LAMBKIN LOVE — on the Edwin Klager farm, Washtenaw County. Son Earl, pictured with several admirers, finds the animals a welcome change of pace from his engineering studies at the University of Michigan. Soon, Earl faces a hard decision, to maintain the family farm, become a full-time industrial engineer — or try to do both.

A CENTENNIAL FARM — the Klager place has strong ties on Earl, who through his work at the University of Michigan is now as much at ease with his slide rule and drawing equipment as with farm animals. The University, celebrating its "Sesquicentennial" this year, is proud of its help to farm students. (Maiteland LaMotte Photo)
“The trouble with Farm Bureau…”

“The trouble with Farm Bureau is that it’s run by farmers.” That statement by a long-time Farm Bureau member and leader, as she hurried through household and farm chores prior to a 30-mile drive to the county fair and volunteer duty, says much about our organization.

At the fair booth, she and her husband spent the evening coming out literature, visiting with their farm friends and neighbors, and encouraging those passing by to consider the advantages of working together through Farm Bureau.

Less “involved” neighbors may wonder about the dedication of such persons, who think little of carts and horses, but who still give of themselves in a way that speaks volumes.

“...and to hire others — ‘professionals’ to do their public work.”

Thousands who now give of their best to Farm Bureau search for a system which would establish a working authority, but one restrained and controlled to give the people a maximum of participation, the dedication of such persons, who think little of carts and horses, but who still give of themselves in a way that speaks volumes.

A more effective approach might be the modest amendment of hired time and talent compared to the many thousands who now give of their best to Farm Bureau.

But we should be asking what Farm Bureau is going to do in the year 1968 and who is going to crank the engine and put that picker to work in, or who is going to solve his problem, but he had overlooked one thing.

And these persons know it is not easy to give of oneself. And they have warned us that it is more a “lick and a promise” than a “profession” that they are asked to make. And these persons know that the Picker needs more than a few volunteer workers and community groups in order to function properly.

In the background of civil rights, the growth of the cities and of civilization itself, has depended strongly upon a steady influx of farm people to urban areas. Our country has benefited greatly from this fact.

Farmers have benefited greatly too, for how well farmers have done in the past has been closely tied to the fact that former farmers have been free to add their persuasive talents to the fields of industry, government and international diplomacy.

Recently, Agricultural Secretary Orville Freeman has been promoting federal programs aimed at slowing down, or reversing the migration from farm to city. He has asked Congress for more funds to do this. To that extent that such programs are aimed at actual rural area development, conservation, and training the rural, unskilled, and well-educated.

To the extent that such programs are politically oriented or reversing the migration from farm to city. It is this approach that has made Farm Bureau successful.

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EARL E. KLAGER

Laboratory Wins Over Family Farm as Ag-engineering Career Beckons

By Kathleen Schmidt

ANN ARBOR — "An average man has five senses, but a successful man has two more — horse and 'common' according to an old almanac."

Earl E. Klaguer, a 22-year-old farm boy studying mechanical engineering at the University of Michigan, stresses the last two, and is succeeding.

The son of Mr. and Mrs. Edwin Klaguer, Washtenaw county Farm Bureau members, Earl began his formal education in a one-room school near Saline. He graduated August 6 with a bachelor of science degree in mechanical engineering from the University of Michigan, where currently a fellowship for graduate study awaits him.

Earl is representative of a new breed of farm boys who are finding increasing numbers of diversified careers off the farm where they can apply some of the specialized knowledge gained from a rural background. He will apply engineering techniques and his own special brand of common-sense to research in an area of considerable concern to farmers — air pollution.

"Common sense is an important ingredient in such research, he believes, because "if the professors warn us, it's so easy for engineers to ignore simple solutions and look for complicated theories."

The University of Michigan, which is celebrating its 150th anniversary this year, is a leader in teaching and research on the problem of air pollution caused by vehichles, as well as in aerospace and nuclear engineering, for which it is better known.

"Interesting social problems are involved in air pollution as well as engineering," Earl noted. "I would like to contribute to this work — and through it to the health of future generations."

Earl became interested in engineering as a youngster in his father's workshop on the farm. "I was often in there tinkering around as a boy," he recalled with a grin, "though sometimes much to my father's dismay. His workshop included model boats, cars and tractors, and a lathe which he then used to make baseball bats. He also made guns, including a small cannon, and tried inventing gnomepowder.

