Hunting Privileges and Responsibilities

"More people want to hunt, but the land available for the purpose is shrinking. This pressure increases the need for understanding and wholesome conduct by all involved—sportsmen, landowners and officials.

"To minimize problems in this area of rural-urban relations, we suggest:

— All first-time hunting license applicants should have completed hunter safety training.

— All hunters should know and observe safety rules.

— All hunters should be aware of hunting laws.

— All landowners should be aware of their legal protection (Horton Hunter Trespass Act).

— All landowners should be aware of the public relations value of good farmer-sportsman contacts.

— More consideration should be given to flexible seasons in areas of unharvested crops."

From: 1967 Policy Statements, Michigan Farm Bureau
Thanksgiving

"Thanksgiving." How wonderfully expressive is the word! A giving-of-thanks for the harvest — for much received. Thanks to God for productive America — for her inventive genius, for her offering of opportunity.

Thanks for a country where Centennial Farms may exist — contrasted with countries where no man may own his land. Thanks for increases in herd and flock, in field and orchard for wide-eyed school children seeing their first cow, petting their first calf, watching a baby duckling hatch, and thanks for the generous farmers who give of themselves to provide such opportunity.

Thanks for Farm Bureau — an organization no larger than a small community group, but large enough to be concerned with world affairs and strong enough to do something about them.

Thanksgiving — a time to remember our men in Viet Nam. to pray for them, to be grateful to them and others like them.

Thanksgiving is so much more than a full stomach, so much more than greeting friends and relatives and being together once again for a big dinner.

Thanksgiving is all of these things, but most of all it is a recognition of contrasts — a grateful awareness of what we have and what these gifts mean.

Ask the desperate, those who hunger (in many ways) — those who live in fear. Ask one who has risked life to flee the Berlin Wall. Talk to a mainland Chinese who has made it to Hong Kong or Taiwan. Hear the plea of those starving in India.

"Thanksgiving" springs from deprivation. Our Filipinos were persecuted. They travelled far and by means we would consider foolhardy. They worked harder than most of us ever will. They faced starvation. Disaster struck time and again.

But they labored in faith, and their faith was justified. You and I benefit accordingly, for we live in the patterns of freedom which they set.

Freedom to choose our own occupation, to farm if we wish, to leave the land, if somewhere, destiny calls.

Freedom to be wise or foolish, to save or squander, to invest, to convey to heirs, or not at all according to personal conscience.

Freedom to worship as we wish. Freedom to give thanks to God for gifts greater than words can express, and thanks too, for words with which to try to express them.

Words such as "spring rain" — "good crops" — "warm homes" — "Sunday School" — "family love".

Words such as "pumpkin pie" — "Grandmother" — "friends" — and the most marvelous words of all, "Forgive them, Father . . . ."
DEER, DEER—WHAT CAN THE MATTER BE?

They shot the "deer". Unfortunately, it said "moo" and fell down. Panic struck the hunting party when they finally realized what they had done.

Being sportsmen, within their understanding of the term, albeit somewhat naively concerning such things as the shape of cows and deer—they located the farmer-owner and each paid his share of the market value for the animal. At last at how to transport their "game" home to the city, they draped the carcass across their car and hustled it home to the sound of laughter and popping flashbulbs in city and hamlet.

If confusing a cow for a deer seems far-fetched, last season one group of Michigan hunters actually tried (vainly) to convince the judge that they had mistaken the cow they shot for a squirrel.

Not to be ignored is the case of two men found skinning-out an old male which they were convinced was a horn-like elk, solid hooves and all.

Funny? Not very—for these true stories tell farmers much about the enormity of the problems they face and the grave responsibilities they bear.

How many people these days know much about cloven-hoofed animals, used for food (moose, deer, elk, sheep, pigs, goats, buffalo, cattle), versus solid-hooved animals used not for food (horses, donkeys, mules)?

Show a modern man an ox-shoe which used to be commonplace to his grandfather, and he will usually be at a loss to explain its unusual shape and size. Oxen had eight shoes, one for each toe, shaped in a modified crescent such as this ().

A set of ox shoes, fitted to one cloven hoof, looked all the world like a 4-inch pair of iron parenthesis ( )—as compared to the four "U" shaped shoes used for horses.

Why this lesson in ironmongery? Only to point out how very far most people have moved from the farm, and from understanding such simple things as this, all within a few generations. Now, on actual test, children in big city schools cannot correctly select which grain kernel is corn, oats, wheat, rye or barley.

And why should they when they've had no chance to learn first-hand? Most would learn if they could and are delighted when they can.

A poignant example is the enterprising farm youngster whose show-cow had a baby calf at the State Fair. "Pet the calf—only 50c", the hand-lettered sign read.

Before officials closed down his unauthorized enterprise, the young man had collected several dollars in petting fees.

Let us hope that before long, grown-up farmers will be as perceptive as this young man, and make full use of every such available contact with non-farmers—not to make money, but to create friends through understanding.

Although farmers own most of the land upon which game is found and can legally bar others from hunting there, this does nothing to solve a problem which, if properly handled, could be one of the greatest farm public relations tools.

Instead of "No Hunting" signs, farmers should consider posting signs which read "No Hunting Without Permit"—and then join their neighbors in cooperative hunting clubs, pooling their acres to control and channel hunting requests.

Then, the privilege of hunting is based upon written permission, with the hunter's car left in the farmer's yard, and with the farmer able to give instructions concerning cattle, gates and fields not to be trampled.

