BLUEBERRIES—up to two tons per hour—are picked by this giant machine, a startling sight when seen for the first time on farms of the Grand Haven, Michigan area. The unique harvester is a forerunner of things to come in Michigan's fruit and vegetable industry. It picks ripe berries, ignores the green. One man operates it, but two are required to change the full boxes.

HARVEY MACHINE, INC.—of Grand Haven, designed and built the self-propelled machine, mounted on aircraft struts and powered by a 95 horsepower International engine. Farm Bureau member, Kenneth Smith of West Olive, expects it to replace up to 300 hand pickers formerly used. Scarcity of hand labor is forcing automation, making such costly machines feasible.

CENTER SECTION: 1968 "PROBABLE ISSUES"
TWO

August 1, 1967

MICHIGAN FARM NEWS

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Editorial

A TAX CREDIT

Taxes are a highly personal affair, about which most people feel strongly. Yet through-out the years, we have somehow allowed much of the power to tax — and to spend what is gained, to move out of our backyards — out of our communities and counties — into Washington and of our sight.

That’s why Farm Bureau’s proposal for a Federal Tax Credit to be allowed for all state taxes paid, is so refreshing. Some call it “instant local tax reform” and almost everyone who examines the idea becomes an enthusiastic supporter.

The tax-credit idea is so simple that those acquainted with complicated federal formulas find it hard to believe. Under the proposal, much of the money now sent to Washington, about $800 million dollars of it at least, would stay at home in Michigan.

Right now, Michigan is desperately searching for new sources of income for state and local government. After much struggle we have attempted to remain aloof by adopting our first state-wide income tax. Even this will be less help than at first hoped, in that the October 1 deadline for the tax beginning is about four months too late to assure income to match estimated expense.

Property tax relief was a prime stumbling block to many attempts in the legislature to give Michigan a state income tax. It is much easier for state and local governments each year and everyone has joined in the search to find more money.

Even as farmers continue their plea for property tax relief, those measures which now give them some protection are under examination and attack. The agricultural sales tax exemption, the elimination of farm personal property both are looked upon as potential quick sources of more state income.

It’s high time farmers began pushing the tax-credit idea. Farm Bureau policy is brief and plain about it: "In order to increase local control of tax resources, we recommend that taxpayers be given a federal credit for state taxes paid."

Under the program, each individual taxpayer could be given full credit, dollar-for-dollar, for all state taxes paid, at the time when he makes out his federal income tax form. If he advances the federal government $350 and has paid $300 during the year in state taxes, he would deduct the state tax from his federal tax and mail the government a check for only $50.

The tax-credit approach does not send money to Washington for costly redistribution as the present system does. It does not increase dependence on federal handouts. Rather, such handouts would be reduced, changed, or even eliminated.

In fact, the greatest opposition to the tax-credit idea will probably come from professional government employees — many of whom would have to find new, non-government jobs.

This is not a pie-in-the-sky approach. Bills have been introduced in Congress to advance the tax-credit plan. Nor would it mean a personal windfall, for without doubt, new ways would be found to tax the money left in local taxpayers’ pockets — that’s why some call it “instant LOCAL tax reform.”

What’s so bad about that? The money at least stays where we earn it, and that’s half the battle of local control.

It’s fairly easy for a farmer to be a professional pessimist at this time of year. Money has been spent — and been spent for the most part to pay the income tax. They are few immediate prospects of much coming in.

Harvest time is near with — especially when wheat prices open low and many beans are low too.

A federal tax credit, dollar-for-dollar sure sounds like a good idea, doesn’t it?

M.W.
MICHIGAN FARM NEWS
August 1, 1967

THREE

AGRICULTURE IN ACTION — PICTORIAL REPORT

READY FOR THE SHOW RING

PRIZE WINNERS — Belgian Draft Horses — on the dairy farm of J. C. Creyts and Son, near Lansing, are readied for the show circuit. Dan Creyts and friend Dick Noble display herd sire "Sam" and his team-mate. Horses are a paying hobby on the modern Creyts farm.

POPULAR YOUNG FARMER PROGRAMS

HOME ECONOMICS winner is Diane Binns, Lake Odessa. The annual dual $1,000 scholarships are designed to encourage higher education in the fields of agriculture and home economics.

MFB PRESIDENT — Elton Smith, visits with Michigan Future Farmer state officers Robert Gregory of Sebewaing and Russell Coffey of Hamilton. The young leaders were Lansing guests of the Michigan Association of Farmer Cooperatives.

SUGAR INDUSTRY SCHOLARSHIP WINNERS

AGRICULTURAL WINNER of the $1,000 scholarship awarded by the Beet Sugar Industry of Michigan is Gerhard E. Pickelmann, Frankenmuth, who plans to be an agricultural engineer.

BUZZ-SAW MONSTER

GIANT TREE TRIMMER — Invented by Wm. Adkin of Fennville, is displayed at an Orchard Machinery Show, in Leisure, Mich. The costly mechanical monster is making a name for its inventor as an economical fruit tree trimmer. Efficient and economical results from the huge machine have pleased local growers.
KARKER SCHOLARSHIP

At the state convention of the Michigan Farm Bureau in 1944, when the women asked for an official part of the program, they also asked that an employee be assigned for their activities. Given a preference, they asked for Marge Karker, who had been with the organization for 17 years. She was a country girl whom they felt understood them and their needs.

When she took over directorship of the women’s program, there was no pattern to follow, since the Michigan women were pioneers in participating in the Farm Bureau program. Marge led them in activities involving citizenship, health, education, legislation, public relations, safety and community betterment projects to become one of the most highly respected groups in the state and nation.

In 1964, when the Farm Bureau Women celebrated their 20th “birthday,” a special candle was lit on the huge cake for Marge with a tribute for her “noting and dedicated efforts over the years which were largely responsible for the success of the Michigan Farm Bureau Women’s program.”