His father, Edwin E. Klaguer, nourished his interest in cars. "My father is a real automobile fan," Earl said. "He told me all about the unique features of different cars."

Earl's high school years were a time of indecision — should he become a farmer or carry on the family tradition? Or should he develop the talents discovered in his father's workshop and become an engineer? The 190 acre Klager farm, located about 7 miles west of Saline, has been in the family name for more than 100 years, worked by many in the family for more than 100 years, worked by many in the family for more than 100 years.

On the other hand, as a sophomore, Earl designed and built a power hack saw for a shop course. Entering it in a national contest, he won third place in the nation. This, combined with interesting science courses at school, influenced him to decide on engineering.

"I became 'fired up' for engineering," he recalled, "but I felt obligated at home — my parents have done so much that I wanted to do something for them." By the beginning of his junior year, Earl had lived at home and completed daily to Ann Arbor, 17 miles away. "This way, I've been able to help around the farm," he explained.

In 1955 a heart attack slowed Earl's father down, but couldn't stop him. He sold most of the dairy herd, but continues with Earl's help to raise sheep, pigs and crops in his "semi-retirement."

"Earl has a fine record in mechanical engineering, with an A-average for the last two years," said Ray Carroll, assistant to the dean. "Furthermore, laboratories and senior classes usually keep Earl at the University until late in the afternoons."

Earl, who has proven to be an excellent student at the University of Michigan, was awarded the Edward Ward Groesbeck Memorial Scholarship to finance his senior year. About 12,000 such students receive scholarship funds during an average semester. The University administers about $11 million dollars each year in scholarships, loans and grants to students.

"Earl has a fine record in mechanical engineering, with an A-average for the last two years," said Ray Carroll, assistant to the dean. "He is also a member of the honorary mechanical engineering fraternity, Pi Tau Sigma, and active in their committee work," Carroll added.

He attends classes in the West Engineering Building on the University's main campus. During the first summer half-term (May 3 to June 24) he took an advanced design course in mechanical engineering and studied social psychology.

"At U-M," he explained, "engineering students have to branch out and take courses outside their major field. His department requires students to choose 14 credit hours (5 or 6 courses) in 'non-technical' subjects in addition to 5 English courses. "We have to take more English courses than many students in the College of Literature, Science and the Arts," Earl said with a laugh. "But I enjoy non-technical courses — they're a pleasant change from theoretical ones."

Another pleasant change for Earl is supervising and sometimes teaching Sunday School classes at St. John Lutheran Church in Bridgeport.

In the fall, Earl will begin his air pollution research on the University's North Campus — a more than 700-acre tract on the outskirts of Ann Arbor where the University is expanding rapidly. Many of his fellow graduate students, who comprise more than 40% of U-M's 38,000 enrollment, are engaged in research on the North Campus. Here are located such facilities as the Automotive Engineering Laboratory, aeronautical and space research labs, and a nuclear reactor devoted to developing peaceful uses of atomic energy.

The story of Earl Klager is a significant one — a study of the mixed emotions faced by many farm boys who feel strong ties for the family farm, but who have heeded the call of education, ambition and opportunity.

It is a story common in the history of agriculture, where such farm boys often move off the land and into positions of real leadership in non-farm or in farm related work.

Not everyone can make farm his profession — and agriculture has benefited greatly by the understanding of those who once knew it intimately. How well farmers do, now and in the future, depends strongly upon such people as Earl Klager, who still feels the call of the farm, as he heeds the call of the laboratory.
PLANT PESTS AND DISEASES will have little chance getting into Michigan from foreign countries because of a bill signed recently by Governor Romney. Watching the signing are: Dean Lavitz, Michigan Department of Agriculture Plant Industry Division chief, Robert Smith, Michigan Farm Bureau legislative counsel, and B. Dale Boll, director of the Mich. Dept. of Agr'l.

SCHOOLS ARE MAJOR BUDGET ITEM

Report: Where We Are Now....

School costs are a major part of our state budget, making it most important that taxpayers become familiar with all forms of school aid.