No charge is made for this hunting privilege, with the only (and best) payment the heartfelt "thank you" from hunter to farmer at the end of the day.

"All landowners should be aware of the public relations value of good farmer-sportsman contacts," reads the 1967 policy statement of the Michigan Farm Bureau.
An excellent "Commodity Day" program will be held as part of the 48th annual meeting of the Michigan Farm Bureau. Set for the dates of November 7-8, on the campus of Michigan State University, East Lansing, will be a general session in the MSU Auditorium beginning with an informal "community sing" at 9:00 in the morning.

After an official welcome at 10:00 by University President, John Bunnah, the delegates and guests will hear the annual address of Michigan Farm Bureau President, Elsmore Shewan.

At noon, the group will split into two special-interest sections, with Farm Bureau Women attending a luncheon and afternoon program at Kellogg Center, and the men taking part in a Commodity Day luncheon and program in the ballroom of the Union Building.

There, Dr. Kenneth Hood, former Cornell University economist, and now, general manager of the American Agricultural Marketing Association, will talk on the topic of "Farm Bureau's big push in agricultural marketing". During the dinner hour, the "Ken Folks" — a musical comedy group of Farm Bureau members from both Michigan, and Kenton, Ohio, will entertain.

Organized in 1960 for the specific purpose of providing entertainment at Farm Bureau gatherings, the group is headed by Ingham county member, Fred Barrett, who plays the "washboard base." (See page 6).

Following the joint commodity program, those attending will break into special-interest groups, including sessions for Field Crops, Dairy, Livestock and Fruit and Vegetables.

An unusual panel discussion will be a feature of the dairy program, with Robert Zeib of the Michigan Farm Bureau board acting as moderator.

On the panel are: Jack Barnes, General Manager of the Michigan Milk Producers; and Boyd Rice, Manager of the American Dairy Association of Michigan. Also assisting, the panel will be A.L. Rippen, Associate Professor in the department of Food Science, at Michigan State University.

A number of other well-known University staff members will appear at various times on the special-interest programs, including Dr. John Ferris, of the department of Agricultural Economics at MSU. Ferris will discuss the use of live-animal futures, as farmers in the Livestock meeting examine new marketing methods and new ways to "hedge" their operations.

Meat inspection and new development in this field will be the topic for Dr. J. F. Quinn, Veterinarian for the state of Michigan. Chairing the program will be Robert Thompson, producer-member of the Michigan Farm Bureau Livestock Advisory Committee.

"What's ahead in farm labor?" — That question will be answered in the Fruit and Vegetable program by M. J. Buschlen, Manager of the Michigan Agricultural Personnel, and a director representing Farm Bureau Women. Also included in the panel are: Frank Smid, Director of the American Agricultural Personnel, and a director representing Farm Bureau Women. Also included in the panel are: Frank Smid, Director of the American Agricultural Personnel, and a director representing Farm Bureau Women. Also included in the panel are: Frank Smid, Director of the American Agricultural Personnel, and a director representing Farm Bureau Women.

Commercially operated by E. F. Wegter, the center will offer a message service, telephones, Insurance personnel will record all messages and contact the appropriate guest or delegate. The phones will also be available for outgoing calls. Coffee, doughnuts and rolls will be served in the same area during each daily session. The "Koffee Klatcheteria" will feature a number of displays regarding the historic development of insurance.
"Farm Bureau is Where the Members Live. . ."

Roll-Call Preparation — is discussed by T. C. "Pete" Petersen, Director of Program Development for the American Farm Bureau, at one of several recent meetings in Michigan. A dramatic speaker, Petersen told the groups that "Farm Bureau is not in Washington, Chicago — or Lansing. It is where YOU live . . . ."

Membership is the life blood of Farm Bureau, according to T. C. Petersen, Director of Program Development of the American Farm Bureau Federation. Speaking to membership enrollment managers from most of Michigan's counties at Grayling and Lansing, he told them the effectiveness of the total organization depends on the success of the organization in the counties. "Farm Bureau is not at Chicago, or Washington, or Lansing," he told them. "It's right here where the members live and work. If your county programs do not succeed, there can be little success at either state or national level."

In making preparations for their membership drives, Petersen told the managers that they have about three things they have to do before they can expect success. "You have to talk up, tune up, and face up," he told them. "Today you have been talking about how to get the job done; you've been tooting up for the job."

"But let me remind you," he said, "that if you are going to succeed, you have to involve other people so that your plan becomes their plan. You know, people are most loyal to things they help create."

"Finally you have to measure periodically the results you have obtained and develop plans to finish the job."

"To get yourself and your work tuned up is largely a matter of attitude," he said.

He went on to point out that a good question to ask yourself is: "Why are there over 52,000 members in Michigan Farm Bureau and over 1,700,000 in the American Farm Bureau, members who cast their votes of confidence each year by placing that $20 on the line — with no check-offs or pay-roll deductions?"

Petersen told the group that Farm Bureau is the only general farm organization which was not organized as some sort of protest movement. "You can't build by tearing down," he said.

He suggested that one approach to the prospective member might be to ask his help, advice and guidance. He pointed out that Farm Bureau needs the thinking and help of all farmers to stay abreast of times.

In facing up to the future, Petersen suggested that the managers ask themselves why we will need this organization more tomorrow than we need it today. Pointing out that we are involved in a world-wide ideological war, he said that the real race isn't in space or science technology but in our philosophy of the worth of the individual as opposed to the importance of the government.

