

"—AND WE OF THE BAR ASSOCIATION WOULD LIKE PERMISSION FOR A HUNTING PARTY ON THE S.E. ¼ - N.E. ¼, SECTION 16, RANGE 64 OF YOUR LAND, ADJOINING . . ."

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

IN THIS ISSUE:

"Thanksgiving"
Page 2

"Hunting"
Page 3

48th Annual
Meeting
Page 4

Farm Bureau
Women
Page 8

Discussion
Topic
Page 14

President's Column

RESNICK'S RANTINGS

Confident that personal publicity was the goal of New York Congressman Joseph Resnick — we have attempted to ignore his repeated attacks on Farm Bureau.

For a while we were sure that he didn't really know what he was doing — and that the press reports he issued might have been in good faith — maybe he really thought farmers were so ignorant that they would allow themselves to be used by "those who farm the farmer," as he charged.

Farm Bureau's method of developing policy, of deciding what we want to do, is not a dramatic, headline seeking process, yet is so thorough that some people find it hard to believe. We thought that maybe Mr. Resnick was one of these.

But a pattern has begun to develop. Mr. Resnick's personal attacks — using such platforms as a recent N.F.O. meeting to gain the spotlight — have been broadened to include all cooperatives. Now he has gained the "help" of syndicated columnist Drew Pearson, a liberal columnist for the National Farmer's Union and others, and a long-time opponent of Farm Bureau programs and policies.

It has become obvious that Mr. Resnick is a man both confused and caught. His original confusion about Farm Bureau — its relationship with affiliated companies and with cooperatives — caused him to be repudiated by fellow members of the Agricultural committee of the U. S. House of Representatives.

Stung by a vote of 27 to 1 from his fellow House Agriculture committee members against his anti-Farm Bureau campaign, it becomes more obvious daily that Mr. Resnick has a personal axe to grind. Frustrated in general, his most recent attacks on cooperatives show how far afield from his New York Congressional district he has allowed himself to be led.

Why is Mr. Resnick attacking farmers for helping themselves through doing business with their own cooperatives? By buying and selling from themselves, through their own cooperatives, they are sharing in the profits of both transactions.

Feed companies, and business corporations of all types and sizes are involved in vertical integration, selling pigs and poultry to farmers, selling them feed, then buying the fattened hogs and poultry back from the farmers. This is exactly what columnist Pearson accuses Farm Bureau and cooperatives of doing — but somehow he never gets around to recognizing that others do it too. Neither does he point out that if the farmer were doing business with one of these companies, he would NOT be sharing in whatever profits were made as a result of the overall program.

If multi-millionaire Resnick and columnist Pearson are truly interested in the plight of the low-income farmer, why do they attack the farmer's organization and his cooperatives instead of the large chain-elevators, the giant feed companies and other processors who also profit by handling the farmer's produce? Why shouldn't the farmer also have the opportunity and right to invest his time and money in an operation to profit from this himself.

It's very strange that the ONLY villains in this drama are farmer-owned cooperatives and the Farm Bureau. I think this puts us in pretty good company!

We have nothing to hide. We have stated publicly on several occasions that we would be happy to cooperate in any responsible Congressional inquiry into our operations and those of other farm organizations.

If the baseless charges made about us had any substance in fact, there would be plenty of support from responsible members of Congress for such an inquiry.

Frankly, Mr. Resnick is ranting.

His distorted facts, trumped up "charges" and trial-by-press-release methods fall far short of the high standards of conduct which Americans have the right to expect from a member of Congress.

Elton Smith



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 throughout the world, as they work and fight for our freedom.

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 Pilgrims 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 — 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 . . ."

MICHIGAN FARM NEWS

THE ACTION PUBLICATION OF THE MICHIGAN FARM BUREAU

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Editorial

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 naive 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 loss at how to transport their "game" home to the city, they draped the carcass across their car and hauled 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 mule which they were convinced was a bona-fide 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-hooved 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 5¢", 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. . .

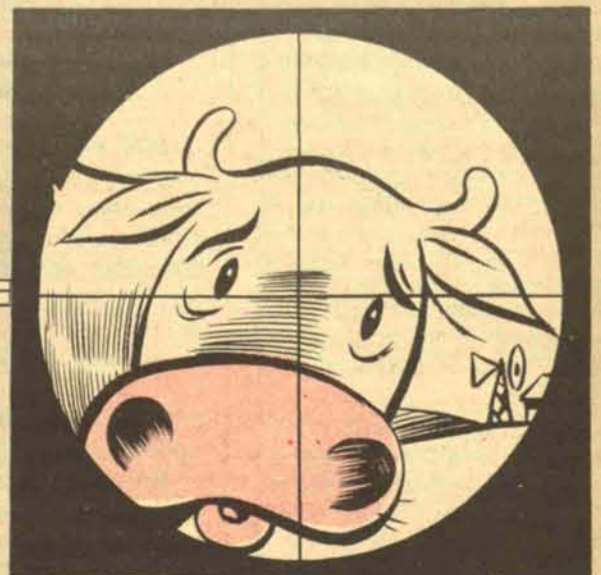
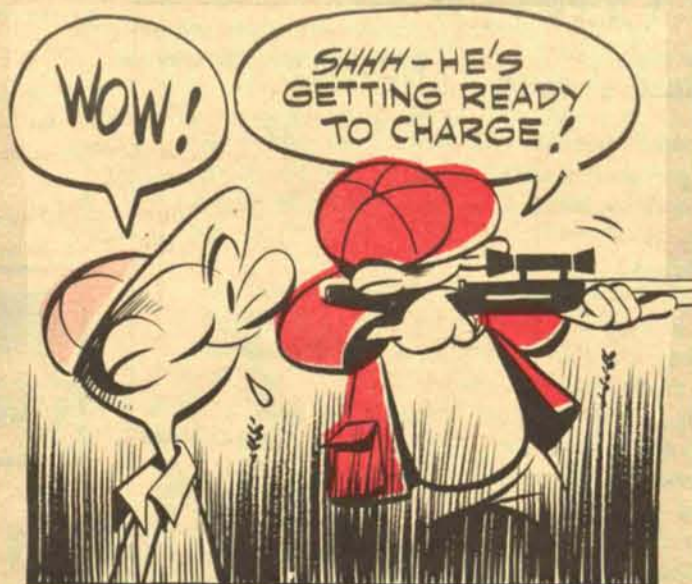
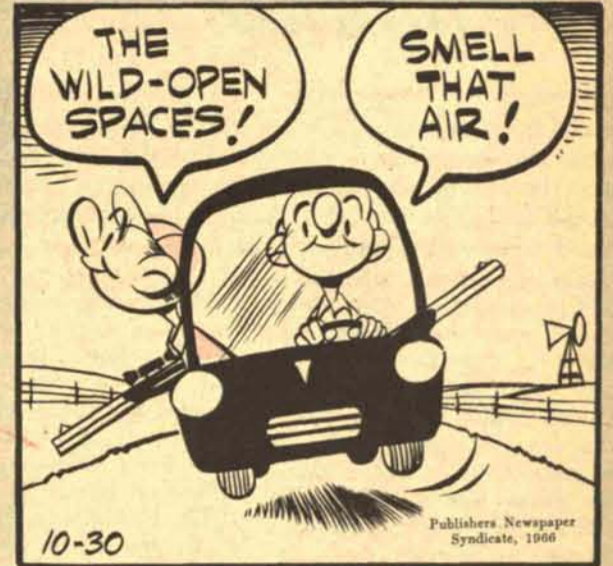
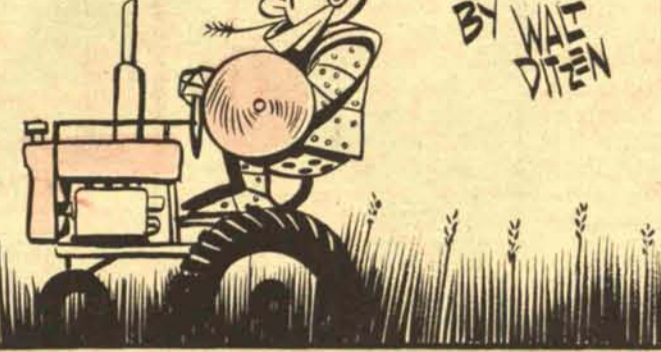
"—All landowners should be aware of the public relations value of good farmer-sportsman contacts," reads the 1967 policy statement of the Michigan Farm Bureau. . .