The 1967-68 "general fund" budget passed by the legislature, when combined with additional millions of dollars earmarked for specific purposes, brought the total budgeted amount to about $1.9 billion dollars. Of this amount, $906.8 million are appropriated for education.

Here is the breakdown: The Department of Education receives $244.5 million. Of this, it retains $19.6 million, and pays out $219 million to Junior Colleges, and $206.1 million to state colleges and universities. The remainder of $602.3 million is appropriated for state-aid to K-12 and intermediate school districts.

Schools and colleges will receive more money than during the previous year, but the allocations are far short of the Governor's and the House recommendation. $109.7 million of the $602.3 million goes into the Teacher's Retirement Fund. Appropriations for this fund have almost tripled since 1963, from $39.8 million to the present $109.7 million.

Much of this increase is due to the Constitutional requirement that the teacher's pension system be properly funded. Prior to 1964, the state appropriated less than what was needed to meet these costs and the unfunded portion of the state's share increased to more than a billion dollars.

Of the remaining $552.6 million, $391.1 million comes from restricted funds, such as one-half of the sales tax revenue, liquor taxes (4%) and cigarette taxes (3% per pack). $305.2 million will come from the general fund. This is an increase in state dollars of $229.9 million and additional school revenue from increased state equalized valuations will amount to $16.1 million or a total increase to school districts of about $290 million.

The school aid formula was increased by five percent. This increases the present "formula A" (school districts with $12,738 or more valuation behind each child) from the present $280.50 per child, with 5.03 mills deductible, to $294.53 per child, with 5.28 mills deductible. "Formula B" (school districts with less than $12,738 per pupil valuation) will be increased from the present $407.50, with 15 mills deductible to $427.55 with 15.75 mills deductible.

For example, under formula A, a school district with $13,000 per pupil valuation will receive $10.76 more per pupil. Under formula B, a school district with $3,000 per pupil valuation will receive $10.63 more per pupil. In order to receive full state aid, a school district must levy at least ten mills for operation purposes.

The Legislature put some limitations or ceilings, on some areas of state aid. The limitation of greatest consequence to local school districts is that on transportation costs, this ceiling will be about $3.5 million short of estimated costs. This means that the local districts will not receive full reimbursement under the transportation formula, but will receive a percentage which can only be determined after the total costs are known.

A ceiling of $29 million was put on special education. A specific ceiling was imposed on the remedial reading program. This program cost $7.5 million during 1966-67, but will be limited to $3 million for 1967-68. However, appropriations for intermediate districts were increased $2.5 million.

Tuition was left as in previous years, on a one-half million. Primary school districts will receive the same amount as provided in last year's formula.

One of the new school laws passed this year will require that a district must complete 180 instructional days of school.

Failure to do so will mean a penalty of 1/90th of school aid for each day below the minimum 180 days. Days lost because of teacher conferences, strikes, etc. are not included as instructional days.

The 1968 school year has started this year and some may not open their doors at the beginning of the regular school year.

GOOD WORK — Senators Toepp (R), Cadillac, and Bursley (R), Ann Arbor, congratulated each other on the passage of a bill which they co-sponsored. Toepp is a member of the important Senate Appropriations Committee; Bursley serves on the Senate Agriculture Committee.

How to Pay School Costs

Farm Bureau members must constantly recognize the need for better methods of financing schools in order to at least lessen the tax burden placed on property. Presently, a statewide comprehensive study of school financing is under way. Farm Bureau is represented on the advisory committee.

Farm Bureau supported the present new and improved state aid formula, passed a year or two ago. However, this formula, as before, is based primarily on the per child property valuation. With the addition of an income tax to the state tax structure, it is now possible to consider other types of formulas and financing. Perhaps the factor of income should be part of the state aid formula.

It is now possible to have a county income tax, which could be used as a means of equalizing support for county government and schools, and shifting part of the tax burden from property.

Local costs of education will undoubtedly continue to rise because, in addition to the K-12 system, community colleges, vocational training programs and special education programs are expanding rapidly. A few years ago, state aid to school amounted to nearly 60% of the operational cost. This dropped to nearly 40%. Farm Bureau has worked to increase the state aid figure, which is now up to approximately 52%.