"We must face up to the fact that we can be an active force in this war of wills only if we are an organized, force dedicated to continued individual freedom and economic opportunity." He added, "I believe we can be this force through Farm Bureau, if we really want to."

Others appearing on the program included Larry Ewing, Manager of the Field Services Division; Charles Buckett and Marie Drew, also of Michigan Farm Bureau Field Services.

Ewing suggested to the group that "only through Farm Bureau can a strong, balanced commodity program be developed. A commodity-by-commodity approach can only lead to a splintering of our already small minority. It's a luxury that agriculture can ill afford," he said.

He also announced that all roll-call managers in the state have been invited to attend two days of the American Farm Bureau annual meeting at Chicago in early December. The Michigan Farm Bureau has chartered a plane to fly the group there Monday morning, December 10, and back on Tuesday afternoon, December 11.

While there they will have an opportunity to visit at least two general sessions of the meeting and the conferences on membership and organization.

"The time has come to eliminate the words, 'IF WE MAKE GOAL,' from our vocabulary," Ewing said. "It should be WHEN WE MAKE OUR GOAL."
POLICY DEVELOPMENT COMMITTEE — studied complex national issues such as inflation, proposed taxes and farm programs, at a recent meeting of the state-wide committee in Lansing. Speaking to the group is W. E. "Gene" Hamilton, Research Director for the American Farm Bureau.

**Nation-wide Viewpoint...**

One of the many distinguished resource persons appearing before the Policy Development Committee of the Michigan Farm Bureau — prior to the group's tackling a number of complex national problems, was W. E. "Gene" Hamilton, Director of Research for the American Farm Bureau Federation.

Born and raised on an Iowa farm, Gene joined the Washington staff of the American Farm Bureau nearly 30 years ago. He is a member of the American Farm Economic Association and the author of numerous articles on agricultural policies and programs.

While at Farm Bureau Center in Lansing, he was questioned concerning a wide variety of national programs of concern to farmers, among them the idea of such a tax credit?

Does this work like this: first, certain taxes would be approved for the credit. We probably wouldn't want to give a federal tax credit for property taxes paid, because many people feel that the property tax is unfair and particularly hard on farmers, and for this reason we wouldn't want to encourage states to raise property taxes. It is generally supposed that we would confine it to state income and sales taxes.

At the end of the year, the taxpayer would total his tax returns and instead of deducting the sales or income tax as he now does, he would turn to the end of his tax form, and there enter a credit against his federal tax, dollar for dollar.

If he paid a dollar in sales tax, this would mean a dollar off his federal tax.

Since under this plan, much of our money would stay "at home", where it originates, doesn't this generate a lot of opposition from career government employees who would like to see the taxes continue to flow to Washington as they now do?

I think it is assumed that the tax credit would substitute for some of the federal grants now being made to the states, allowing them to raise their own money for their uses. This would give the states more control of their programs because they would not have to meet federally imposed standards.

Because the tax-credit would probably start on a relatively modest base, and substitute for new-grant programs rather than old ones, I don't think it would reduce federal activities a great deal, at least at the beginning.

**Good news for Workmen's Compensation policyholders**

(If you're insured with Farm Bureau Mutual)

Chances are, you'll be saving money on your Workmen's Compensation insurance premium. If you're a large operator, maybe as much as 30%.

Here are the facts. If you manage a large farming operation which requires extensive Workmen's Compensation coverage, you may now be eligible to receive a dividend refund. The Company Board of Directors has declared a major dividend for those policyholders who:

1. Pay an annual premium of $500 or more,
2. Realize a favorable loss experience, and
3. Have a Workmen's Compensation policy renewable July 1, 1968 or later.

Dividends will be determined and paid following renewal. Each eligible policyholder will have the chance to realize savings based on his own record of losses. In short, the dividend is an incentive for on-the-farm safety.

Also, new expense saving methods are being studied which may reduce present rates for all policy holders while continuing complete protection. We're keeping our fingers crossed.

Farm Bureau Insurance has taken the position that your policy should offer the broadest possible protection against liabilities created by the Workmen's Compensation Act and its interpretations. Your contract is designed to provide full, not partial, coverage.

Now, we hope to be able to save you some money too.

**FARM BUREAU INSURANCE GROUP**

Farm Bureau Mutual - Farm Bureau Life - Community Service, LANSING
**TO KEEP YOUR...**

**BLUE CROSS-SHIELD**

Don't lose your vital Michigan Farm Bureau Blue Cross-Blue Shield Group Protection. It can happen, if you don't take care of two very important details.

In addition to paying your Blue Cross-Blue Shield bills, you must: (1) have a paid-up Farm Bureau membership by January 15, 1968, and (2) have both parts A and B of the Medicare program — if you reach 65 in 1968.

Remember this: Michigan Farm Bureau rules state that if you have been a member, you must have a paid-up membership status as of January 15, 1968. If you are not paid up by January 15, you will lose your group coverage as of May 20, 1968.

Remember this: A new Michigan Farm Bureau rule (effective January 1, 1968) requires all members born in 1933 to have both parts A and B of Medicare to qualify for Blue Cross-Blue Shield 65 Complementary coverage.

So don't miss out! If you want to keep your Blue Cross-Blue Shield coverage, enroll in Medicare Parts A and B.