To honor the former coordinator who directed the Women’s activities from 1944-1964, Michigan Farm Bureau has set up a “Marge Karker Farm Bureau Scholarship.” The scholarship will be available to students, from a Farm Bureau family, enrolled at Michigan State University in the field of agriculture or related fields, veterinary medicine or nursing. A “good” for county Farm Bureaus of $25 per member has been suggested by the Scholarship Committee.

The scholarship which is designated as a gift — not a loan — is available to students, beginning their sophomore year at Michigan State University, who show financial need. The amount of the scholarship is to be applied toward the tuition for one year; this can be renewed, but must be reviewed each year by the committee.

The committee explains that “related fields” of agriculture may include food science, food marketing, leadership training, agricultural journalism, food packaging or horticulture. Young people meeting these qualifications may request application by writing to Michigan Farm Bureau Women, 4000 N. Grand River Avenue, Lansing, Michigan 48904.

FARM BUREAU WOMEN are busy these summer days at annual county-wide picnics. Throughout the state, scenes such as this one in Huron County are taking place — with women most times responsible for the good food enjoyed by county Farm Bureau members. Here Huron Women’s chairman, Mrs. Robert Thummel, Sr., is shown with county board members.

SCHOLARSHIP COMMITTEE members met recently at Farm Bureau Center to discuss plans for the Marge Karker Farm Bureau Scholarship. Shown are Mrs. Maxine Topliff, Mrs. Ardith Wieland, Mrs. Margaret Kartes, and Mrs. Mary Edith Anderson.

U.P. WOMEN TREAT CITY GUESTS

The Chippewa County Farm Bureau Women were hostesses recently to Sault Ste. Marie and Cedarcircle women representing several civic organizations.

The visitors were invited to observe haymaking operations, production work at a cheese factory, poultry operation, and dairy farm work in the Pickford area, finished by a picnic at the Orange Park.

Mrs. Raymond Postma, Chippewa Women’s chairman, and Mrs. Ed DeWitt were in charge of the activities.

The urban guests assembled at the Postma farm in North Riveryard to begin their farm tour. A visit to the cheese factory was the first step with a view of processing, storing and shipping arrangements.

From there, the group observed haymaking at the DeWitt and Postma farms, including an explanation of mowing, raking, unloading and storage procedures.

A ride on the haywagon was an added feature.

Following a late afternoon coffee hour at the Postma farm, the group went to Pickford to watch the gathering, cleaning, packing and shipping of eggs at the Huyck poultry farm. Visits to Pickford dairy farms participating in milk marketing concluded the tour.

Husbands of the urban tour guests joined their wives, the women’s committee and the Farm Bureau board for an evening picnic.

EUROPEAN FARM STUDY TOUR

THREE WEEKS INVOLVED

Through special arrangements with the Hutner Travel Service, the Michigan Farm Bureau has arranged a guided tour of major European farming areas.

Set for the dates of September 11 through October 2, the tour includes visits to France, The Netherlands, West Germany, Denmark and Belgium.

Based on the experiences of midwest farm people on many previous tours, special arrangements have been made to visit the rural areas of these countries, to see first-hand the farms and family life.

One of the “Polders” (reclaimed areas) to be visited in Holland.

EXPERIENCED TRAVELERS report that each contact is the “only way to travel” — if one really wishes to understand the land and the people.

Although the tour cost of $734 per person is based on a New York boarding, a modest $75.00 additional allows boarding at nearly Detroit for Michigan folks.

Included in the tour cost is economy jet air transportation using Air-France ships, all sightseeing as listed in a day-by-day itinerary (special buses will be used, and a boat trip is scheduled around the harbor of Rotterdam and ALL MEALS except the luncheons on three dates.

Tour costs are also based on two-person sharing of multi-bedded rooms, although single rooms are available at a slightly higher rate.

The busy three weeks still allow considerable free time, for example after a leisurely drive through West Germany, dinner in Hamburg is provided, and the next morning is free for individual sight-seeing.

A stop is provided in France for a visit to the historical invasion beaches of World-War II, Omaha and Utah.

For complete itinerary write Information Division, Michigan Farm Bureau, 4000 North Grand River, Lansing, Michigan.
FEDERAL LAND BANK

It was July, 1916—a humid summerday in the nation's capital. A group of people assem-bled around the White House in a downtown area of Washington, D.C., to witness President Woodrow Wilson sign the Federal Land Bank Act. This act, known as the "Hal- lil Bill," was the beginning of a nationwide system of credit available to farmers.

Wilson, the 28th President of the United States, was a tireless leader in the fight for farmers' rights. He believed that farmers should have access to credit and loans to help them purchase land and improve their farms. The Federal Land Bank Act was a step in the right direction, providing a more equitable and accessible system of credit for American farmers.

The act established the Federal Land Bank System, which consisted of a network of banks located in various parts of the country. These banks were designed to provide loans to farmers and help them purchase land, equipment, and other resources needed to improve their farms. The Federal Land Bank System was an important part of the "New Era" in American agriculture, as it helped many farmers achieve their dreams of owning their own land.

Scores of farmers found themselves faced with unexpected demands for mortgage payments in the years before the Federal Land Bank System began its operations, and for many of them foreclosure meant only disaster and heartbreak.

President Wilson, soon after signing the new farm law, named members to the first Federal Farm Board. The Federal Farm Board members made plans for establishing Federal Land Banks in 12 major geographical regions of the country. By making each bank autonomous in its own district, as provided by law, the new credit system was able to deal with special local problems of farmers, rather than acting like a single unit.

Wilson's commitment to rural America was evident in his choice of a gift for Herbert Hoover, the Secretary of Commerce. He selected a gold pen, inscribed with a historic signature, to use in signing the Federal Farm Loan Act. Wilson completed his signature, and hoisted the golden pen, while Senator Duncan Fletcher, of Florida, a staunch advocate of rural America, watched in awe.

The Federal Land Bank Act was a significant milestone in American history. It marked the beginning of a new era in rural America, and it helped to ensure that farmers would have access to the credit and loans they needed to purchase land and improve their farms. The act was a testament to President Wilson's commitment to rural America, and it remains an important part of American history to this day.
It's FALL BOOKING Time!