In addition to studying new types of state aid formulas, present Farm Bureau policy supports the enactment of a reasonable state aid formula to assist school districts in meeting the cost of needed facilities. Approximately 22 states now have this type of state aid.

It is essential that Farm Bureau members develop a strong policy for the financing of schools because, on the other side of the costs, there are still being introduced in the Legislature plans requiring a minimum of 23 mills to be levied statewide against property for financing the operation of schools.

Supporters of this maintain that because some districts raise this and more, therefore, all districts should be required to carry the same level of school property taxes. This would create a state property tax, as the revenues would go into a "School Tax Fund." The Legislature would then appropriate money from the Fund according to law.

This would definitely be a long step backward, as Michigan abolished the state property tax over thirty years ago.

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Min. Max.

Phosphorus 1.5 2.5
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Cobalt Sulfate .00 .05
Soda 0.00 .00

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### COMING EVENTS...

#### ANNUAL MEETINGS

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#### DAIRY SCHOOL

A new, technical training school aimed at dairy farm workers is scheduled to open in the latter part of this month, or early in October, according to M. J. Buschien, operations manager for the Michigan Agricultural Services Association. An affiliate of the Michigan Farm Bureau, the Association is designed to recruit, train, and place farm labor for its members.

The school will be operated jointly by Michigan State University and Andrews University at Berrien Springs. It will train milkers and herdsmen in two separate 16-week sessions at Andrews University. The first session will be limited to 40 students with the school to begin as soon as that many qualified applicants are received.

To qualify, applicants must be at least 17 1/2 years of age or older, with a top age around 35, and have the equivalent of a high school education. Husbandmen and wives may qualify for the school.

### COMING EVENTS.

#### BROADCAST SERVICES

**DIRECTOR NAMED**

Roger H. Brown, associate farm director for radio station WKAH in East Lansing, has been named director of broadcast services for Michigan Farm Bureau, according to Dan E. Reed, MFB secretary. In his new position, Brown will be responsible for broadcast services which include a 5-station radio network and a continuation of the "Accent Agriculture" television series recently inaugurated by the Michigan Farm Bureau. In addition to his WKAR background, Brown also worked for a period of time as a radio news reporter for WILS radio in Lansing, and while on the MSU Information Services staff, served as host for the "Rural Viewpoint" television series formerly broadcast over WJML-TV in Lansing. At age 26, he is a graduate of Michigan State University with a degree in radio-television and is now completing his master's degree.

Brown is a first lieutenant in the U.S. Army Reserves, having served a two-year tour of duty with the Army in Washington.

### MARVIN ESCH

**SUPPORTS MARKETING-RIGHTS BILL**

Michigan farmers are pleased that Congressman Marvin Esch (R-Anchorage)—a former member of the Michigan Legislature, has announced his support of the "Marketing Rights" bill. The Senate has passed the Agricultural Fair Practices Act of 1967, which will now be considered by the House. Congressman Esch is among 45 members of the House who have introduced it there.

The measure is designed to protect the producer's right to decide, free from improper pressures, whether or not he wishes to belong to a marketing or bargaining Association.

Farm Bureau has strongly supported the Marketing Rights bill, which passed the Senate by a unanimous vote early in August.

A number of changes by the Senate-Agriculture Committee just prior to passage, tended to improve the language of the bill from the farmer's viewpoint.
MARKET DEVELOPMENT

Good Records Mean Higher Net Income

By Almy Marketing Specialist

A recent Farm Bureau service-to-member program, designed to help Michigan farmers earn higher net income, involves keeping farm records.

Farm records and the information obtained from an analysis of farm records play a vital role in farm management. Technological and economic changes are occurring at an ever-increasing rate in agriculture. It is, therefore, vital to the farm operator to have an adequate set of farm records to assist him in his management decisions. Good farm records are a key to good farm management.

Development of a Farm Bureau farm records program in Michigan began in 1965. The greatest need for farm records was for tax purposes and enterprise analysis. The program had to be simplified and reasonable in cost.

A farm records program in operation by the Iowa Farm Bureau, was selected as being best suited to the needs of Farm Bureau members in Michigan. During 1966, eight Michigan Farm Bureau members were enrolled in a pilot study using the Iowa Farm Bureau system. In 1967, the pilot study was expanded to include 50 Farm Bureau members. To date, the pilot study has demonstrated that the Iowa farm records system is adapted to Michigan agriculture.