M. W

The "Wild Open Spaces"...or HOW NOW, BROWN COW?

Fan fare

BY WALT DITZEN



"Fan Fare" by Walt Ditzen — from the Lansing State Journal, Oct. 30, 1966.

48th Annual Meeting Program Details

"COMMODITY DAY" PROGRAM IS SET

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 7-8-9, on the campus of Michigan State University, East Lansing, the opening program will be a general session in the MSU Auditorium beginning with an informal "community sing" at 9:30 in the morning.

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

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 Folk" — 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 "washtub bass" (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 Zeeb 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 on 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 developments 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 Services Association. Again, a group discussion will feature a panel of experts including Dr. Donald Ricks, of the department of Agricultural Economics, MSU; Robert Braden, Manager of the

MACMA program; Robert Frohling, Executive Secretary of the National Red Cherry Institute, and Dale Sherwin, Legislative Counsel for the Michigan Farm Bureau. H. James Fitch of the state Fruit Advisory Committee will be presiding.

The Field Crops group will examine the Farm Bureau wheat marketing program, with Ed Powell, Manager of the grain department for the Michigan Elevator Exchange, leading the discussion.

Legislative Counsel, Robert Smith, will discuss Farm Bureau's proposals to change federal wheat and feed grain legislation. Ronald Pattulo, of the state Field Crops Advisory Committee will be in charge of the program.

There will be a period immediately following the special-interest conferences when the Policy Development Committee will be in session (Room 30) in the Union Building — open to all delegates and members.

The annual banquet program will be held that same evening (Tuesday, November 7) at the Lansing Civic Center, beginning at 6:00 p.m.

TICKETS

Annual meeting meal ticket sales will be located in the basement lobby of the Auditorium.

Refunds on tickets re-sold will be handled through county Farm Bureaus only. Individuals turning their tickets in for possible resale will be informed that the amount due will be credited to their county Farm Bureau.

Ticket sales will be closed 30 minutes prior to each meal, and no returns for resale will be accepted two hours prior to each meal.

Other program highlights include a Young Farmer dinner Wednesday night, November 8, at the Big-Ten Room, Kellogg Center, and the President's Banquet, held simultaneously for County Presidents, State Board Members and wives.

Election of directors to the Michigan Farm Bureau board from "odd-numbered" districts, will be one of the concluding acts of the 3-day convention. Incumbents include: District 1, Francis Finch; District 3, Frank Smith, Jr.; District 5, David Morris; District 7, Ken Bull; District 9, Eugene Roberts; District 11, Clayton Ford.

Also to be elected for two-year terms will be a Director-at-large and a director representing Farm Bureau Women. A Young Farmer director will also be elected to serve a one-year term.



DR. KENNETH HOOD



ALVIN RIPPEN



BOYD RICE



JACK BARNES



"CORDOVOX" — and electric guitar, will provide lively and unusual music for the Women's Program at the Michigan Farm Bureau annual meeting. Performers are (left) Bob Sears and Ken Gibson, Sanilac county. They will perform Nov. 7.

INFORMATION CENTER

At State Annual Meeting

This year's annual meeting will feature an added attraction. An Information Center sponsored by the insurance companies, will be located in the lower lobby of the MSU auditorium to provide a number of services for delegates and guests.

The center will offer a message service, telephones, local maps and reservation service for dining and overnight accommodations. Family members and friends will now be able to reach those in attendance by calling the MSU information operator. The operator, in turn, will route the call to the auditorium. Call area 517-355-1855.

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 milk 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.

PRODUCTION SALE Registered Herefords

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"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 tool up, tune up, and face up," he told them. "Today you have been talking about how to get the job done; you've been tooling 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 workers 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 payroll 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."

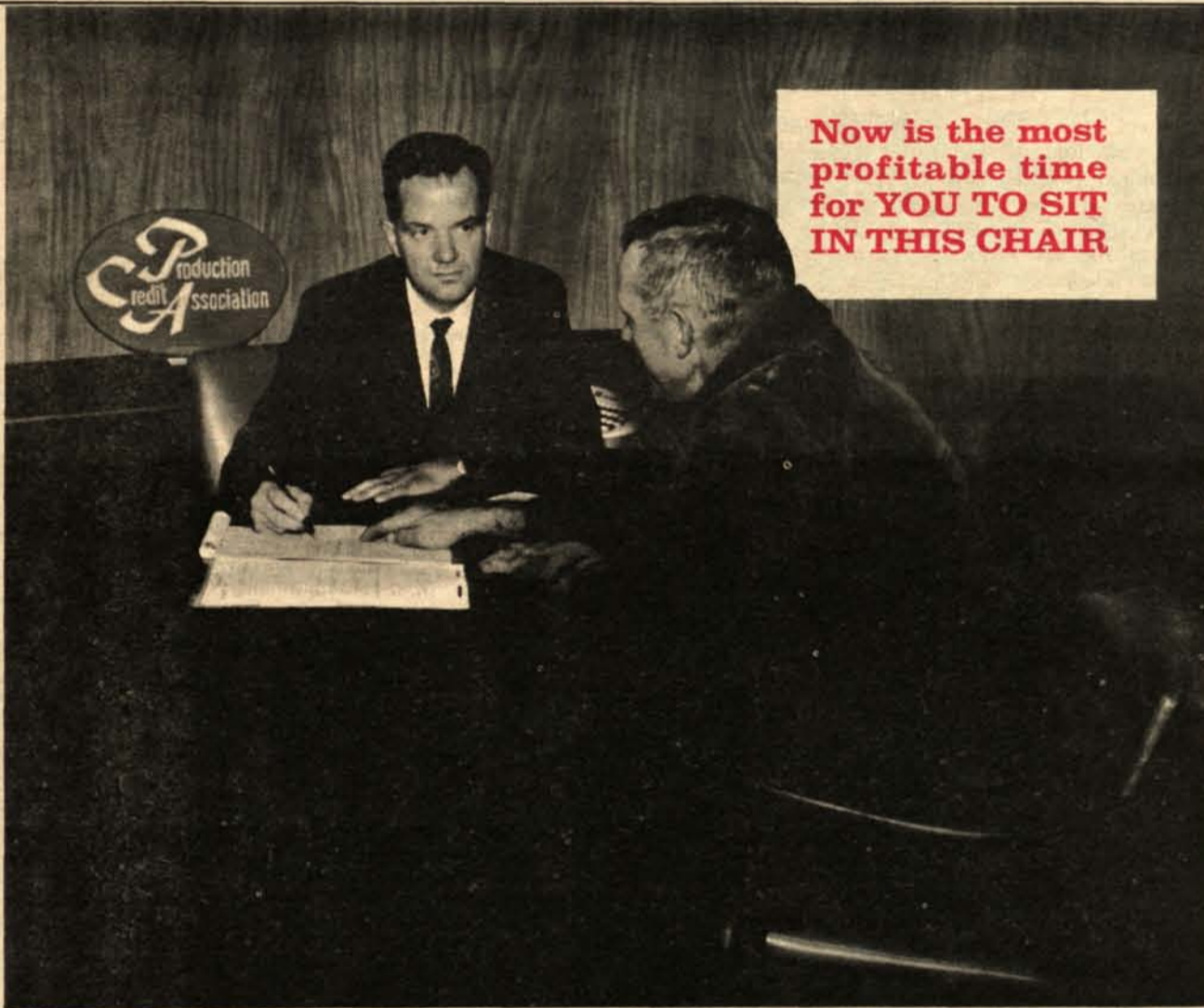
Others appearing on the program included Larry Ewing, Manager of the Field Services Division; Charles Burkett and Marlie Drew, also of Michigan Farm Bureau Field Services.