This is the time when you can save money on all your fall and winter needs with early order discounts. Book now at low prices and we'll deliver this fall when you need it. Here are just a few of the products you should order now!

CHECK YOUR NEEDS

- Anti-freeze
- Batteries
- Spark Plugs
- Tires
- Greases
- Oil Filters
- Air Filters
- Rust Inhibitors
- Motor Oils
- Gear Oils
- Hydraulic Oils
- Cleaners
- Transmission Fluid
- Brake Fluid
- Rust Preventives
- Leak Stoppers

FARMERS PETROLEUM

4000 N. GRAND RIVER
LANSING, MICHIGAN
The New Tax Package
How it Affects YOU!

Tax reform debates began in February of this session of the Legislature and ended with a marathon session that lasted until 5:30 a.m., July 1, 1967.

The events during the six-month period were, in many ways, too fantastic to believe and impossible to fully record. Tax reform has been a major subject in Michigan for many years but, until now, neither party, nor any bipartisan effort, had been able to accomplish a single thing in the field.

This legislative session's tax effort began in early February, when Governor Romney offered his tax reform recommendations. His tax reform program included a three-cent per package increase on cigarettes, income taxes on financial institutions and 2.6% on individuals, with a $600 per person exemption. He proposed that the Business Activities Tax be increased on a sliding scale, cutting the intangibles Tax by increasing the tax credit from $20 to $100 per person, and a 10% cut in all property taxes.

NEW REVENUE
It was originally estimated that this program would raise $330 million in revenue, however, the estimate was raised to $375 million, based on new information.

The Governor's program was defeated in the Senate on March 30, when the Democratic and rebellious Republicans attacked the program. At this time, it was said that tax reform was dead for this year. However, the House then changed the procedure somewhat by eliminating the sales tax rebate and providing for a return of some of the income tax refund to the up to pass the compromise package ago.

The final tax program includes: a Business Activities Tax, a 2% on corporations, 7% on financial institutions and 2.6% on individuals, with an income tax of $600 per person.

The program repeals the Business Activities Tax, increases the Intangibles Tax credit from $20 to $100, permits a credit to those who pay city income taxes, gives property tax relief on a sliding scale basis, and returns approximately $38 million (about $2.40 per capita) to local governments.

This would have amounted to $31 per capita and would have been split one-half to counties and one-half to cities, villages and townships. This is equivalent to $236 per person, which is the equivalent of an average of three meals or tens of tens per person. The particular program also increased the property tax relief to 14%. The property tax relief was based on county and school taxes. The estimate of some revenue from this state was $300 million.

A MATTER OF VOTES
There were enough votes to pass this package; it was the first time for six outstate Legislators who refused to vote for any kind of in- come tax program. Modifications were made in order to get enough votes, but this general plan was defeated in the House by a 72 to 80 vote. In the meantime, the Senate nego- tiated a bipartisan tax program and passed it, thereby put- ting the total responsibility on the House.

Bipartisan bargaining negotia- tions began in earnest in the House and proved, for some time, to be in complete deadlock. Gov- ernor Romney's office was the scene of the bargaining—tem- per was low. The meetings lasted almost con- tinuously over a period of days. Finally, a program was reached which was quite similar to the already-passed Senate package and enough votes were rounded up to pass the compromise pack-

age.

One of the most controversial sections of the tax program is the fact that the states are being given a tax credit of $100 per person, cutting the intangibles Tax by increasing the tax credit from $20 to $100 per person, and a 10% cut in all property taxes.

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1968 FARM POLICIES -

MANY ISSUES ARE TAX CENTERED

Tax Reform — While major tax legislation was passed during this session of the Legislature which sets a pattern of a more balanced tax structure, it is essential to remember that there are many other areas in the Michigan tax structure that need attention, especially from farmers' points of view.

Farm Bureau policies for the past several years have supported major tax changes, and for the past four years, have supported a complete reform program, including the adoption of an income tax.

The tax issue will continue, but we have to know where we are going, it is important to take stock of Farm Bureau's accomplishments toward total tax reform.

Many Farm Bureau recommendations were included in the new Constitution, such as maintaining the 15-mill property tax limitation; prohibiting assessed valuations from rising above 50% of true cash value and further restrictions to prevent non-property owners from voting on millage increases.

Much progress has also been made in the Legislature toward carrying out Farm Bureau tax policies. These include complete elimination of the farm personal property tax; exemption from assessment of fruit and Christmas trees, shrubs, plants, crops, etc. (this became effective in 1968); Homestead Tax exemption for those over 65, and increased payments to local governments from the Swamp Tax.

Also included is a new source of county revenue permitting use of the Transfer Tax when the county continues to be an issue even today.

Farm Bureau's accomplishments toward have taken positive action on this issue and legislation to increase the "in-lieu-of" tax income for school purposes only.

8. Tax Amendments to the Constitution — The vote will divide at least one tax issue, and possibly three, at the 1968 election.

9. Farm Labor Housing — Present Farm Bureau policy supports legislation to exempt such housing from the property tax due to the cost of meeting housing requirements and the limited time they are in use.

10. Farm Labor — Workmen's Compensation, state and federal minimum wages, housing and transportation regulations, etc., are now facts of life to the farm employer. Farm Bureau policy in this broad area of legislation must be realistic and yet aggressive. While progress has been made, there is still a long way to go.

CITIZEN ROTUNDA is the scene of a conversation between Senator James Gray (D-representing Macomb and St. Clair counties) and Michigan Farm Bureau Legislative Counsel Robert Smith.

GRAPE PRICE INCREASE — from $85 to $100 per ton — resulted from the signing of H. B. 2914, "Truth in Tax" Law, requiring that the single county revenue permitting use of the Transfer Tax when the property tax is precluded and that future food needs may be such that the United States will face a serious shortage.

2. Special tax assessments on farm property, resulting from sewage, water, drainage, etc., lines crossing the property are becoming a serious problem in many areas. Very often, such installa-

tions are of no use or value to the property. The Ohio Farm Bureau was successful in passing legislation in that state to set up a revolving fund to pay such costs. When the property is further developed and the installations are used, the fund is repaid by the developers. The Michigan Farm Bureau has developed similar legislation for introduction in 1969.

