order to lure customers into the store is deems not only a destructive means of competition; it also plans on the availability of goods to 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 ses­ tion drew to a close, the Senate, after heated debate, voted by 18 to 16, with three members present to exempt dairy farmers from the bill. 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 ad vertising campaign.

"Green" to "Grain"

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 have that passage of H. 2165 by the Michigan Legislature and signature by Gov. Romney will prevent the price of grains 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 market.

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 House.

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 Worker'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 legislation.

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 $1.35 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 employer at any time within thirty days after notice of such violation, is subject to a penalty of $250. The penalty is 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 1965 amendments to the Act also provide for the employee to receive damages in an amount equal to the underpayment, plus liquidated damages.

The 1965 Legislature recognized the need to provide for agricultural harvesting on a piece-work 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 and required harvesting employers after June 30, 1966 to permit the Wage Deputation Board to establish a "piece rate scale (which) shall be equivalent to the hourly minimum 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 went 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 these 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, the scheduled date of adjournment. However, after July 31, 1965 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 coverage of the Wage Deputation Board. The Act provides a penalty of $250 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 Legislature has had an amendatory action on this bill (H. 4024) completed by June 10, the scheduled date of adjournment. It was expected that legislative action on this bill (H. 4024) would be completed by June 10, the scheduled date of adjournment. After July 31, 1965 the present deadline date under the 1965 Act.

The农村劳动力中心是取得农业经济中农业劳动力的角色的关键。通过这项立法，立法者们正在努力确保农业劳动力在农田工作期间的权益。虽然这项立法在1966年已经生效，但其影响在接下来的几年中被证明是深远的，因为它为农业劳动力设定了最低工资标准，并且将农业劳动力纳入了工人的法律保护范围。
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".

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MILLING makes the MARKET

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 past. The maze of piping and the specialized machines, all doing their own task, 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 40 million pounds of flour.

The wheat comes from every area of our state.

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

Many large bakers 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. Now wheat starts from storage silos holding as much as 100,000 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 adjustment 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 sifting floor. Cube-shaped sifter units, six feet wide, form double banks and turn the floor and perform a gandy dance for twenty-four hours almost every day. Inside the units, lighted tracts every six feet range from fairly coarse wire screen to silk of the finest quality. The flour is吹 off from the units by air currents. The flour pours through into a forest of conveyors.

The 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 — middlings, shorts and wheat germ particles. This flour goes to the "purifiers" 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 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 we know.

Even then, more sifting. The final stages put the flour through the "refiner 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-inch pipes.

Even storage of the flour and loading it out is highly automated. Bins and trucks either large, plastic-lined storage bins. An electric master panel controls the loading and unloading of these bins. Automatic solenoid switches 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 bleaching mixtures 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 the 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.

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.
"MICHIGAN — DYNAMIC IN WORLD PROGRESS" — this 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 blossoms queens.

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

Lapeer County Women hosted 95 members of the Women's Institute from the Stratford, Canada, area. Arriving by charter bus, the group had potluck lunch with the Lapeer ladies 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.

Ludington Women purchased 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.

Livingston County’s annual rural-urban day this year featured a visit to the Gordon Topping dairy farm which distributes milk over a 1,000 square mile radius. The Toppings, Jr. and Sr., were host to 100 Farm Bureau members and urban guests. They gave the city folks some "eye-opening" figures on the cost of such an operation — $6,000 for a paper carton filler, $68,000 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 rural-urban banquet this year attracted 350 farm and city guests who enjoyed 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 35 women at a rural-urban luncheon which featured a color slide presentation by Mr. and Mrs. Floyd Horton of Caseville. The pictures 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 Scottswell.

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 problems."

The meeting, attended by 35 Farm Bureau Women and 45 representatives of urban women's clubs, featured the wife of Michigan's Outstanding Young Farmer, 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. Senning, 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 "County Kitchen Cookbooks," highlighted Michigan-grown Farm products, were presented to representatives of the various women's clubs of Manistee county.

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 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 half-pint 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 Esh (right) was one of the guests who participated in the Gratiot County 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 Farm Bureau Women to Lansing to exhibit their wares. Among those who enjoyed the bean cakes, cookies, donuts, and candies were Senator Earl Lockwood (left) and Representative Bester Allen.
There are many "avenues of communication" for telling the Farm Bureau Women, especially, to 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 "poppin' perfection" for other worthwhile activities during the year.

County officers have been built, young people have had the opportunity at leadership workshops and seminars, "forgotten" patients in state institutions have had a chance to attend citizenship seminars, "man," and sometimes even the farm bureau booth counter happy - the Farm Bureau fair exhibits have become so popular with fairgoers that they have 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 McMillen, 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 1968 winners to the AFBF convention in Las Vegas.