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 conference 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.'"



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profit

THE PRODUCTION CREDIT ASSOCIATIONS OF MICHIGAN



capitol report



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 a federal tax credit. The questions and his answers follow:

In the 1967 policy booklet, there is the statement "in order to increase local control of tax resources, we recommend that taxpayers be given a federal credit for state taxes paid . . ." What are the chances for enactment of such a tax credit?

Admittedly it is a new idea and will require time for strong

support to develop. Right now, the greatest obstacle is the fact that the federal government needs more revenue for its own purposes, and so the attention of Congress has been focused on the President's proposal for a surtax on individual and corporate taxes.

The Administration's surtax proposition has been temporarily stopped by a group in Congress which says that the Administration should cut spending before any tax increases are allowed. This, by the way, is our Farm Bureau position. . .

Isn't the whole point of the proposed tax credit, to make it possible for the states to raise money for state and local purposes?

Yes, to pay—for example, for education, which many of us continue to consider a local responsibility. The credit would

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, wouldn'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 own local uses. This would give the states more control of their own 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.



THE "KEN-FOLK"—Farm Bureau members from Kenton, Ohio, and Michigan, will provide musical comedy during the Commodity Day dinner program at the Farm Bureau annual meeting, Nov. 7. Fred Barrett (with washtub bass) is an Ingham County Farm Bureau member.

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 savings 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
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POLICY SESSION

Because the annual banquet program of the Michigan Farm Bureau will be held this year on the first day of the 3-day convention, it has not been possible to schedule the usual full "Open Session" evening of the Policy Development Committee, ordinarily held prior to formal policy debate.

However, the Committee will be in session from 4:00 p.m.—Tuesday afternoon, November 7, in room 30, Union Building, Michigan State University. The session is open to all Delegates and members.



MR. AND MRS. DON HARTSELL — rural Osseo, are pictured with a debenture recently purchased from Farm Bureau Services. With them is Cliff Morrill, Manager of the Securities department of Services. Monies from such sales of the 6% debentures will be used in financing a new feed mill, to be constructed in Southwestern Michigan, along with other capital improvements. Hartsell is President of the Hillsdale county Farm Bureau.

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 1903 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 Farmer 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, at the same location.

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

Meeting times for the co-op annuals are: FPC, 10:00 a.m.; FBS, 2:00 p.m., and MAFC, 4:00 p.m. The noon luncheon speaker will be Franklin Nix, 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; Marten Garn, Charlotte; John Hall, St. Johns; Milton Burns, Breckenridge, and Alfred Roberts, Pigeon.

On the Petroleum board, those whose terms expire are: Carl Heisler, Albion; Tom Koning, Marne; Clifford Smith, Unionville, and Joel Chapin, Remus.

MAFC directors up for election include: Burke Ardis, Falmouth; Edsel Brewer, Chesaning; 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 Bursley, who will discuss "Michigan Opportunities in World Agriculture." Senator Bursley 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. "Cornucopia and Co-ops" will be the subject of Dr. L. L. Boger, 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, members — 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.

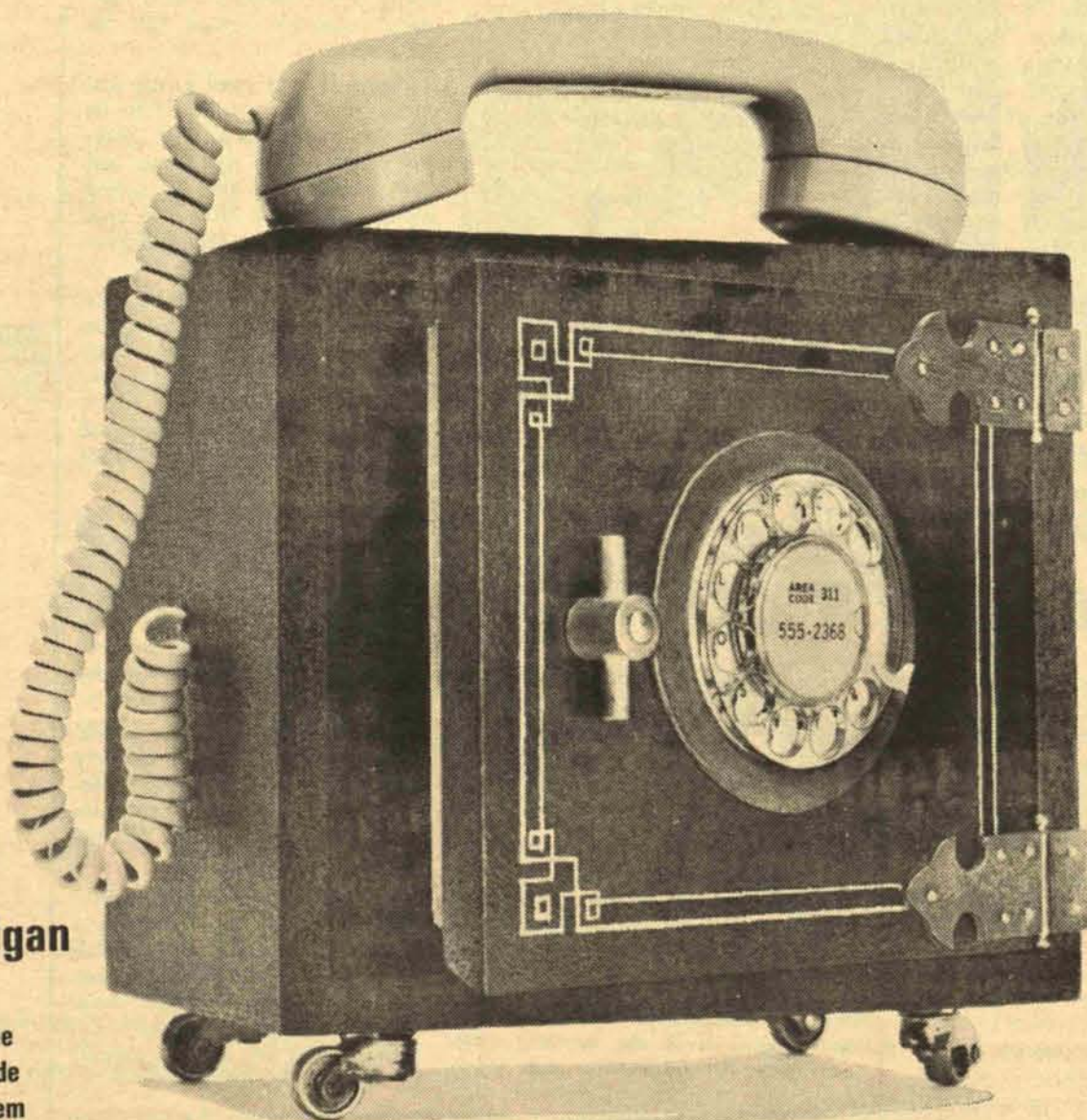
Did that warehouse call have to be made to the manager personally? Did your billing clerk have to talk to that particular billing clerk at the other end? How many of those Person-to-Person calls could have been dialed direct?