3. Taxation of mobile homes continues to be an issue even though many bills have been introduced to try to adjust the present fees to more realistic levels.

4. Taxation of Forest Reserves — While progress has been made on this issue and legislation to increase the "in-lieu-of" tax income to local governments passed one house in 1965 and been reintroduced since then, it has yet to pass both houses.

5. Assessment and taxation of new property the first year it is built — Such legislation could be useful in areas where whole subdivisions may be built after the December 31 tax assessment date and fully occupied by mid-summer, resulting in an unplanned-for increase in children attending the local school, thereby creating serious financial problems. It would be possible to specifically tax such properties the first year for school purposes only.

6. County Income Tax — Presently, cities are permitted the use of the income tax and it has been adopted in at least eight Michigan cities. It would be more practical to require a tax such as the state income tax and be collected at little or no extra cost. Such revenue from this source could be used for county purposes, thereby lessening the property tax pressure by either lowering it or releasing millage in the school districts.

7. Every session there are tax issues that Farm Bureau opposes. For instance, S. 792 is still alive and would eliminate the sales tax exemption on farm machinery, equipment and many other supplies. This would mean millions of dollars of added taxes to farmers.

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CAPITOL ROTUNDA is the scene of a conversation between Senator James Gray (D-representing Macomb and St. Clair counties) and Michigan Farm Bureau Legislative Counsel Robert Smith.
Proof that farmers need these tools presently announced and future through Farm Bureau. This is needed to prevent processors from discriminating against farmers producing potatoes, live-voted at the annual meeting where final policy problems are made. Followed is an important meeting. You can again be heard effectively by writing your representatives in Washington, which take part in the annual meeting of the Michigan Farm Bureau — to happen November 7-8, on the campus of Michigan State University.

There are many issues facing farmers in Michigan. They are interested mostly to stimulate farm programs, which will be better informed and more active in discussing issues of importance.

SPEAK OUT — you have a right and an obligation to be heard. Help shape your farming future through Farm Bureau.

Marketing — The increasing complexity of modern agricultural marketing makes it necessary for farmers to use group action through cooperatives and marketing aid while the government handles certain other marketing programs. Farm Bureau is in the forefront with new and realistic marketing programs which will provide many of the needed services for growers. Farm Bureau legislative issues must be solved to help increase farmers' bargaining power and bring more, not less, to the hands of those who produce. There are many examples in Michigan of the need for legislation to help solve the issues listed.

For instance, it is shown when a fruit or vegetable farmer delivers a perishable product in early summer without an appointed price for the product within a specific period of time.

Farm Bureau, through the years, has promoted and supported such legislation as the need has arisen. H. 2394 was introduced this year to give similar protection to fruit and vegetable producers.

There are many examples in Michigan of the need for legislation to help solve the issues listed.

Marketing, Commodities, and Related Cooperative Marketing Association (MACMA) and other affiliates, are involved in special marketing programs for ten or more farm products. New programs are also gaining ground in grain and other farm commodities. These are based on sound economics and have gained support of the producers as a result of the cooperation and assistance of grain stocks is used to keep prices low.

In carrying out this 1967 policy, Farm Bureau is supporting the Wheat and Feed Grains Act of 1968, now before Congress. Action on this bill can come during the 1968 session. It was introduced by 20 Democrats and Republicans. The proposal would: Provide government-sponsored reinsurance to commercial lending institutions to producers of wheat and feed grains.

Stop the movement of wheat and feed grains into CCC and prevent the disposal of current CCC stocks (in excess of freight acquired from 1967 crops) in a manner which reduces market prices.

Repeal authority for wheat allotments, marketing quotas, marketing certificates, diversion payments and price support payments on wheat, and for feed grain for government commitments, and price support payments.

Allow each farmer to produce the grain or grains for which his land is best suited and for which market demand exists.

“Price Announcements” — Responsible fruit and vegetable producers will hold price announcements to try to post their prices at the beginning of the season, with adjustments as marketing programs, also in advance of the delivery of the product. Regrettably some do not announce prices, and produce is

Farmers differ from others because they are a combination of management, labor and capital. The unsuccessful farmer is likely to be one who doesn’t keep up with these trends. Farmers doing their own marketing and developing their own markets through Farm Bureau’s Foreign Trade Program. MACMA is an additional marketing program using new techniques and, as such, needs new tools to work with, of which will require legislation.

"CROP CONTROLS" — Under this heading, Farm Bureau voting delegates said: "It is our desire to move in the direction of limiting the government regulation of the right to produce agricultural commodities."

This 1967 national policy, as determined by the policy development process, reflected the thinking of farmers throughout the nation. Independent surveys by national magazines, consumer newspapers and others, show that farmers overwhelmingly believe that government intervention has not worked.

It has been proved and admitted that dumping of surplus grain stocks has been used to keep prices low.

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The difference between "non-recourse'" loans and "recourse" loans must be understood. "Non-recourse" loans are used under present programs. If the farmer does not repay the loan, the government takes possession of the grain. The "non-recourse" loan system has been the principal cause of the buildup of burdensome stocks of grains owned and controlled by the government.

MEMBERS URGED TO "SPEAK OUT" By Robert Smith Legislative Counsel

YOU — as a Farm Bureau member, are a key person in making many of the policy decisions which will guide your organization in its work on behalf of the farmers in Washington will demand close attention by farmers if the successes we have had are to be continued.

Farm Bureau policy development procedures are now under study by the House Committee on Agriculture; the "Time-of-Payment" program, which involves the adjustment of prices for goods and services, has been a part of the program for the products within a reasonable period of time.

Land and businesses are protected by many laws requiring payment for goods and services, books, stock, grain and milk also are protected by many laws, including regulations to pay the producer within a specified period of time.

Farm Bureau, through the years, has promoted and supported such legislation as the need has arisen. H. 2394 was introduced this year to give similar protection to fruit and vegetable producers.