You may do this from three months before and until three months after your 65th birthday. Just contact your local Social Security office.

If you are 65 or older and you do not have Part B of Medicare, you must act now. The Social Security Department is holding an open period to enable you to enroll in Part B. This period began October 1, and will close March 31. Your Medicare Part B coverage would then be effective July 1, 1968.

**Cooperatives to hold joint annuals**

The joint annual meetings of Farm Bureau Services, Inc., Farmers Petroleum Cooperative, Inc., and the Michigan Association of Farm Cooperatives, is scheduled for November 27, Kellogg Center, Michigan State University.

State "Co-op Clinics" for managers and directors will be held the following day, Tuesday, November 28.

Registration for the annual meetings will begin at 8:30 a.m. Monday. All voting delegates will be urged to pre-register so that credentials will be ready when they arrive.

Meeting times for the co-op annuals are: FTC, 10:00 a.m.; FBS, 2:00 p.m., and MAFC, 4:00 p.m.

The noon luncheon speaker will be Franklin Nit, General Manager of the Tennessee Farmers Cooperative, one of the large, successful cooperatives in the mid-south.

An important agenda item is the election of directors on the three boards. Directors on the Services' board who are up for election are: Martin Bauer, Hemlock; John Converse, Union City; Matten Gun, Charlotte; John Hall, St. Johns; Milton Burns, Breckenridge, and Alfred Roberts, Pigeon.

On the Petroleum board, those whose terms expire are: Carl Heiser, Alcona; Tom Knitting, Alcona; Clifford Smith, Unionville, and Joel Chapin, Berms.

MAFC directors up for election include: Burke Ardls, Falmouth; Edsel Brewer, Channing; Harold Van Kampen, Benton Harbor; Alfred Roberts, Pigeon, and John Vander Molen, Zeeland.

The joint annual meeting banquet program, set for Monday evening, will feature awards to cooperative leaders and radio-TV people for outstanding promotion of Michigan Cooperatives. Banquet speaker will be Senator Gilbert Burley, who will discuss "Michigan Opportunities in World Agriculture." Senator Burley is a member of the International Commerce Committee.

The state co-op clinics on November 28 features the theme, "Developing Co-op Strength." Topics will include sound management, sound leadership, building with team spirit, and manager responsibilities. "Carmenopia and Co-ops" will be the subject of Dr. L. L. Beger, Michigan State University, one of the clinic speakers.

L. A. Cheney, secretary-manager of the MAFC, urges all members to attend the annual meetings and the state co-op clinics.

"Your cooperative was organized to serve YOU. Learn firsthand what your organization did this past year and what it plans to do in the future," he said.

Wm. N. Guthrie, Executive Vice-President and General Manager of Farm Bureau Services and Farmers Petroleum Cooperative, in urging attendance at the annual meetings, said, "The job of cooperatives is to make farming more profitable to its members. To achieve this goal cooperatives — either directly or through their elected representatives — must take an active part in the affairs of their co-op.

"The annual meetings of Farm Bureau Services and Farmers Petroleum present an opportunity for such direct and active participation."

**Dial direct
And save the difference**

It could be quite a big difference, too. You can prove it to yourself by taking a look at your business phone bills for the past couple of months.

Did that warehouse call have to be made to the manager personally? Did your billing clerk have to talk to that particular billing clerk at the other end? How many of those Person-to-Person calls could be a habit — a costly one — in most businesses.

The difference can be as much as a healthy 40 per cent on a three minute daytime direct-dialed call between Detroit and Grand Rapids, for example.

There's another reward, too. Direct dialing is much quicker. We figure it's about twice as fast as Person-to-Person. True, you'll have to make waves to make it happen. The Person-to-Person call gets to be a habit — a costly one — in most businesses.

Your calls will go faster. And your bills will come smaller.

And if someone reaches a wrong number, it's on no charge.

So get your people into the direct dialing habit.

**Michigan Bell**

Part of the Nationwide Bell System
**Washington Air Tour**

The Washington Air Tour, sponsored annually by Michigan Farm Bureau Women, has been tentatively set for March 11-14, 1965. Following a plan to further increase the effectiveness of this project, the tour will again be divided into two groups—"Legislative Leaders" and "Heritage."

Legislative Leaders, selected by county Farm Bureaus, will receive prior training and will act as Farm Bureau "spokesmen" in pre-planned visits to the U.S. farmer visits with Congressmen. All other interested persons may participate in the "Heritage" portion, with both groups joining for a day of sightseeing in the nation's capital and surrounding area.

Last year's successful tour consisted of nearly 100 Farm Bureau people, 50 of whom were legislative leaders. Further details, including cost, will be announced at a later date.

**Scholarship Fund**

The Marge Karker Farm Bureau Scholarship fund now stands at $3,500 as counties continue efforts toward a goal of $13,000. Several county Farm Bureaus have undertaken special projects to raise money for the fund, such as the sale of the "Country Kitchen Cookbooks" and slow-mooving vehicle emblems.

Ottawa County Farm Bureau Women's Committee hosted the Ottawa District 4 fall meeting and sold tickets for a noon luncheon. The Ottawa Women furnished the hot dishes, salads, relishes and deserts, and after paying for the rolls, coffee and other meeting expenses, netted a profit of $50 for the scholarship.

In Montmorency County, where community groups are widely spread geographically, they worked individually within the groups. Several took up a collection of 25¢ per member; others sold the Country Kitchen Cookbooks and the Young People sold slow-moving vehicle emblems, bringing the county total for the fund to $50.