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.

So get your people into the direct dialing habit. Your calls will go faster. And your bills will come smaller.

And if someone reaches a wrong number, it's on us. Just call the operator. She'll see that there's no charge.



Michigan Bell
Part of the
Nationwide
Bell System



FARM BUREAU WOMEN

working, not waiting



Washington Air Tour

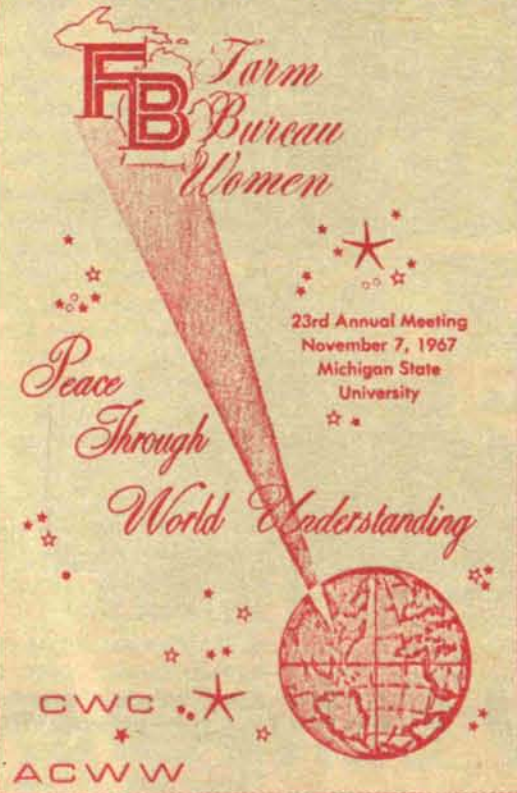
The Washington Air Tour, sponsored annually by Michigan Farm Bureau Women, has been tentatively set for March 11-14, 1968. Following a plan to further increase the effectiveness of this project, the tour will again be divided into two groups—"Legislative Leaders" and "Heritage."

Legislative Leaders, selected by county Farm Bureaus, will receive prior training and will act as Farm Bureau "spokesmen" in pre-planned farm leader 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, 30 of whom were legislative leaders.

Further details, including cost, will be announced at a later date.

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 Karker, former coordinator of Women's Activities from 1944-1964.

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 Richard DeVos, president of Amway Corporation, on the topic of "Selling America."

Scholarship Fund

The Marge Karker Farm Bureau Scholarship fund now stands at \$3,950 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-moving vehicle emblems.

Ottawa County Farm Bureau Women's Committee hosted the District 4 fall meeting and sold tickets for a noon luncheon. The Ottawa Women furnished the hot dishes, salads, relishes and desserts, 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 \$52.

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

Huron County used a "fair kitchen" at their county fair to earn money for this project. Serving meals to the 4-H boys and girls, and to the public, netted enough profit for Huron to contribute \$450 to the Marge Karker Farm Bureau Scholarship.

Jackson County's women's committee also used a fair booth to raise funds for this project. They sold baked goods, aprons, vegetables and needle work, which were donated by the women of local groups, and earned \$200 for the fund.

The Manistee County Farm Bureau Women's Committee served strawberry shortcake with real whipped cream at the county fair. The women made the shortcake biscuits at home and took turns working in the booth. They served over 1,000 shortcakes and coffee.

Macomb County Women held several bake sales, sold Country Kitchen Cookbooks and slow-moving vehicle emblems, from which they netted \$281 for the scholarship fund.

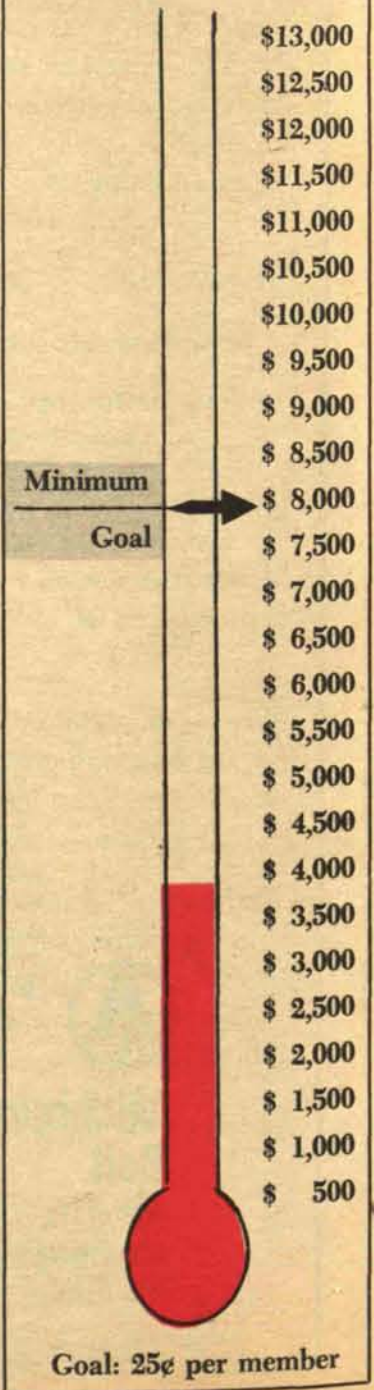
Antrim County Women raised \$85 for the fund by serving a dinner to the cooperative officials of the area at their annual meeting. The women solicited donations from their community and many turned out to help prepare the dinner.

The Shiawassee County Farm Bureau used the profit from Country Kitchen Cookbooks and Health Charms for the Marge

Karker Farm Bureau Scholarship. They started the sale of the cookbooks at their January meeting, and had them at each successive meeting, in addition to their public "May Tea" and at the Farm Bureau fair booth. They reached their goal of \$200 in August.

Other counties which have made their contributions to the scholarship include: Barry, Branch, Calhoun, Chippewa, Clare, Emmet, Genesee, Hillsdale, Iosco, Iron, Kalamazoo, Kent, Lapeer, Mecosta, Midland, Monroe, Muskegon, Newaygo, Northwest Michigan, Oakland, Ogemaw, St. Clair, Saginaw, Sanilac, Tuscola, and Washtenaw.