Asst 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 Lakeland School. Her assistant is Mrs. Mildred Sensabaugh.

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, 50 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, 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 30 years, the cafeteria has been one of the most popular food spots for fairgoers, 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.

Working with other groups on projects of common interest has been one way the Farm Bureau Women have used to build good inter-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 exhibits 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.

FOIR 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 labeled "Farm Bureau." A background chart reveals that farm property taxes require 14 percent of Michigan's net farm income, whereas other property taxes only to the extent of four percent of their net income.

Two levels of action are suggested for farm people - legislative and local. A 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.
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; Genesee, Macomb, Shiawassee and Washtenaw in the east; Ogemaw and Oscego in the north central, and 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 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 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 sometimes cover the ground an inch deep, as many as 20,000 beneath a single tree. The strident singing of the males can become ear-splitting. 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 locusts has vexed many countries, including Biblical lands, since ancient times. They have appeared 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 destitute.

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 controlling this plague.

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, often causing them to break off and die. Or the wounds give access for sucking insects and wooly aphids which infect the trees and shrubs with plant diseases. Whole orchards and vineyards have been destroyed by their invasion.

Farmers must keep a sharp watch for the emergence of such insects. They work fast. Females go to work on the twigs as soon as they have shed their nymph-stage skins. One farmer reports that even after spraying, the females became frantic with activity, seeming to hurry their egg-laying 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 long-lasting kill. It is well to cover a buffer zone around the orchard or vineyard where the locusts appear.

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

This is important when we remember that neighboring India and Viet Nam have been brought to a standstill by these insects.

SEVENTEEN-YEAR LOCUSTS OFFERED

Fifteen Michigan cooperatives will make use of a "golden opportunity" 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 opportunities 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 ARC meeting are: Dale Nye, state FFA president, selected by the Farmers Petroleum Cooperative, and DeLure Roess, 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.
Michigan Farm Bureau leaders went north to organize 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 with a breath of fresh air," they said. "Just took them, the ball, and they'll go places!"

The folks lined up to their rating. In the late 1940's, a cluster of counties in the northern half of the lower peninsula formed County Farm Bureau. It didn't take their leaders long to go to work on important projects. "The leaders were on the same channels," they said. It developed, the leaders of Alpena and Montmorency, two County Farm Bureaus both had ideas for developing a petroleum cooperative. They had found 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 showed an interest and joined the team before the game began. An organizing committee was formed to establish the Thunder Bay Farmers Cooperative, Inc. The remarks of one of the organizers included a campaign battle cry.

"If we farmers have paid for maintaining roads, built plant and tankwagons, and we don't own any of them. It's time we got together and did business for ourselves."

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

"You've got money in the bank, but you don't look at it and say, 'Uncle.'" And so it was. Money was needed. The first drive mustered only 21 stockholders and cash totaling only $1,050. Nevertheless, they formed the corporation. Then they went to work to strengthen the foundations.

Authority was obtained to sell 5%, 35 year debentures. Farmers purchased their capital to $18,350. They paved the way for a warehouse and office building of a small bulk plant and warehouse on picturesque "Manning Hill" west of the city of Presque Isle. A thousand gallon de- livery tankwagon began to build their routes. It would carry Farmers Petroleum fuels, oil, 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 $391 in the first 15 days. The deficit persisted for the first year—with a loss of $1700. But were they discouraged? No. There was no problem that more farmer patronage would not solve. "No wet blankets allowed! Just expand the field."

It took time, but it was done well. By 1965, participating farmer stockholders had grown to 400. Investment capital had grown to over $500,000. The cooperative now had a net worth of over $100,000. Its tankwagons were delivering nearly a quarter million gallons of fuel, 750 gallons of motor oils and 400 tires 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 Bureau.

Thunder Bay Farmers Cooperative members have met those men from the north at Michigan Farm Bureau meetings, and they are named long-familiar to those who know Farm Bureau people.

Shortly after the Thunder Bay Farmers Cooperative began operations, Harding Torsch took over as sales manager. In the early years that marked the beginning was "chief cook and bottle washer" bookkeeper, janitor and tankwagon driver. He did it. He consulted his but 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.

Thunder Bay Farmers Cooperative has become a paying operative has become a paying cooperative has become a paying and has become a paying.

**MODERN HEADQUARTERS**—Bright and white is the office of the Thunder Bay Farmers Cooperative at Presque Isle. Here they have 1200 gallon tankwagons and a service truck stand ready to answer farmers' calls.