At the Livingston County Farm Bureau annual meeting, the scholarship was explained and a committee collection netted $86 for the fund.

Huron County used a "fair kitchen" at their county fair to earn money for this project. They reached their goal of $200 in August.

Jackson County's women's committee also used a fair booth to raise funds for this project. They sold baked goods, aprons, vegetables and more, which they netted $281 for the fund.

Another special guest was Mrs. Raymond Sayer of Inook, former American Farm Bureau Women's Committee chairman, and former president of the ACWW, of which she is now a "Member of Honor." She still active despite her 80 years, she took part in a "mock resolutions action," taking a lively opposition to a proposal presented by "Mrs. Fraud" of Canada.

The National Country Women's Council consists of the Farm Bureau Women, Farm and Garden Association, Extension Homemakers, and the Master Farm Home-makers Guild.

Michigan Farm Bureau representatives at the meeting were: Mrs. Wm. S. Scovill, state chairman; Mrs. Clare Carpenter, vice-chairman; Mrs. Eugene DeMatio, 3rd Member; Mrs. Francis Cam-pan and Mrs. Clayton Anderson, committee members.

| MARGE KARKER FARM BUREAU SCHOLARSHIP THERMOMETER |
|-----------|-----------|-----------|-----------|-----------|
| $13,000   | $12,500   | $13,000   | $11,500   |
| $11,000   | $10,500   | $10,000   | $9,500    |
| $9,000    | $8,500    | $8,000    | $7,500    |
| $7,000    | $6,500    | $6,000    | $5,500    |
| $5,000    | $4,500    | $4,000    | $3,500    |
| $3,000    | $2,500    | $2,000    | $1,500    |
| $1,000    | $500      | $500      | $500      |

Goal: 25¢ per member

**Nearby Groups Update**

Triennial conference committees will include: Constitution, Policy, Finance, and Publicity and Publications. Each organization will be allowed six voting delegates. Michigan Farm Bureau Women’s delegates will be selected in January.

Another special guest will be Mrs. Raymond Sayer of Inook, former American Farm Bureau Women’s Committee chairman, and former president of the ACWW, of which she is now a "Member of Honor." She is still active despite her 80 years, she took part in a "mock resolutions action," taking a lively opposition to a proposal presented by "Mrs. Fraud" of Canada.

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**Country Women’s Council**

Nearly 150 women from 30 states (including Hawaii) attended the 29th annual meeting of the Country Women's Council, September 27-28, in Lansing. "Conference Keys" was the theme of the meeting, as the women looked ahead to the triennial conference of the Associated Country Women of the World (ACWW), scheduled for Michigan State University in September of 1968.

Delegates were charged with the responsibility to be "effective and knowledgeable" in their roles at the ACWW conference, and to know every issue and rule of procedure. The importance of being informed and ready to speak for her society was stressed.

**Annual Meeting Program**

The 23rd annual meeting of the Michigan Farm Bureau Women, scheduled for November 7, Michigan State University, offers a variety of highlights including elections for state chairman and vice-chairman.

Another program highlight will be the presentation of an honorary award to Mrs. Marjorie Kar-ker, former coordinator of Wom-en's Activities from 1944-1946.

Delegates must register in the basement of the M.S.U. Auditorium before 10:00 a.m., Tuesday morning, and are urged to attend the opening general sessions, which will include President Elton Smith’s annual address. Women’s delegates will be transported to Kellogg Center for a noon luncheon in the Big Ten Room and will remain for the afternoon program.

Featured speaker will be Rich-ard DeVois, president of Amway Corporation, on the topic of "Sell-ing America."

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Goal: 25¢ per member
This past summer the Michigan Legislature passed a law legalizing the use of studded snow tires from November 1 to May 1 on State highways. All tests, under comparable conditions, prove that studded tires are vastly superior to all other types of tires.

ONLY CHAINS
Will Give You Better Traction for Winter Driving than

NEW Studded Tires from Farmers Petroleum!

The white dots you see on this Unico Redi-Grip snow tire are the tips of the tungsten carbide studs which give you maximum traction... even on glare ice. Plus, you get all the other benefits of snow tires. These factory installed studs are scientifically spaced and numbered for maximum efficiency. Now, for the first time, Farmers Petroleum can offer these new studded nylon cord tires in practically all sizes.

Get the SPARK to START!

Unico tires can keep you rolling, but it takes a good battery to get you started. Don't let the first cold snap be your reminder... order your dependable Unico battery now... and get the SPARK to START.

* Stock up on all your winter needs... grease, oil, anti-freeze... before the cold weather sets in.

4000 N. GRAND RIVER LANSING, MICHIGAN
Our Zilwaukee feed plant, with its 30,000 ton annual capacity, was the first FBS mill built for the farmers of Michigan.

COMING SOON—
A NEW 40,000 TON FEED PLANT IN SOUTHWEST MICHIGAN

Next spring, Farm Bureau Services will start construction on a $1 million, 40,000 ton capacity feed plant in Southwest Michigan to be completed by the summer of 1969. This plant, plus the Zilwaukee plant, can supply Michigan livestock and poultry farmers with a complete line of feeds, concentrates and super-concentrates. It will be so completely automated that drugs, medicants and additives can be mixed thoroughly into large quantities of feed down to fractions of an ounce per hundred pounds. The plant will have 20 bulk load-out bins. Construction is to be financed through the sale of Farm Bureau Services, Inc. debentures.