The Michigan Farm Bureau will provide a farm records program on an expanded basis for 1968. The number of participants will be increased by opening the service to all county Farm Bureaus.

The farm records program for 1968 will offer two program options. Option I will be for tax information accounting. Option II will be for tax information accounting, plus limited enterprise analysis. Other alternatives will be available to supplement Options I and II.

Subscribers will furnish monthly coded reports of income and expenses. Subscribers will receive machine printed reports periodically throughout the year to assist in the areas of farm income tax, farm management, and farm credit. Farm inventory and depreciation schedule reports will be included.

A farmer can tailor his farm records system to his own situation. The amount of information can be selected by choosing between Option I and II and supplementing with other alternatives available. The method of payment for the service can be tailored to individual needs. Also, the program can be discontinued at any time with a refund of unused payments.

The need for farm record keeping exists. Farmers have come to see the need for better records.

Your Farm Bureau organization is now able to provide a simplified program at a realistic cost for Farm Bureau members.

If you would like a better set of farm records to assist you with farm accounting, farm management, and farm credit, contact your county Farm Bureau office for further information.

One Positive Result...

Representative W. A. Poage (D. Texas), chairman of the House Agriculture Committee, reported to the House recently that from August 1966 to April 1967, agriculture prices suffered their sharpest decline since the late 1920's and early 1930's. Farm prices, he said, are 2 per cent lower than 19 years ago, but retail prices paid by consumers increased 40 per cent in the same 19 year period.

One positive result: Government officials are making far fewer extravagant claims of increased income resulting from federal farm programs.

NORTHERN MICHIGAN FEEDER CATTLE SALES-1967

11,000 HEAD

All Sales . . . 12:00 Noon

| Oct. 5 | GAYLORD | Yearlings only | 1,000 |
| Oct. 10 | BRUCE CROSSING | Yearlings and calves | 1,200 |
| Oct. 12 | RAPID RIVER | Yearlings and calves | 1,000 |
| Oct. 16 | GAYLORD | Cows | 2,600 |
| Oct. 13 | BALDWIN | Yearlings and calves | 1,500 |
| Oct. 16 | EARLTON | Yearlings and calves | 1,000 |
| Oct. 19 | WEST BRANCH | Mostly calves | 2,600 |

For Brochure with description of cattle in each sale write:
Michigan Feeder Cattle Producers Council
Gaylord, Mich. 49735

THIRD IN A SERIES:

KLING ON FREEDOM

Allan Kline was president of the American Farm Bureau Federation from 1947 to 1954. Mr. Kline was recognized as one of the great Americans and one to whose beliefs that no society can be any greater than the intellectual and moral levels of the people.

The Free Market

BY: ALLAN B. KLING

In previous articles we have been treating with the elements which contributed to the development of human freedom. One must not omit the contribution made by the economics of the free market to this story.

In 1776, Adam Smith published his "Wealth of Nations." His thesis was that if everyone follows his own interests the public will reap maximum benefits. Marxists do a lot of post-posthumous of this philosophy and take a lot of credit for dividing the wealth. But most of the wealth would not have been there to divide except for the free market.

Man was freed, in some degree, by the conquering of the age of invention and machines. The steam engine replaced wind and water power, and for the first time civilization could produce its needs without the sweat of slaves.

No amount of government can give the freedom of the printing press. Printing made it possible for science, knowledge and thinking to build on itself and for knowledge to be disseminated everywhere.

Partly what philosophers wrote and taught about the nature of man caused great dissatisfaction with the ab- solute monarchical and with the kind of authority which had centrally controlled the activity of the society. People questioned authority and rebelled against its use of power over them.

One of our arguments in America we had a constitutional convention. The delegates had a job on their hands. They had no central government to speak of. There was just a Congress — that was all. It had almost no powers at all. All authority was left to the states. But the states had no freedom.

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The arguments that philosophers wrote and taught about the nature of man caused great dissatisfaction with the ab- solute monarchical and the kind of authority which had centrally controlled the activity of the society. People questioned authority and rebelled against its use of power over them.
An increased special dividend of 25 percent will be paid to Farm Bureau Charter Life Insurance policyholders, effective September 20, according to N. L. Vermillion, Executive Vice President of Farm Bureau Insurance Group.