**PROFESSIOAL CUSTOMER**—Edgar Ramboldt of Presque Isle County is widely known for his expert "Dowser," as well as the many others who helped bring "Dowser" red Friday. His clients with Thunder Bay tankwagon men, Karl Meikartz.
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.

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 on 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.

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, Harbor; 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 Lights on their way to the meeting.
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 they 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 Michigan.

NAMED LEGAL COUNSEL

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

In making the announcement, Elton Smith, president of the Michigan Farm Bureau and chairman of the Michigan Farm Bureau, 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 are Mr. and Mrs. Lyle A. Wilkinson, of Sheridan, Michigan.

TO CENTRAL DISTRICT

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

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

According to Charles Buckett, 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 Bureau."

Kenneth Wimmer "Kern," his wife, Terry, and four year old daughter, Deborah, live in Howell.
**COUNTY "HOME RULE"**

The Legislature has passed a bill requiring all counties to redistrict for the purpose of electing county supervisors. The Governor vetoed 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 of 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.

"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 legislation.

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 conventions adopted several guidelines for Home-Rule charters. They stated that most proposed legislation allows an increase in the present property-tax limitations by five to ten mills to finance the charter.

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.

A charter county's taxing power! 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. Objectives have been made that this cuppers 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 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 popping 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 clerk, treasurer, prosecuting attorney and a representative from each of the two major political parties of the county. In most cases it would be the chairman 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 only 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. It must be signed by the Governor. Only then may the voters cast ballots to accept or reject the charter.

**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.

3. List the things that would be unfavorable.

4. 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?

By: Russell 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 $300,000 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, and other transfer expenses would total over $40,000 on a $200,000 estate. There is not always any sure inheritance value that should be used. Then, what is an equitable inheritance for the “non-farm” heirs and spell these details out in proper legal documents.

(1) Minimise estate taxes and maintain the farm as a going concern and whenever possible, “vaccinate” the estate to eliminate the “pest” 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 this plan now with the necessary legal documents to guarantee it.

The farm son has worked long hours, turned away from another career and placed 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 should pass 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 parents 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 documents.

(3) Minimise estate taxes and maintain the farm as a going concern and whenever possible, “vaccinate” the estate to eliminate the “pest” marks of taxes.

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Russell 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.

MICHIGAN FARM NEWS July 1, 1966 FIFTEEN

FINANCIAL PLANNING for farm estates was the topic of a series of ten meetings held recently for young farm couples held recently. Hypothesizing family and financial situation, it was a real planning exercise. People were used to show how proper planning can conserve the estate and save his dollars. The programs were conducted by Rusty Moore, CLU, and Tom Gill, Economist and Training Director, both of Farm Bureau Services. Gill is shown above at one such meeting.

ERNEST J. MEAD

SERVED COOPERATIVES

Ernest J. Mead, 511 N. Hayward Street, Lansing, died July 7 at the age of 73. He had been employed by the Michigan Elevator Exchange, division of Farm Bureau Services, Inc., since 1933. 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.

He is survived by his wife, Margaret, two sons, Forrest of Pensacola, Florida, and Gordon, of Gladstone, Michigan; two daughters, Mrs. John Luce, Kalamazoo, and Patricia, at home. Other surviving close relatives are Mr. and Mrs. Elvin Mead, Hastings, and two brothers, Clare, Battle Creek, and Donald, Nashville.

ERNST J. MEAD

Mr. Mead also leaves nine grand-children. A memorial fund has been estab-lished for him at the Central Free Methodist Church of Lan- sing where he was a member.
WHY DO SO MANY MEMBERS INSURE THEIR CARS AND TRUCKS WITH FARM BUREAU INSURANCE?

Because they want the best possible protection for their insurance dollar. Because they want prompt, friendly service. Because they want convenience.

Members throughout Michigan insure more than 58,000 vehicles with Farm Bureau Insurance. Why? Because we provide TOTAL PROTECTION for their family, for their cars and trucks, and for their legal liability—at the lowest possible cost. For example, members receive a 10% discount when two or more cars are insured with Farm Bureau Mutual.

If you don’t have all your cars and trucks insured with Farm Bureau, why not call your local Agent? Ask for a comparison of cost, coverages and service. You’ll be pleasantly surprised.

CALL THE FARM BUREAU INSURANCE OFFICE NEAREST YOU:

Adrian, Ph. 285-3259
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Bad Axe, Ph. 269-8421
Bay City, Ph. 684-2772
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FARM BUREAU INSURANCE GROUP

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