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It has been proved and admitted that dumping of surplus grain stocks has been used to keep prices low.

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Repeal authority for wheat allotments, marketing quotas, marketing certificates, diversion payments and price support payments on wheat, and for feed grain for government commitments, and price support payments.

Allow each farmer to produce the grain or grains for which his land is best suited and for which market demand exists.

The difference between "non-recourse'" loans and "recourse" loans must be understood. "Non-recourse" loans are used under present programs. If the farmer does not repay the loan, the government takes possession of the grain. The "non-recourse" loan system has been the principal cause of the buildup of burdensome stocks of grains owned and controlled by the government.

MEMBERS URGED TO "SPEAK OUT" By Robert Smith Legislative Counsel

YOU — as a Farm Bureau member, are a key person in making many of the policy decisions which will guide your organization in its work on behalf of the farmers in Washington will demand close attention by farmers if the successes we have had are to be continued.

Farm Bureau policy development procedures are now under study by the House Committee on Agriculture; the "Time-of-Payment" program, which involves the adjustment of prices for goods and services, has been a part of the program for the products within a reasonable period of time.

Land and businesses are protected by many laws requiring payment for goods and services, books, stock, grain and milk also are protected by many laws, including regulations to pay the producer within a specified period of time.

Farm Bureau, through the years, has promoted and supported such legislation as the need has arisen. H. 2394 was introduced this year to give similar protection to fruit and vegetable producers.

There are many examples in Michigan of the need for legislation to help solve the issues listed.

For instance, it is shown when a fruit or vegetable farmer delivers a perishable product in early summer without an appointed price for the product within a specific period of time.

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Marketing, Commodities, and Related Cooperative Marketing Association (MACMA) and other affiliates, are involved in special marketing programs for ten or more farm products. New programs are also gaining ground in grain and other farm commodities. These are based on sound economics and have gained support of the producers as a result of the cooperation and assistance of grain stocks is used to keep prices low.

In carrying out this 1967 policy, Farm Bureau is supporting the Wheat and Feed Grains Act of 1968, now before Congress. Action on this bill can come during the 1968 session. It was introduced by 20 Democrats and Republicans. The proposal would: Provide government-sponsored reinsurance to commercial lending institutions to producers of wheat and feed grains.

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WORK-COMP FURTHER AMENDED

Few people understand the full workings of a lawmaking body such as our Michigan Legislature. Party politics, strategic maneuvering, time deadlines, and the personalities of those involved, all combine to assure that each session will be filled with its dramatic highlights, and plain hard work.

For nearly three years, Workmen's Compensation as it affects farmers, has been a major issue in the Michigan Legislature. Again this year, Farm Bureau had some success in smoothing the law to modify and clarify it. A report of this action as the bills carrying the amendments move through House and Senate, is in itself, a study in legislative workings.

To begin: early in the session it became clear to farmers that it was not possible to repeal that portion of the law which brings farmers under Workmen's Compensation coverage. There were a variety of reasons, but prime among them, this is "social" legislation, coming at a time when all manner of social "rights" are in the public eye and strongly supported by such social-action groups as churches and unions.

Still, shortly after the Farm Bureau met with great heat. Fall, where delegates adopted a series of recommendations on Workmen's Compensation, Farm Bureau legislative staff began to develop legislation to carry out that policy.

A bill, S. 17, was introduced by your present legislative counsel and would have required coverage of farmers with medical and hospital insurance. In- cluded in this bill, it was necessary to use S. 432 at a vehicle to extend the May 1 deadline on the W/C Law to July 1, 1967. In order to do this, all Senate amendments were removed from S. 432. A strong effort was made to extend the deadline until November 1, but it failed.

H.B. 2623 then became the vehicle to attempt amendment of the W/C Law and was sent to the House Appropriations Committee in order to keep it alive. During this entire period of time, from January to July, negotiations were constantly carried on in an effort to amend the law as much as possible and still have a possibility of passing both houses.

Farm Bureau supported several amendments to modify the law and also amendments to phase in the program by a premium-sharing or reimbursement, to the farmers from either the Silicosis Fund or the General Fund. At one point, there was a bipartisan program to reimburse the farmer-employer; however, the serious state financial situation made it impossible to expect reimbursement from the General Fund and the use of the Silicosis Fund ran into strong opposition. Farm Bureau maintained that any premium-sharing should be on all premiums equally, and not restricted to only the premium on full W/C coverage.

H.B. 2623 was finally passed and amends the W/C Law as it is at present, in the following clauses:

1. The common law defenses are returned to the farmer. This is extremely important because these were eliminated in the original bill in 1965 and experts predicted that without the return of these defenses, the rates on medical and hospital coverage would rise very rapidly. With them, it is possible, after some experience, that the medical premium can be controlled or possibly lowered.

2. Full W/C coverage will apply only to those working 13 "consecutive" rather than 17 weeks "during the previous 52 weeks." Only such employees (three or more) will be covered by the full W/C. The addition of the word "consecutive" removes full W/C coverage from some seasonal workers, however, they will continue to be covered by full medical and hospital insurance. Included in this amendment is a provision making it a misdemeanor for an employer to consistently discharge employees in an attempt to avoid covering an employee with coverage when he becomes qualified.

A change was made in determining the average weekly wage of an employee, which in the event of an injury becomes the basis for determining the benefits.

4. Precision was made for defining members of the farmer- employer's family.

5. Important, but technical amendments were made to the "assumption of risk" section of the law.

Many of these amendments ran into heavy opposition. The bill originally passed the House by 61-40. The Senate amended some portions of the bill and then passed it by a vote of 21-13, one more than is required. With the bill returned to the House, it was defeated on the first try, but on a second vote passed by a vote of 37-32, one more than needed.

Senator gave the measure "immediate effect." The House refused to vote "immediate effect," even though at least three attempts were made. Because of this, the amendments will not take effect until early November.

The House first passed a substitute bill that would have provided for some premium-sharing during the first two years by being paid out of the Silicosis Fund. Had this proposal been offered an amendment H.B. 2623, rather than as a substitute, it would have received considerably more support in the Senate. This bill, however, was eliminated in H. 2623. In the long run, the amendments that passed are of greater importance and will be more meaningful toward holding the cost of W/C down.