The Board of Directors voted to increase the special dividends from 20 to 25 percent. The dividend has been raised eight times since the policies were issued.

Claim payments are received by all Farm Bureau Life policyholders. However, the special dividend, now 25 percent, are based on the greater, original premiums — an obvious policyholder benefit.

The dividend, which amounts to 25 percent of the annual premium on each policy, is distributed in the form of a cash payment to each policyholder. The dividend is paid from the undivided earned surplus and represents the earnings of the year.

Excellent investment returns, low operating costs, and favorable underwriting results were cited as reasons for the charter dividend increase. Farm Bureau Life Insurance Company, an affiliate of the Farm Bureau Life Insurance Group, has experienced tremendous growth since 1951. By mid-1967, the firm had surpassed the $253 million mark of total life insurance in force.

The first special dividends of five percent were paid by Farm Bureau Life Insurance in 1925. Since then, the dividend rate has grown steadily through the years, to the present 25 percent. At year's end, approximately $550,000 will have been paid in special charter dividends.

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District Director — Frank Smith, Jr., host for a tour of his vegetable farm by Michigan and Ohio Farm Bureau Women, shows off some of his prize crops ready for market. Smith's farm was one of the stops on the all-day "exchange", visiting the irrigation fields at Carleton, Michigan, September 1, 1967.

Ohio Women Come Calling!

District 3 Farm Bureau Women had company on August 16 — Ohio paying a red miniature gladiolus and white candles striped with blue.

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Michigan Elevator Exchange

invites you to

"THE BIGGEST DUMP"

in the State!

After spending all summer trying to raise a good crop, it only makes sense to take your harvest to the State's largest handler of beans and grain, the Michigan Elevator Exchange terminals at Zilwaukee and Ottawa Lake.

Our facility accommodates ocean-going vessels and gives you a gateway to the world as we accumulate grain and beans for marine shipment.

From the bird's eye view in the photo above you can see the truck dump available for fast handling of farm grains, beans and ear corn. This competitive cash market has storage (government and regular) and Farm Bureau Services loan service available.

Market where you share in the market!

MICHIGAN ELEVATOR EXCHANGE

DIVISION OF

FARM BUREAU Services INC.

4000 N. GRAND RIVER

LANSING, MICHIGAN

* Our Farm Bureau Supply Center makes it profitable to bring a load and take home a load of farm supplies!
"Discussion Topics" on issues of prime importance to nearly 1200 Farm Bureau Community Groups each month, have been selected by a state-wide committee for the next six-month period.

Meeting at Farm Bureau Center in Lansing, the committee studied recommendations from the various community groups across the state and Chairman Herbert Schmidt listed the following topics as the final committee recommendations:

1. What Price Education — increasing school costs and some of the choices before taxpayers.
2. Role of Farmer Cooperatives — both supply cooperatives which provide products for members and marketing cooperatives that help members sell their produce.
4. Understanding Each Other — other farm organizations, how they compare and how they may work together.
5. Taxation of Farm Land — some problems and some possible solutions.

TOPIC COMMITTEE — representing all districts of Michigan, selects issues considered of prime importance for monthly discussions by Farm Bureau Community Groups. The issues are winnowed from a long list submitted by the groups, and are picked on the basis of timeliness and group appeal.

Be the “Toast of the Town” and solve all your Winter Comfort and budget problems with one heating plan!

Farmers Petroleum guarantees to keep you “toasty” warm all winter long with Flame Balanced heating oils, the clean burning fuel that gives you more comfort per dollar!

THE "COMFORT CONTRACT" DOES IT!

The “Comfort Contract” does two things for you . . .

1. It assures you of all the Fuel Oil you need all winter long, automatically delivered if you desire . . . and
2. It budgets your payments to a pre-set amount each month, so you are better able to plan for other household expenses. Try the “Comfort Contract” . . . Be the "Toast of the Town."
The goal of Farm Bureau Services' "More in 24" program is to help you freshen well-grown heifers at 24 months of age or sooner.

A brand new Primer feed has been integrated into this complete program. This Primer is a highly nutritious, palatable feed which contains a balance of required nutrients which will help you build your own herd replacements and get your heifers milking earlier.