* Now, with two plants we can bring the finest feeds and service to the doorstep of all Michigan farmers.
SPECIAL DAY AT NELSON'S

"A CO-WORKER AND FRIEND"

By Charles Bailey

In more ways than one, Sunday, October 24 was a special day at the Henry Nelson's on the northern outskirts of Ionia. First of all, it was the 64th birthday of Agapito "Pete" Gonzalez, who is harvest foreman for the Nelsons. It also marked the start of the fifteenth season that the Gonzalez family has come up from Florida to help with the fruit harvest on the rolling acres of Blossom Orchard.

A couple of weeks before the party for Pete's birthday, the Nelsons sent out invitations to their friends and to any of the Gonzalez' friends who were close enough to come. Saturday before the birthday, the big sale room for Blossom Orchard was cleared and tables and chairs set up for visitors for Sunday.

Sunday afternoon found the Gonzalez and Nelson families greeting friends and serving coffee and cake to them. The center of attraction was a big cake with a huge "64" atop it. Of course the Gonzalez were the real center of attraction with Pete embarrassed to say, "I'm more comfortable in my field clothes, out with the apple trees."

The Nelson daughters, Binnie and Susan, served coffee and three grown sons but they all nodded silent agreement. "There has not been a written agreement, only the manager's word to do the best he could to sell them profitably.

They agreed that this might be all right when grapes were hard to sell, but this year there is a shortage of good grapes and the sugar content in Michigan grapes has been tops in the nation. Most farmers buying grapes had agreed to an announced purchase price of less than $100 a ton. This has been sealed in the wounds of the growers who got $50 for those 1965 grapes—much of the juice sold on the good market of 1966.

Then again there's the matter of spray and supply bills which have to be paid each year. One grower noted that the local dealer in his area adds an interest charge for bills not paid before November 1.

Then there's the matter of loans on the crops delivered. Finally, as the group prepared to dispense for lunch, the negotiators turned to another topic. There were no smiles, no chattering, only the glum looks of men who knew they had just lost another battle—for themselves and their friends.

Grape Growers Angered By Processor Treatment

By Charles Bailey

Despite a disagreeable, wet October wind that was almost rain, the group of grape growers waited outside the offices of the Michigan Grape Juice Company at Paw Paw for over an hour.

Inside, their negotiating team met with company officials. At issue was whether the company would announce a price for the grapes still on the vines at home and which the plant processed to need. There also was the issue of whether some sort of payment schedule could be worked out.

Outside they talked in low voices of crops, prices and what had happened in past years. In at least one case, grapes delivered in 1965 had been paid for in two payments of $25 each; one in 1965 and a final one in late July of 1966. The company had announced around nodded silent agreement.

It was a somber affair with only an occasional wisecrack to relieve the tension of waiting.

In reply to the question of why there hadn't been a price quotation, most agreed that the system had "just developed" over the years. Some were not sure there had been an over-supply, the companies had taken the fruit more or less on consignment. There had been no written agreement, only the manager's word to do the best he could to sell them profitably for all.

They agreed that this might be all right when grapes were hard to sell, but this year there is a shortage of good grapes and the sugar content in Michigan grapes has been tops in the nation. Most farmers buying grapes had agreed to an announced purchase price of less than $100 a ton. This has been sealed in the wounds of the growers who got $50 for those 1965 grapes—much of the juice sold on the good market of 1966.

Then again there's the matter of spray and supply bills which have to be paid each year. One grower noted that the local dealer in his area adds an interest charge for bills not paid before November 1.

Then there's the matter of loans on the crops delivered. Finally, as the group prepared to dispense for lunch, the negotiators turned to another topic. There were no smiles, no chattering, only the glum looks of men who knew they had just lost another battle—for themselves and their friends.

Back at the Van Buren County Farm Bureau office, the group did a quick post mortem on their first attempt to negotiate. There was no sign of the meeting that there could be no stopping now. They had to go to the other holdout, the A. F. Murch Company just down the road from Farm Bureau.

A new group of negotiators entered the offices of the March Company and the rest took up the vigil outside in the chilly, wet wind for another long hour of waiting and remonstrating and welcoming newcomers to the little band. Once again the rejected negotiations brought bad news.

Another session at the Farm Bureau office and the group heard their negotiators say again—"No Price, no payment schedule."

Although courteous, both managers were firm in their positions that they could not—and would not—announce a payment plan other than to say that when the grapes were sold, the pay would be forthcoming.

So, the whole problem had come to rest again where it started, in the laps of the grape growers. What to do? Hold the crop? But how? Where? Sell elsewhere? To whom?

After the negotiators had returned from the March plant, the group headed to their homes, determined to find other markets—markets more willing to quote prices in advance. They felt determined that in another season there would be more grape tonnage involved in their efforts, and that they will find those willing to negotiate for quality grapes in quantity and at a fair price.

A partial solution lies in the sale of grapes to out-of-state buyers—but they have only limited needs. At five o'clock Harry Foster of the Michigan Central Cooperative Marketing Association (MACMA) staff was in Lawton supervising the loading of another load of grapes for St. Louis, Missouri.

The grape harvest is over, but the issues remain. Two major juice companies refused to announce prices and MACMA members were unwilling to deliver grapes without assurance of price or terms of payment.