MARGE KARKER FARM BUREAU SCHOLARSHIP THERMOMETER



DISTINGUISHED MEMBERS of the C.W.C. at the Lansing meeting were Mrs. Haven Smith, AFBF Women's Committee chairman, and currently a Deputy President of the ACWW, and Mrs. Raymond Sayre, former AFBF Women's chairman and past ACWW president.



HAWAIIAN DELEGATE—at the Country Women's Council annual meeting—was Mrs. Hazel Akim. She was one of 150 women from 30 states who attended the meeting in Lansing. The upcoming ACWW triennial, scheduled for September, 1968, was the main topic.

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.

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.

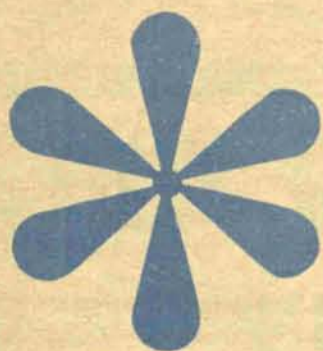
Special guest-advisor at the C.W.C. meeting was Mrs. John Bell, London, England, general secretary of the Associated Country Women of the World, who was in Michigan to check facilities and arrangements for the triennial conference.

Another special guest was Mrs. Raymond Sayre of Iowa, former American Farm Bureau Women's Committee chairman, and former president of the ACWW, of which

she is now a "Member of Honor." 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 Homemakers Guild.

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



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.



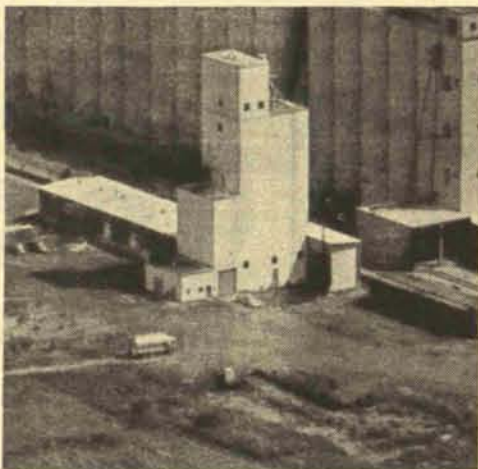
FARMERS PETROLEUM

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

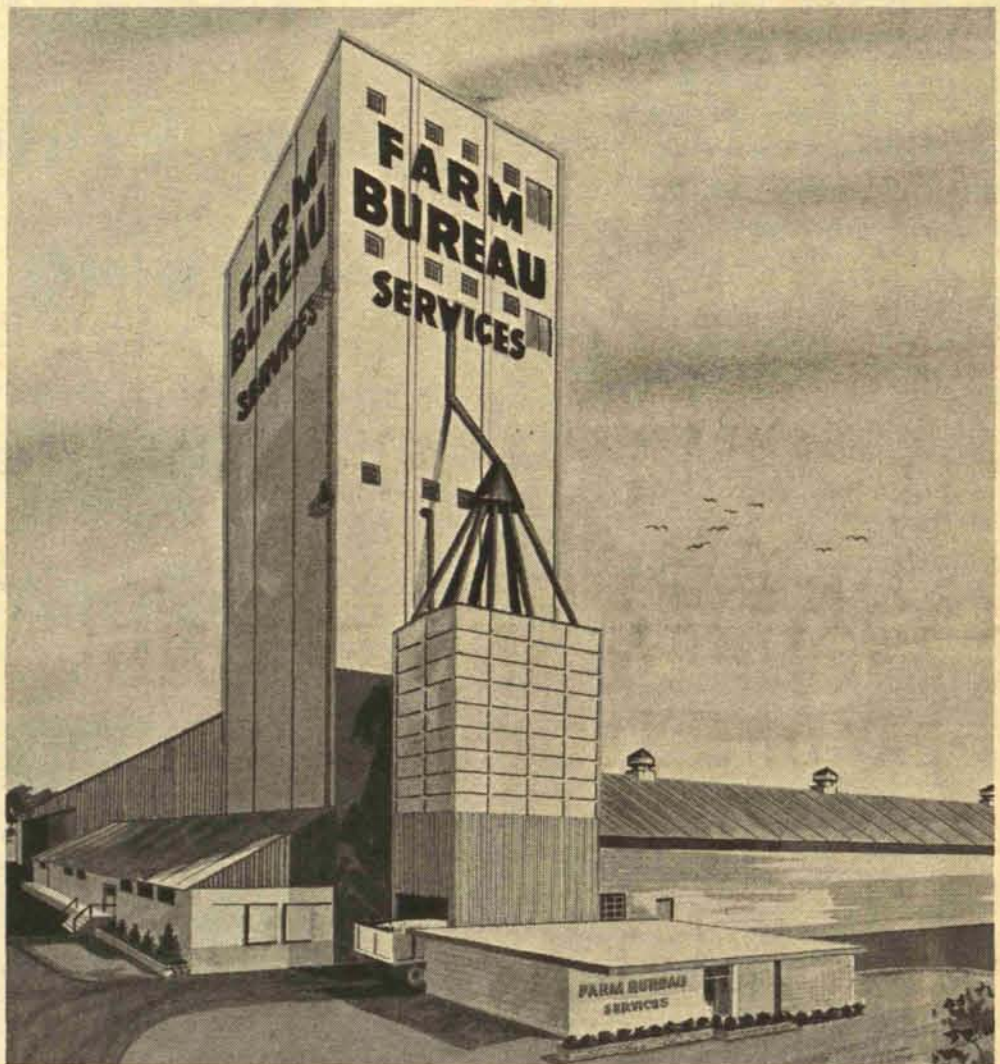
4000 N. GRAND RIVER

LANSING, MICHIGAN

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



Our Zilwaukee feed plant, with its 30,000 ton annual capacity, was the first FBS mill built for the farmers of 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.

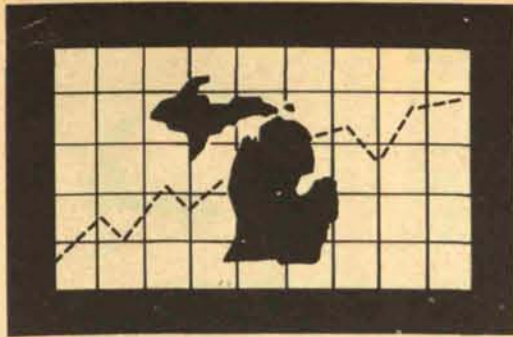


FARM BUREAU
Services

INC.

4000 N. GRAND RIVER

LANSING, MICHIGAN



MARKET DEVELOPMENT

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 1966 and a final one in late July of 1967. Others standing 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 years when 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 firms buying grapes had agreed to an announced price of not less than \$100 a ton. This has been salt 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. With only a scale ticket for collateral, bankers are not especially anxious to lend money to cover outside bills. After all, they ask, how much will this 10 tons of grapes be worth when they are paid for — and when will that be?

Twelve o'clock came with no negotiating team in sight. Finally as the group prepared to disperse for lunch, the negotiators returned. There were no smiles, no chatter, 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 unanimous agreement that there could be no stopping now. They had to go to the other hold-out, the A. F. Murch Company just down the road from Farm Bureau.