The plan starts your calves off right using Farm Bureau Milk Replacer, a high energy feed. A fine balance of nutrients makes Milk Replacer one of the most highly efficient feeds. Neomycin at 250 grams per ton provides the most effective prevention of scours in calves.

The "More in 24" program shows you step-by-step how to raise bigger, better, healthier calves and, remember, while the animal is growing you can build a deep body, not after it is grown.

FREE SAMPLE
Just send in this coupon and your Farm Bureau Services fieldman will bring you a FREE sample of new Farm Bureau PRIMER and show you everything you get in this proven "More in 24" program. Send it now!
A NEW HOME — for the Saginaw County Farm Bureau Credit Union, the county Farm Bureau, and Insurance Services, is this attractive new building which will be ready for occupancy by the end of November. The well-planned construction features a drive-in window for credit union members, and a basement with kitchen and large meeting room.

ARREST BOND CERTIFICATE

BOND CERTIFICATE PRESENTED — Dan Reed, Michigan Farm Bureau Secretary (right), and N. L. Vermillion, Executive Vice President of the Farm Bureau Insurance Group, examine a sample of the 1968 membership card. This coming year, each card will include a "Guaranteed Arrest Bond Certificate" which can be utilized in lieu of a bail bond for up to $50. The certificate, imprinted on the reverse side of the card, is another membership benefit being initiated through the cooperation of Michigan Farm Bureau and Farm Bureau Insurance Group. It will be valid throughout the United States and can be utilized in conjunction with arrest for violation of any motor vehicle or traffic law or ordinance (except driving under the influence of alcohol or narcotics, leaving the scene of an accident and any felony). This new service is provided to members at no cost and can prove invaluable in those instances where it would be impossible or inconvenient to pay a traffic fine or obtain a bail bond. Farm Bureau Mutual guarantees payment of fines or forfeitures on behalf of the individual. The member then reimburses the Company for costs incurred.

SAGINAW BUILDS

MECHANICAL PICKLE PICKER — at work on the Dale Fisher farm near Shepherd, attracts an interested crowd during Michigan Pickle Day in early August. Devouring vines and all, the machine separates the pickling cucumbers from trash. The machine is locally produced.

ABOUT BEANS

COOPERATIVE MARKETING — of Michigan’s short crop of dry edible beans, is the conversation topic between Lyle Sherwood (left), President of the Michigan Bean Grower’s Marketing Cooperative, St. Louis, and Michigan Farm Bureau President, Elton Smith.

DAIRY PRINCESS — Miss Judy Jenema, Missaukee county, passes out milk to youngsters after an exciting ride on a steam locomotive. The occasion was a Rural-Urban day, sponsored by the Missaukee County Farm Bureau and the Lake City Railroad.

REFRESHING DRINK

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MIDSUMMER FUN AT DELTA FARM BUREAU VICTORY PARTY

"BANANA BELT" FUN — in the Upper Peninsula took place at Delta County’s Victory party and picnic where 150 members celebrated a successful membership year. Shown are a group of youngsters enjoying a banana snack — blindfolded to complicate matters a bit.

OLDER "YOUNGSTERS" — Elmer Johnson, Herman Bittner, Ed Maranger, Harold Woodward, Vincent Roppette and Henry Hughes — compete in a three-legged race. With back to camera is district director Clayton Ford, who seems to be going in the wrong direction.

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volunteer "trouble-shooter"

CHANDIGARH, India - When Basil and Marian Acker, Shiawassee county Farm Bureau members of Laingsburg, Mich., joined the Peace Corps two years ago, it didn't come across as much of a surprise to their friends.

The Ackers, who are in their early fifties, had done unusual things before.

Only a year earlier they had charted their eldest son's homeward-foot sailboat down the Mississippi River to New Orleans.

Then, continuing up the Intracoastal Waterway, the craft capsized in a violent squall nine miles out in the Gulf of Mexico off Panagoula, Mississippi. For nearly seven hours the Ackers clung to their boat awaiting Coast Guard rescue while eight-foot waves washed over them.

Today as they approach their 20th wedding anniversary, the Ackers are completing a 21-month Peace Corps tour in India.