At a result, more than 1,000 tons, over 960% of the grapes pledged to the MACMA program, were taken to other buyers, some out of state.

Another sizable tonnage was diverted by sympathetic local-MACMA members.

Says MACMA's Harry Foster, "Growers are all through saying to processors 'Here is my crop, pay me what is convenient and easy for you ...'"
REGIONAL STAFF CHANGES

DUANE ("Dewey") SUGDEN, Regional Representative for the Michigan Farm Bureau in the Thumb area for the past five years, has resigned his position to take other employment. A long-time Farm Bureau leader, Sugden (54) has farmed in the Mayville area all of his life. Counties of his Region include Sanilac, Huron, Lapeer, Tuscola, St. Clair and Macomb.

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PICTORIAL REPORT

TOMATO HARVESTER

TOMATO "COMBINES"—such as this, have moved into the fields of Michigan as one answer to increasing farm-labor regulations and costs.

ANNUAL MEETING COMMODITY SPEAKERS

JOHN QUINN—State Veterinarian, will examine the new developments in meat Inspection programs at the Commodity Livestock program, Nov. 7, at the Michigan Farm Bureau annual meeting.

DR. JOHN FERRIS—will speak on the use of livestock futures on the Commodity program at the Michigan Farm Bureau annual meeting.

DONALD RICKS—MSU Ag-Economics Department, will appear on the Fruit and Vegetable Commodity program, Nov. 7, Michigan Farm Bureau annual meeting.

COUNTY POLICY DEVELOPMENT

AFTER THE COUNTY ANNUAL—newly adopted resolutions are examined by (from left) Michigan Farm Bureau board member, Richard Wieland and Mrs. Wieland and Iosco county President and Mrs. Lyle Robinson. October has been county annual meeting month all over Michigan. Now, resolutions such as these move into the Michigan Farm Bureau annual meeting for consideration there November 7-8-9—at Michigan State University.
Help in the Search for...
FINANCIAL SECURITY

Security... probably the most sought-after commodity of our time. Job security, emotional security, financial security, when achieved, meets the major needs of almost everyone. But in gaining "now" security, future security is often overlooked. And for the self-employed, a future security difficult to find.

Corporate and government employees have long enjoyed the stable, secure structure inherent in corporate retirement plans. They save more over many years, attaining retirement age (funded) as an advantage of most significant portion of their income savings.

Now, however, the self-employed can also enjoy many of those corporate retirement fund tax benefits and, for farmers, for a change, are the big winners in this new legislative retirement program... the liberalized Keogh Act.

Technically known as the Self-Employed Individual Tax Retirement Act of 1962, the revised Keogh Act allows the self-employed, instead of the employer, to set aside ten per cent of your earned income (up to $4,000) in a retirement plan. You can then deduct the ten per cent from your income tax return as a business expense. This can be done each year after December 31, 1967. The Funds that you add each year earn tax-free income until distributed to you at retirement.

This "tax shelter" enables you to build up retirement funds faster than on your own. The following questions and answers will summarize Keogh Act effectiveness and purpose.

Q. Who is entitled to participate in a self-employed retirement plan?
A. Generally, anyone, with an earned income, who is self-employed. Whether your business or profession is conducted as either a sole proprietorship or a partnership, with or without employees, you are entitled to participate in a retirement plan.

Q. Is there an age limit?
A. For setting up the plan... no. But business owners and major partners must begin receiving benefits under the plan not later than the year they reach age 70 and one-half.

Q. How much can I put into the plan?
A. A sole proprietor or a major partner, with an interest of more than ten per cent of the business, can set aside 10 per cent of his income from the very beginning of his retirement years, each year. No overall lifetime limit is set.

Q. How can a retirement plan be set up?
A. Your plan must be set up by you, the individual owner, or the partnership. If you're self-employed, you probably used the money previously to establish a retirement plan. If you still establish a retirement plan from your past-time earnings, this part-time self-employed retirement plan can be set up by you, even though you are covered as an employee under another qualified employee benefit plan.

On the best methods to establish your self-employed retirement plan is through insurance. The advantages of Life Insurance funding are many. They include: low administrative costs; fixed level premium provides guaranteed annuity income for life; more liberal contribution rules protect your plan; no surrender charges; no restriction on earnings or income. The contracts must be designed to your specific needs. The advantages of insurance may be more to your particular needs.

Other advantages are: substantial death benefits for beneficiaries; immediate tax deductions on contributions; guaranteed tax-free income; tax-free income for beneficiaries; tax-free retirement; no restrictions on earnings or income. The contracts must be designed to your specific needs. The advantages of insurance may be more to your particular needs.

You can see that Farm Bureau Insurance Group Inc, combined with your tax-free dollars gained under the self-employed retirement plan, can attain for you, your goal for security of your retirement.
New farm labor legislation, coming primarily during the last three years, has brought a new dimension to agriculture. Farmers are finding the same laws that have been applied to other industries now being applied to agriculture — and it obviously is only the beginning.

New laws and regulations have added to an already heavy bookkeeping burden for Michigan farmers. The problem is broad and far-reaching, because those farmers who do not employ enough labor to be required by law to keep certain records may have to keep those same records to prove that they DON'T have to!

One of these is that anytime within a period of three years, if an employee should complain that he was not paid the full amount of the state minimum wage, it would be up to the employer to prove that he DID pay at least the minimum.

Farm employers could voluntarily provide workmen's compensation insurance, but since costs were high, most of them protected themselves and their workers by the use of medical insurance and farm liability insurance.