Rep. Swallow (R-Alpena), Chairman of the House Labor Committee, has stated that it is his committee's intention to study the economic effects of W/C on both the farmer and the employee. He points out that any reimbursement or premium-sharing could not be made until the end of the insurance year, July 1, 1968. This means that any delay in these amendments would pass the point of maximum importance and be more meaningful toward holding the cost of W/C down.

In addition, these amendments made the law this year result from months of activity, including conferencing and writing and revising of suggested versions in an effort to modify the law as much as possible and still find enough support to pass the bill. As indicated, these changes were by a very narrow margin.

ANHYDROUS AMMONIA Nurse Tank bill was of vital importance dollar-wise to farmers. Introduction of the bill, Rep. Stanley Powell (Right), (R), Ionia, watches as Gov. Romney signs the bill, along with co-sponsor Rep. Harry Rohls (R), Akron, D. L. LeCureux, plant food industry representatives, Mrs. Roberta Ferguson (D), Detroit, Paul Cowan, Farm Bureau Services, and Robert Smith, MBA Legislative Counsel.

Workmen's Comp is the topic between Farm Bureau Legislative Counsel Bob Smith and Senator Oscar Bouwstra (R), Muskegon, chairman of the Senate Labor Committee, and a former farmer member. Bouwstra's experience as a worker's comp referee makes him an expert on this major issue.

Life Interest Increase! An increase in dividend interest for life policyholders has been announced by the Farm Bureau Insurance Group Board of Directors. The one-quarter percent increase was prompted by the Companies' favorable underwriting and investment experience. According to Nile L. Verrillmon, Executive Vice President, the Companies began paying higher interest rates on all participating life dividend pools, July 1.

Now 4 1/4 percent, the increased interest rate boosts the amount of funds available to policyholders for retirement income over 75 percent over the 1966 percentage.

"Previously, a $10,000 participating life policy issued at age 25 would have earned estimated dividends of $5,423 at age 65," Verrillmon stated. "Now, with the higher interest rate, these dividends based on present scales would increase to an estimated $5,665. This figure, when added to cash values, determines the dollar worth of the policy.

A multiple line firm, Farm Bureau Insurance Group operates through 46 sales and claims offices around the state. Policyholders number approximately 150,000.

SALES REPRESENTATIVE Progressive seed corn company requires sales representative for state of Michigan. Must be at least 23 years of age and possess an agricultural degree or farm background with sales experience. Salary depending on qualifications.

Reply in writing to Box 960, Lansing, Michigan 48904

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

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

FARM BUREAU SERVICES, INC. The GELATIN BONE CO.
Box 125, Emmett, Michigan
MAIL WITH NOTICES — Auto policyholders throughout Michigan, effective this month, will receive a dividend refund on their auto insurance this Fall. The refunds are expected to total $315,000.

Farm Bureau members will be receiving a dividend refund on their auto insurance this Fall. The Board of Directors of Farm Bureau Mutual has authorized the Company to make payments to more than 55,000 auto policyholders throughout Michigan, effective this month.

Farm Bureau Mutual, the state's largest farm insurer, is affiliated with the Farm Bureau Life and Community Service Companies. The insurance refunds will be as high as 15 percent of a semi-annual premium for each family. Payment is expected to total $315,000. The company will be sending the refunds to all members who insure their autos with Farm Bureau Mutual.

Refunds will range up to $400 for some large commercial farm operations.

The auto dividend is the most recent in a series of new member benefits which have been provided by the Farm Bureau Insurance Group. In past months, for example, the Company has:

1. Increased compensation to County Farm Bureau organizations for use of office space and equipment.
2. Provided Accidental Death and Dismemberment protection for all members — at minimum cost.
3. Increased special dividends on Charter Life Insurance policies to 25 percent.
4. Advanced the interest rate on all participating life insurance dividend deposits.

Dividend checks are now being realized for distribution to County Farm Bureau organizations for use of office space and equipment. Also some used parts and attachments for Co-op E-3 and E-4 tractors.

Farm Bureau Insurance organizations for use of office space and equipment. Also some used parts and attachments for Co-op E-3 and E-4 tractors.

The insurance refunds will be realized for distribution to County Farm Bureau insurance organizations for use of office space and equipment. Also some used parts and attachments for Co-op E-3 and E-4 tractors.

Farm Bureau organizations. The refunds will be realized for distribution to agents along with the company's dividend policy changes.

The refund has been made possible by an underwriting program placing emphasis on accident, dismemberment and proper classification — and the individual member's help in holding down the rate of traffic accidents," he stated. "With members' continuing support, we can provide the best possible protection at the lowest possible cost."

Michigan Farm News August 1, 1967

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 15 words.

WHAT'S YOUR BEST TIME FROM THE BASEMENT TO THE PHONE?}

M. Neil Tumblin, Michigan, Modern Building and Machinery, 3016 South Jackson Road, Clark Lake, Michigan 48343, Phone 752-5506.

FOR SALE: Fully Registered Angus Dull Heifers, 1 year old, Mark F. Brown Farms, 3001 South Jackson Road, Clark Lake, Michigan 48343.

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FOR SALE, 25 LARGE HOLSTEIN BULLS, 2 and 3 years old. Mark F. Brown Farms, 3001 South Jackson Road, Clark Lake, Michigan 48343.

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Bean-Pickle Days Set

Beans and pickling cucumbers, both number-one crops in Michigan, are the subject of two special field-day events. Michigan Pickle Day will be held Monday, August 7 at the Dale Fisher farm, Shepherd. The first state bean field day will be conducted August 16 on the Joe Eigner farm near Bay City.

The Eigner farm is located a mile east and three miles north of Mungen on Cass Avenue Road.

Variety plots include the new Seafarer navy bean developed by MSU crop scientists to succeed the Seaway variety. The Seafarer is similar to the Seaway in maturity, yield and other characteristics and also has anthracnose resistance, which is lacking in the Seaway.