A new group of negotiators entered the offices of the Murch Company and the rest took up the vigil outside in the chilling, wet wind for another long hour of waiting and reminiscing and welcoming newcomers to the little band. Once again the rejected negotiators 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 Murch plant, the group headed to their homes, determined to find other markets — markets more willing to quote prices and terms. They left 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 Agricultural Cooperative Marketing Association (MACMA) staff was in Lawton supervising the loading of another load of grapes for St. Louis, Missouri.



HONOR-GUESTS — at a combined "open house" and birthday party (his 64th) are Mr. and Mrs. Agapito "Pete" Gonzalez (left). Hosts were Mr. and Mrs. Henry Nelson, who used the occasion to mark a pleasant 15-year association with Mr. Gonzalez as foreman in the Nelson Orchards.

AGAPITO GONZALEZ

"A CO-WORKER AND FRIEND" SPECIAL DAY AT NELSON'S

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 salesroom for Blossom Orchards 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 embarrassedly saying, "I'm more comfortable in my field clothes, out with the apple trees."

The Nelson daughters, Binnie Lou and Susan, served coffee and fresh apple cider to those who wanted to try the new crop. Mrs. Nelson served the cake, while Henry, son Henry Karl, and son-in-law William Zoerner helped carry things back and forth between visiting with guests. A neighbor, Mrs. Ross Horwood, kept the guestbook and welcomed guests at the door.

Throughout the afternoon guests from far and near dropped in to wish Pete happiness and

good luck for another year. They came from many places and walks of life. There was the Mayor of Ionia, a group of Florida friends picking apples on a nearby farm, a couple of local merchants where the Gonzalez' trade, a local clergyman, and friends of the Nelson's from Portland, as instances.

Two of the three Gonzalez sons were there with numerous bright eyed grandchildren who gazed in awe at Grandpa's huge cake. The third son, Saul, has left the migrant stream for a full time job back home in south Florida.

Asked about her grandchildren, Mrs. Gonzalez beamed, "You should see us when we are all together. There are over twenty-five of us now. We have only the three grown sons but they all have many children so we still have plenty of babies."

In casual conversations with the Gonzalez sons, Ricardo and Leonardo, one gets the feeling that here is no usual employer-employee relationship. The young men, although both have families of their own, appear to be very proud of the way the Nelson children are doing in the world. They seem as proud of the Nelson grandchild, Binnie Sue Zoer-

ner, as though she were a member of their own families. She is only too happy to escape mother, Binnie Lou, to visit with the Gonzalez grandchildren, they tell us.

When the apples have been finished, along in November, the Gonzalez' will again pick up and head back to the warm breezes of central Florida to pick Citrus fruit. But when the sun starts to get hot again next July, Pete says he'll be heading back to the apple country and "our good friends, the Nelsons."

The afternoon finished, one cannot help comment how there is much more to the transient labor story than the photo of filthy hovels and dirty, unkempt children so often pictured.

AFTERMATH . . .

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.

As a result, more than 1,000 tons, over 90% of the grapes pledged to the MACMA program, were taken to other buyers, some out of state.

Another sizeable tonnage was diverted by sympathetic non-MACMA members.

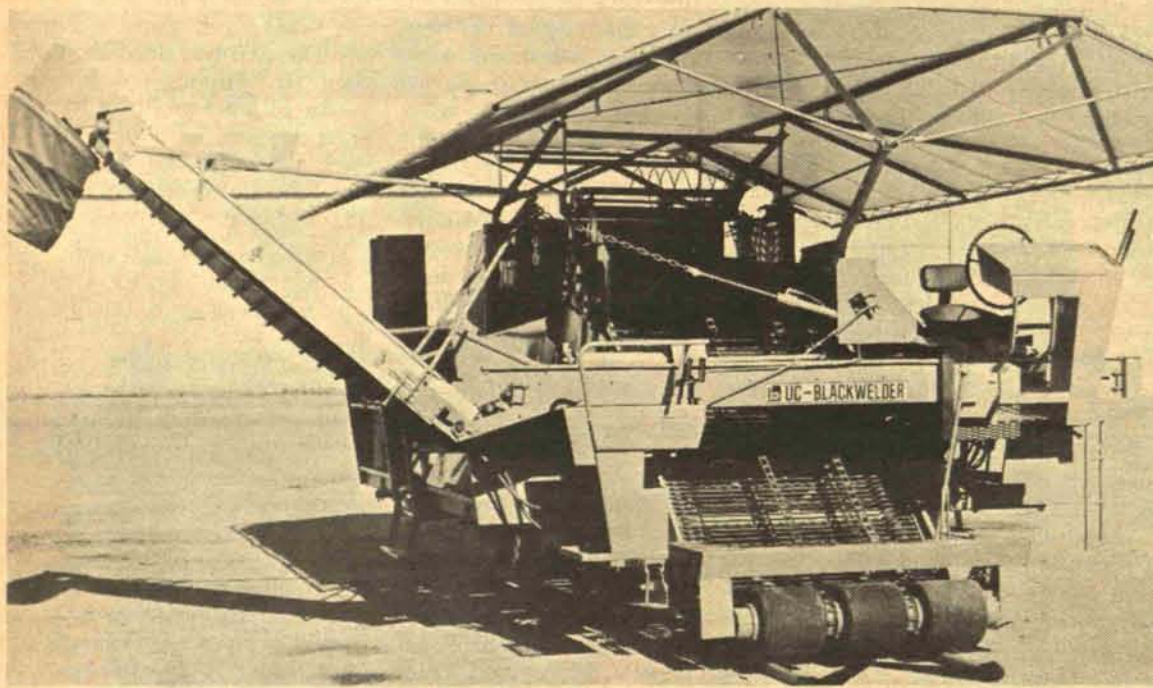
Says MACMA's Harry Foster, "Growers are all through saying to processors 'Here is my crop, pay me what is convenient and easy for you . . .'"



AROUSED GROWERS — outside the A. F. Murch Company plant at Paw Paw, discuss efforts to cause management to establish an announced price for this year's grape crop.

AGRICULTURE IN ACTION — — 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 Iscoo 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.

REGIONAL STAFF CHANGES



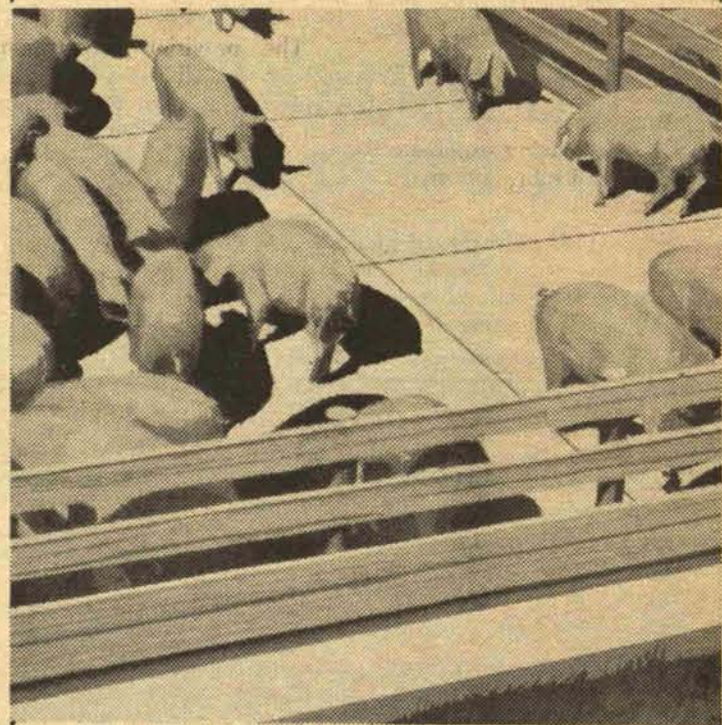
ROBERT DRISCOLL — recently Radio Farm Director with station WBCM, Bay City, has been named Regional Representative, District 4, for the Michigan Farm Bureau. He succeeds Albert Almy, now with Farm Bureau's Market-Development Division. A native of Minnesota, Driscoll (24) was reared on a dairy farm near Sioux City, Iowa.