Already in existence are state housing statutes dealing with minimum standards for agricultural labor. These camps are licensed by the Department of Labor and Industry, a division of the Michigan Department of Labor and Industry. These camps are licensed by the Department of Labor and Industry.

What The Future Holds
In addition to possible changes in minimum wage and workmen's compensation laws already discussed, there are other areas of possible changes involving agricultural labor in the near future.

Already in existence are state housing statutes dealing with minimum standards for agricultural labor camps. These camps are licensed by the Department of Labor and Industry, and efforts to tighten these standards can be expected.

On the national level, efforts are being made to put agriculture under the National Labor Relations Act. Agriculture would then be compelled to obey the same labor laws that apply to other industries. This will require the effectiveness of the federal law to be enforced.

What The Future Holds
In addition to possible changes in minimum wage and workmen's compensation laws already discussed, there are other areas of possible changes involving agricultural labor.

Workmen's Compensation
Workmen's Compensation has been around in Michigan for over 50 years, but up until 1965, farmers weren't too concerned about it because they were not required to provide this kind of protection for their workers.

Farm employers could voluntarily provide workmen's compensation insurance, but since costs were high, most of them protected themselves and their workers by the use of medical insurance and farm liability insurance.

In 1912, the Michigan Legislature brought workmen's compensation insurance to industries of the state by repealing the common law defenses for those employers they wanted to bring under the workers' compensation system. Agriculture was not one of these.

'Common Law' Defenses
Over the years, common law (that law established by a series of judicial decisions over a period of time) developed certain defenses for employers:

1. Assumption of risk — the idea that when an employee accepts a job, he also accepts the risks involved in the job, and therefore has no claim if injury occurs.

2. Contributory negligence — an injured worker who himself was at fault when injured.

3. Fellow-servant rule — if a fellow worker was at fault, then the injured worker could not recover damages from the employer.

Without the traditional defenses against liability, virtually all of the employers the legislature wanted to bring under the workers' compensation system. Agriculture was not one of these.

Farmers can expect additional emphasis in the near future to increase the agricultural minimum wage to the same rate that presently applies to industry — probably as soon as the present schedule of changes is completed in 1969. Efforts will undoubtedly come — maybe even in 1968 — to increase the state minimum.

Farmers can also expect efforts to eliminate the piece-rate provisions of the state law which permits fruit and vegetable producers to pay employees on a piece work rate according to an approved scale.

The federal law allows pay for piece work only as the average pay is at least the hourly minimum wage rate.

Effective July 1 of 1967, any farmer employing three or more employees working 35 hours or more per week for 13 consecutive weeks during the preceding 52 weeks is required to provide full workmen's compensation coverage for his employees. Farmers employing one or more employees working 35 hours or more per week for five consecutive weeks are required to provide unlimited medical and hospital coverage for these employees. In this case, the employer has his common law right to sue the employer in case of injury covered by the law.

The effect of a law of 1967, any farmer employing three or more employees working 35 hours or more per week for 13 consecutive weeks during the preceding 52 weeks is required to provide full workmen's compensation coverage for his employees.

Furthermore, the costs of setting up this program, "voluntarily" went the workmen's compensation tax. Still higher bookkeeping burden for Michigan farmers.

One of these is that anytime within a period of three years, if an employee should complain that he was not paid the full amount of the state minimum wage, it would be up to the employer to prove that he DID pay at least the minimum.

As originally adopted, all farmers would have lost their common law defenses, whether they were under the act or not. Only a strong effort on the part of the Farm Bureau put these defenses back into the law for agriculture. Several other needed changes came at the same time, following a number of delays in effective date of the law for agriculture in order to allow time for a program to be developed.

Agriculture can expect a definite effort to tighten the agricultural requirements of the act until it is identical to the industrial program, calling for full workmen's compensation for all employees from the first day. Increased benefits for employees in all industries will also be pushed.

Need For Farm Records
Good records are a must for today's farmer, and one of the areas where they are becoming even more important is farm labor.

The development of a farm labor payroll and accounting book this year by the Research Division of Michigan Farm Bureau has filled a need in this area. The book is designed to meet the needs of farm employers and fulfills requirements of Michigan and federal labor laws and regulations in the state by repealing the "common law" defenses for those employers they wanted to bring under the workers' compensation system.

Michigan law does, however, deny compensation when injury is caused by "willful negligence" on the part of the employee. Workers, in exchange for the assured benefits, give up their common law right to sue the employer in case of injury covered by the law.

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The partnership of Elmer Irish and Sons, Rt. 1, Ceresco, Mich., feeds 700 head of cattle and they say:

"Our Herd Gains at the Fastest Rate in the County!"

"This lot of 265 head of mixed steers gained an average of 2.30 lbs. per day while in our feed lot and we used Farm Bureau Beef Supplement 64%. Going to market, the Angus are 1050 lbs., the Herefords are 1100 lbs. and the Charolais are 1200 lbs. . . . graded high choice and prime, dressing 62½ percent.

"The Herefords and Angus came in late October averaging 400 lbs. and the Charolais at 490 lbs. in early November. These cattle were fed Farm Bureau Beef Supplement 64%, No. 2, at the rate of ½ lb. per head per day and a full feed of urea treated corn silage. The grain ration consisted of mixed cereal feed at 1 percent of their body weight."

**F.B. HIGH UREA SUPPLEMENT**

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