The Pickle Day schedule begins at 10:00 a.m. with demonstrations of mechanical pickling cucumber harvesters, and later mechanical pickers will vie for prizes with human pickers using the "old-fashioned" method.

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Following a noon luncheon, Michigan State University specialists will report on new developments in pickling cucumber harvesting, varieties, cultural practices, herbicides, irrigation, fertilization, etc. A salute to M.S.U. is planned for outstanding research in these areas which have been of considerable value to the Michigan pickle industry.

A tour of plots and demonstrations of herbicides, methods of fertilization and herbicide applications, planting and development of cucumber varieties is on the afternoon agenda.

Sponsors of the Pickle Day are the Growers Processors Conference Committee, in cooperation with the Pickle Packers International, Cooperative Extension Service, pickle processors and growers.

The conference committee is jointly sponsored by the Michigan Canners and Freezers Association and the Michigan Farm Bureau.

Growers, processors and anyone interested in the industry are invited to attend.

From the Detroit Free Press:

July 13, 1967

WASHINGTON-(UPI) — The House Agriculture Committee Wednesday voted a sharp rebuke to Rep. Joseph Y. Resnick, D.N.Y., for his recent attacks on the American Farm Bureau Federation.

The committee adopted, 27 to 1, a resolution condemning Resnick two hours after he walked out of the closed session accusing his colleagues of trying to silence him in secret.

The resolution accused Resnick of making a "personal attack" on the Farm Bureau. Resnick is chairman of an agriculture subcommittee on rural poverty.

The resolution, drawn up by the other five members of Resnick's subcommittee, said the full committee "does in no manner endorse, condone or support the personal attack launched by Resnick upon the American Farm Bureau Federation."

Resnick claims the Farm Bureau is not really the biggest farm organization in the nation but a "gigantic, interlocking, nationwide combine of insurance companies ... ."

Resnick said the resolution "is a form of censure of me."

"By considering this resolution in executive session, this committee is joining with the American Farm Bureau Federation in a blatant attempt to silence me," he said.

But he added: "I will not be silenced ... . I will take my position to the floor of Congress and to the American people and let them be the judge."

Several changes have been announced within the Market Development Division of the Michigan Farm Bureau, according to Noel Stockman, Division Manager.

Included is the September 1 resignation of Donald A. Moore, former Regional Representative of the Michigan Farm Bureau, to the marketing staff.

Albert Alroy has served for the past two years as the Market Development Division's Market Research specialist. Prior to announcing further employment, Moore will spend several months developing portions of his near-Lansing farm property, a section of which is currently being developed into a residential area.

State Fair

AUG. 25-SEPT. 4

Belmont L. Chapman, Authority Chairman

Cass J. Wasing, Acting General Manager
GETTING READY FOR THE FAIR?

Farm Bureau Will Help You!

HERE'S GOOD NEWS FOR ALL
F. F. A. AND 4-H CLUB MEMBERS
ON A FEEDING PROJECT

Farm Bureau Services wants to help you with your feeding project, so they're offering you the best feed you can buy with a generous discount from the regular price. You can apply one of these $2.00 coupons toward any purchase of 100 pounds of Farm Bureau feed for use in a supervised project. Fill out the coupon completely, take it to your participating Farm Bureau dealer and get started on that project today!

CLIP THIS COUPON AND SAVE $2.00

$2.00

FARM BUREAU SERVICES

$2.00

FREE FARM BUREAU FEED CERTIFICATE FOR F. F. A.
& 4-H CLUB MEMBERS

This certificate is worth $2.00 to any F. F. A. or 4-H club member conducting a feeding project under supervision of ag. instructor or 4-H club leader when applied toward the purchase of 100 lb. or more of any Farm Bureau Feed for use in the project. Good for period of August 1, 1967 through June 15, 1968.

NAME ____________________________ ADDRESS ____________________________

TYPE OF LIVESTOCK ________________________________________

AG. TEACHER or 4-H LEADER'S SIGNATURE ____________________________

PARENT'S SIGNATURE ____________________________

$2.00

FARM BUREAU SERVICES

4000 N. GRAND RIVER AVE., LANSING, MICHIGAN
A brief lesson in economics would teach that it makes little sense to spend a dollar to get a dollar back. It makes sense to spend a dollar to get $1.10. It spells trouble if the dollar returns only 90¢ or less.

Just how much will be returned by the dollar that farmers spend on the advertising of raw farm products? It may be a bit disturbing to find that, really, nobody knows the answer to that question for sure — even the experts.

Numerous researches have been carried out that show some positive results. From studies made by the "researchers" can say that: A. For this product -- B. In the market or markets that were tested -- C. Within the time limits for which the tests were run -- the advertising promotion campaign showed increased consumer purchases of the product, or the program raised the price of the product to the consumer above the cost of the additional amount of financial gain above the dollars spent.

But generally, research experts fence their conclusions in with many "ifs," "hows," and "however." They caution against the uncertainties which intrude into most research tests of promotional campaigns. There are so many factors at work which are hard to control and hard to avoid an influence on the results.

Sometimes one research analyst gets too enthusiastic over his results to suit others — and they pull his conclusions apart. Of course, the conclusions one draws from a study can be affected by a personal interest in the results. If it is important to me that promotion should be profitable, I am going to be looking for results that will make it look that way. If I am trying to find them, I might do quite unconsciously. So research findings, a general yardstick

Advertising can never be to erase any possible sources of error that bias the conclusions.

This is logical and applies very important to the question whether the advertising of any raw farm product will pay for the dollars invested in it. Farmers are going to be paying those dollars. And telling you to use the public is a costly affair. One issue of the LIFE magazine contains more than $2 million in advertising space. Some of the best advertising time on television may cost advertisers as much as $1,000 a minute or more. Farmers would like reliable information, if possible, on whether they should invest in advertising.

A general farm organization, like Farm Bureau, gets into a peculiar spot on this question as to whether to advertise this or that farm product. Farm commodities compete with one another for a share of the public's capacity to consume food. To favor one farm product over another can get controversial. Advertising can never increase the total sales of all farm products. There is a definite limit to the total amount of food that the public will consume.