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.



another way versatile low-cost concrete increases farm profits



On concrete, hogs gain faster—use less feed. Positive sanitation is easier. Concrete, a lifetime investment, is low in initial cost, easy to maintain. And land saved by confinement on concrete can be used to grow profitable cash crops.

Versatile concrete makes so many jobs easier, faster and more economical. Whatever your farm construction needs, your local ready-mixed concrete producer can help you solve them.

CLIP—MAIL TODAY PORTLAND CEMENT ASSOCIATION
900 Stoddard Bldg., Lansing, Michigan 48933
An organization to improve and extend the uses of concrete

Please send free booklet on concrete floors for hogs. Also send material on other subjects I've listed:

NAME _____

ST. OR R. NO. _____ CITY _____ STATE _____



JERRY CORDREY — formerly of Michigan and now of Wheaton, Illinois, has been included in the 1967 edition of Outstanding Civic Leaders of America. One-time Director of the Organization department, Michigan Farm Bureau, Cordrey now serves within the Program Development Division of the American Farm Bureau Federation. Cordrey's nomination was sponsored by the Jaycees.



TED MALONE — "Farmer Peets" popular roving reporter, will be featured at the 3rd annual Saginaw Valley "City-Farm" night. To be held Saturday, December 2, in the Delta College Commons, the dinner (pioneered by the Bay County Farm Bureau) begins at 6:30 p.m. Everyone welcome. Fine food will be served — the economics of fine food will be discussed.

Help in the Search for... FINANCIAL SECURITY

Security... probably the most sought-after commodity today! Job security, emotional security, financial security, when achieved, mean contentment for most everyone. But in gaining "now" security, future security is often overlooked. And for the self-employed, a future security difficult to acquire is retirement security.

Corporate and government employees have long enjoyed the favorable tax structure inherent in corporate retirement plans. They save more over many years, attaining retirement security without worrying about yearly tax bites eating away a significant portion of their retirement savings.

Now, however, the self-employed can also enjoy many of these corporate retirement fund tax benefits. And 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 you, as a self-employed person, to set aside ten per cent of your earned income (up to \$2,500) 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 retirement funds faster and at a smaller tax cost. The following questions and answers will summarize Keogh Act effectiveness for you.

Q. Who is entitled to participate in a self-employed retirement plan?

A. Generally, anyone, with an earned income, who is self-em-

ployed. 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 earnings or \$2,500, whichever is less, 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 only part-time, you can still establish a retirement plan from your part-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 of 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 you if income drops.

Other advantages are: substantial death benefits for beneficiaries from the very beginning of your retirement plan; beneficiaries receive proceeds exceeding cash value from from income tax;

guaranteed safety of principle; guaranteed investment yield before and after retirement.

The Farm Bureau Insurance Group can establish your self-employed retirement plan, no matter what income level or needs. A typical example of how insurance can best implement your self-employed retirement plan is the case of a 45-year-old farmer, his wife, and two dependent children. His farming operation has produced a net profit for the past several years of about \$15,000 each year. He has no full-time employees and uses part-time seasonal help when needed.

This farmer can set aside 10% of his net profit each year for his own retirement. If this 10% is invested in a retirement income insurance policy under a Keogh Pension Plan, he realizes an annual tax savings of \$308, or over \$6,000 during the next 20-year period.

At the farmer's age 45, an average net premium of \$1,500 will purchase a retirement income with a face amount of over \$21,000. A minimum of \$21,000 would be paid to his beneficiary if he died before receiving the retirement benefits.

This contract would provide a retirement income at age 65 of over \$210 a month for life, with ten years guaranteed. Or, if the farmer desires, he could take the retirement fund in cash at any time after reaching age 59 and one-half. At 65, this fund would total almost \$36,000 or a guaranteed appreciation over total premiums paid of about \$6,000.

You can see that Farm Bureau Insurance Group ingenuity, combined with your tax-free dollars gained under the self-employed retirement plan, can attain for you, your goal for retirement security.

Slums to Benefit!

Funds for rehabilitation of urban slums have been pledged by at least one Michigan-based life insurance company, it was learned today. A spokesman for Farm Bureau Life has indicated the firm will divert approximately \$300,000 from regular investments into projects designed to improve housing conditions and job opportunities in "city core" areas.

In making the announcement, Nile L. Vermillion, Executive Vice President, said, "We are supporting the industry's concerted move to provide financial assistance for our central cities." Life insurance companies throughout the United States have voluntarily pledged \$1 billion to finance urban rehabilitation. This amount has been subscribed by individual firms, on a pro rata basis, according to size.

Farm Bureau Life has more than one-quarter billion dollars of life insurance in force with Michigan families, having experienced a rapid growth rate in its sixteen-year history.

The \$300,000 will be available to enterprises which would not ordinarily be financed under normal conditions — because of their

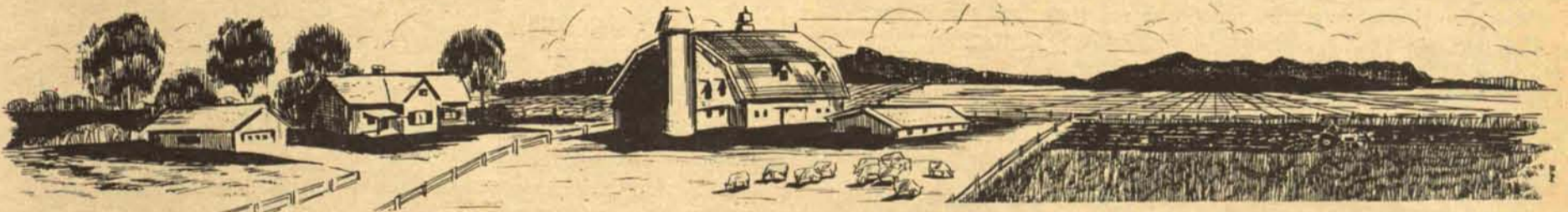
location and risk. Initially, investments will be made in conjunction with existing State and Federal government programs.

Appropriate loans will be offered at interest rates no higher than those received in normal investment operations. The move is designed to create greater opportunity for constructive action in blighted areas.

"The provision of economic security for all individuals is the continuing goal of the insurance industry," Vermillion concluded. "Obviously, this can be more readily accomplished in a peaceful, prosperous society. The creation of greater job opportunities and improved housing, we feel, is the first, vital step in this direction."