But a general farm organization

should be concerned that its members are in a position to answer as possible whether it will pay to advertise any farm product. This applies in a variety of possibilities.

One, the positive side of the question, there is room for a strong program to persuade the public to buy the basic principal product of each habit. Pretzel diets tend to be horrible! Can advertising mend the consumers' habit of breakfasting on a cigarette and a cup of coffee? Can people be persuaded to eat wholesome foods rather than drinking cola and candy or beer and pretzels?

We must remember that the processors of cigarettes, beer, chocolates and other are among the heaviest spenders in the advertising war. There are those who say that farmers MUST affect the influence of this advertising in favor of healthful farm products. The question remains, however, "Can they do it?" It isn't merely a matter of money — it's a question of getting the desired results.

Another point, the sheer economics of the matter would dictate that the advertising done must expand the market to pay the costs TO THE THOSE WHO PAY FOR THE CAMPAIGN and NOT to their competitors. "Competitive" advertising does not mean certain other farmers. There are many views to consider on this problem.

A strong advertising campaign paid for by Michigan dairymen could be a number of side effects. For example, a considerable amount of out-of-state milk is now shipped into Michigan - the state is not a surplus producing state. If a very favorable price difference had been created for milk between Michigan and surrounding states, it would constitute an economic inducement for milk producers to ship more milk into Michigan. The price of Michigan milk cannot be boosted higher than the "prices" which are in effect now plus the freight differential without doing harm to Michigan dairy farmers. They can lose their share of the market.

Naturally, Michigan dairymen need better milk prices through promotion. But Michigan milk prices must remain competitive with out-of-state milk prices on the non-Michigan producers will take advantage of the price. They will find it more profitable to ship milk into Michigan, even to expanding output. If out-of-state milk becomes a tide flowing toward Michigan, the supply of fluid milk will increase. This would undermine the price advantage gained by the advertising. Michigan consumers cannot tell whether they are drinking Michigan, Ohio or Wisconsin milk, and couldn't care less. They will buy under the more competitive prices.

High dairy price levels can also encourage dairy substitutes, and these can make heavy inroads on a dairyman's market. Substitute milk is now on the market to join other dairy substitutes like ice cream substitutes and ice creams using vegetable fat.

In California, the state laws fixed high milk prices beyond the competitive level. Dairy farmers have been seriously hurt by this action. Substitutes have taken over 25% of the market. Such a condition should not be encouraged Michigan, though the use of any state program that would put Michigan dairy prices at a non-competitive level.

A question always exists whether a program of financing a promotional program can be done effectively on a state-limited basis. Some say that too little money can be collected to do the job needed — unless the rate of contribution by farmers is made high enough to become self-sustaining. With heavy rates of payment there is less chance that the individual farmer will realize a gain for his promotional dollar investment. Without that gain for the individual farmer, the program cannot justify itself.

If out-of-state producers take advantage of an improved dairy market created by promotional money paid for by Michigan farmers, the out-of-state farmers join what the contributing dairymen call the "free-riders." They often protest against these programs within the state. But the issue has its angles.

Free riders are those who are accused of taking advantage of benefits gained by promotion programs paid for by others without making any contribution to them. If the benefits are real and actual, this seems unfair.

About 80% of the Michigan dairy areas have taken a promotional program on a voluntary basis and at a rate of 2¢ per hundred weight, less to dairy processors. The remainder were considered considerable majority of the dairymen of Michigan have contributed to the Michigan dairy promotion fund. Many have felt that all producers should be forced to pay their share.

This raises a question. Does any group of producers, even though in a majority, have a moral obligation to contribute the contribution to the fund? Or should the fund be used solely for the specific purposes for which collected and not for legislative or political activities. "Producers should recognize that this is not an agricultural or a governmental group. This program is a private organization of producers, with handlers and processors included when it was agreed that they should be included. The fund is to be used solely for agricultural or political purposes.

"We believe that any fund raised for the purpose of promoting the sale of farm commodities should be collected on a truly voluntary basis, without the use of the power of government. The program should be administered by a non-governmental organization of producers, with handlers and processors included when it was agreed that they should be included. The fund is to be used solely for agricultural or political purposes. "We believe that any fund raised for the purpose of promoting the sale of farm commodi-
"If You Want the Best Yields in Your Area Use Special Wheat Starter Fertilizer!"

says: Melvin Robinson
R.R. #1, Sparta

"On last Sept. 20th, I planted 11 acres of Avon Certified Seed Wheat using Farm Bureau Special Wheat Starter Fertilizer according to the directions. This spring I added 114 lbs. of 33⅔ % nitrogen. My yields are going to be better than anyone else in the area, except for my neighbors who also used Special Wheat Starter Fertilizer."

The perfect profit partner for Farm Bureau Special Wheat Starter Fertilizer is Michigan Certified Seed Wheat. Plant the best, fertilize with the best and you'll harvest the best.

YOU CAN GET THE SAME RESULTS!

FARM BUREAU SERVICES CAN HELP YOU WITH QUALITY PRODUCTS AT ECONOMICAL PRICES

FARM BUREAU Services INC.

4000 N. GRAND RIVER AVE., LANSING, MICHIGAN

As appearing in August, Michigan Farm News and August 9th issue of Michigan Farmer
Policyholders will save money on their auto insurance this year.

How much? Up to a healthy 15% of the premium payment. On July 7, the Company authorized a dividend to be paid on each car and truck insured with Farm Bureau Mutual. Policyholders who are eligible will receive a refund check early this Fall.

Approximately $315,000 in dividends will be paid to auto policyholders throughout Michigan. This refund has been made possible by an underwriting program placing emphasis on proper driver classification — and your help in holding down the rate of traffic accidents.

So, fatten-up your piggy-bank (or sugar bowl) with our compliments. If you don't insure all your cars and trucks with Farm Bureau Mutual—why not call your local agent? Ask him about the auto dividend. Ask him to explain why it pays to insure with Farm Bureau.