FARM BUREAU MARKET PLACE

SPECIAL RATE TO FARM-BUREAU MEMBERS: 25 words for \$2.00 each edition. Additional words, 10 cents each. Figures such as 12 or \$12.50 count as one word. NON-MEMBER advertisers: 15 cents per word one edition, two or more editions, 10 cents per word. Copy deadline: 20th of the month.



8 FARM EQUIPMENT

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LABOR

A — What the W new labor laws S mean to farmers...

"It is the hard-working farmer who ought to have the first share of the crops."
2 Timothy 2:6 (Revised Standard Version)

DISCUSSION

DISCUSSION

DISCUSSION

DISCUSSION
TOPIC

By STEVE VAN SLYKE, Director,
Education & Research

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!

Here is a general summation of laws, both state and federal, as they apply to farm labor in Michigan.

Minimum Wage Laws

Most Michigan farmers aren't concerned about state or federal minimum wage regulations — because the federal law sets the minimum at \$1.00 per hour and state law calls for \$1.25, and few farmers have been able to hire any help at all without paying this much or more.

However, there are several reasons why they should be concerned — and at least should maintain good records of the amounts they do pay.

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.

Federal minimum wage for agriculture for 1967 is \$1.00 per hour, but this goes up to \$1.15 in 1968 and to \$1.30 in 1969. The industrial rate at present is \$1.40 and this will go to \$1.60 in 1968. Farmers can expect more emphasis on raising agriculture to the same level as industry after the present schedule of changes is completed.

Efforts will undoubtedly come soon to increase the state minimum wage level also.

Farmers in Michigan today are not subject to the federal minimum wage regulations unless, and until, they employ as many as 500 man-days in any one quarter of the year. The Michigan law, however, requires compliance as soon as the employer hires at least four employees at the same time. All employees are then covered for the rest of the year.

Michigan law applies only to those employees between the ages of 18 and 65.

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 long as the average pay is at least the hourly minimum wage rate.

Efforts on the federal level can also be expected soon to reduce the 500 man-day provisions for minimum wage regulations, along with a very pointed attempt to place agriculture under overtime provisions which farmers are not now required to pay.

Deductions are allowed from the state minimum wage for certain "fringe benefits" furnished to workers by the employer. Up to 13 cents per hour may be deducted depending on meals furnished; up to eight cents per hour may be deducted for lodging, again depending on what is furnished; uniforms are worth up to four cents; and for agricultural housing, allowances are made for such things as pressure water, showers, refrigerators, central heating, etc. In no case can the total allowed for all benefits exceed 25 per cent of the total hourly wage.

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 workmen's 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 rule — the idea that when an employee freely accepts a job, that he also accepts the risks involved in the job, and therefore has no claim if injury occurs.
- (2) Contributory negligence — an injured worker could not ask for damages from his employer if he himself was at fault when injured.
- (3) Fellow-servant rule — if a fellow worker was at fault, then the injured workman could not recover damages from the employer.

Without the traditional defenses against liability, virtually all of the employers the legislature wanted in the program, "voluntarily" went the workmen's compensation route to protect themselves.

Workmen's compensation, unlike common law, is not based on fault but on the relationship of the injury to employment. Negligence and fault, although considered, does not change the right of the employee to compensation. Michigan law does, however, deny compensation when injury is caused by "willful negligence" on the part of the employee. Employees, in exchange for the assured benefits,

give up their common law right to sue the employer in case of injury covered by the law.

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 employee has his common law right to sue the employer in case of injury (for benefits not covered) and the farmer employer also has the right to his common law defenses.

Farmers not included in one of these two groups are exempt from the workmen's compensation act. 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 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 up 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.

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.

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

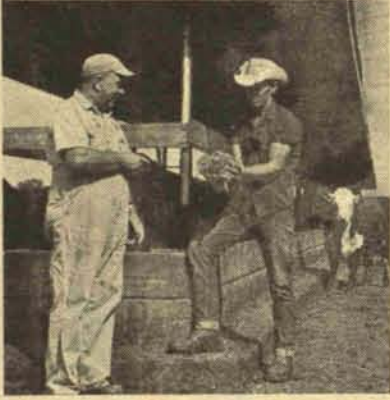
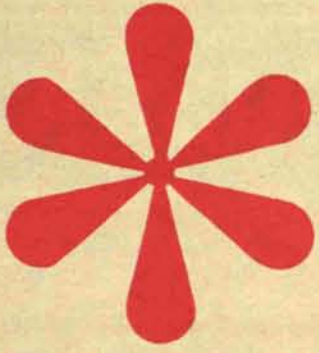
On the national level, efforts are being made to put agriculture under the National Labor Relations Act forcing the recognition of farm labor unions, giving them the right to strike, etc.

At the present time, agriculture is exempt from both state and federal unemployment insurance requirements but efforts are being made toward removing this exemption. In Canada, some provinces now have mandatory unemployment insurance for farm labor.

Need For Farm Records

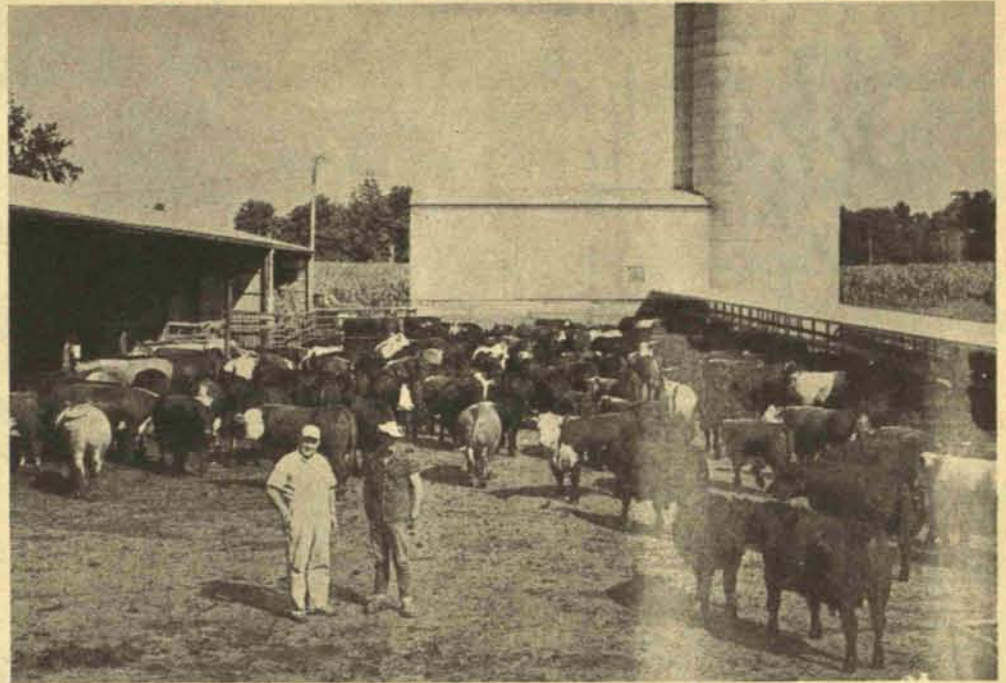
Good records are a must for today's farmer, and one of the areas where they are becoming even more important is farm labor.

The development of a farm labor payroll and employment record book this year by the Public Affairs 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. These books are available through your County Farm Bureau.



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