At 54, Basil is a self-styled Volunteer trouble-shooter for the government-owned Punjab Poultry Corporation.

Acker is an advisor and evaluator of teacher training programs for the Punjab Institute of Education, even more extensively than the Peace Corps. It was challenging and we didn't feel we were just to contribute and participate.

The Acker children - Aaron, a teacher in Jackson, Michigan; Sally (now Mrs. Donald Cooper of Bangor, Maine), and Alden, a student at Michigan State University - whole-heartedly endorsed their parent's decision to join the Peace Corps.

Said Aaron on hearing the news that his father and mother had taken the Peace Corps examination: "I always knew it would come to something like this."

The Ackers arrived in India in May 1965 after three months of concentrated training by the Peace Corps at the University of California at Davis.

Acker, raised on a farm near Laingsburg, Michigan, has once grown peppered rice as a cash crop (he recalled it was a financial disaster). He began understanding the poultry corporation in Chandigarh, India, as the next best thing to the Indian states of Punjab and Haryana, about 150 miles north west of New Delhi.

His first job at the plant was to redesign the concentrate and mixture machinery. Acker said, "I was given a project to improve the concentration. It was a challenging and we didn't feel we were just to contribute and participate."

The corporation is now producing a layer mash consisting of 25 per cent concentrate (made exclusively at Chandigarh), 50 per cent rice polish, 20 per cent maize and 5 per cent molasses.

In an effort to reduce the cost of mash, Acker is now running experiments using a high-protein rice polish and about 10 per cent more molasses as a substitute for maize, the only food grain in the ration.

"If it works out, we'll not only increase the protein level of the mash, but lower by 27 cents a quintal the feed cost to the poultryman."

Initially, Acker said, the corporation's feed prices were high and ingredients so badly adulterated that the poultry industry in the Punjab was virtually at a standstill.

Through some quality control measures, he said, the feed is now clean and relatable to farmers for $5.40 a quintal - the lowest selling layer mash in India by about 67 cents for a 220-pound bag. In other Indian states a quintal of layer mash costs as high as $8.00.

Acker would also like to tie into the feed business with the corporation's proposed egg and broiler marketing operations. Under his plan farmers who purchased their feed from the corporation would receive a refund or a bonus if they marketed their eggs or broilers through the organization.

"That would assure us of a steady, controlled supply of eggs and birds," he explained, "and reduce the cost of feed to the farmer."

The corporation is currently selling over 90 per cent of all feed used in the Punjab.

The corporation initiated an egg marketing service last April in an effort to assist poultry farmers during the hot season when prices plummet as egg consumption lags. Indians consider eggs a "hot food" - to be eaten during the cooler winter months.

"Although we had a contract to supply a nearby Indian Army post with 45 thousand eggs a week," Acker said, "we were handling a 15 thousand-egg excess, or approximately 60 thousand eggs a week."

"With the summer market, especially in Delhi, already glutted," he continued, "the corporation was making such long runs to market the surplus we ceased to be of any financial value to our farmers. So we closed the marketing operation down."

The corporation intends to open its egg marketing service this year as it completes a multi-million dollar modernization program. It will include refrigerated truck vans and collection centers.

Acker said.

Dressed broiler marketing routes will also be installed by the corporation upon completion of a $250,000 Agency for International Development (AID)-financed poultry processing plant at Chandigarh, he said. The processing operation will be capable of turning out 5,000 dressed birds a day.

Acker feels the poultry industry in the Punjab will be unable to meet the demand for eggs and eggs in the next 10 years because of anticipated feed shortages.

"Even so, while the acceptance of non-ferile eggs is growing rapidly throughout India," he said, "the price of eggs is still too high for the working class."

"That's still too expensive," Acker contends, "when he head of the family is earning only about 40 cents a day."

CHANDIGARH, India - Basil and Marian Acker, Shiawassee county Farm Bureau members of Laingsburg, Mich., joined the Peace Corps two years ago, when their children were grown. They will soon complete a 21-month tour of India.

PEACE CORPS VOLUNTEER - Basil Acker from Laingsburg, discusses the operation of the Punjab Poultry Corporation with an Indian official. Acker and his wife, Marian, former Shiawassee County Farm Bureau members, joined the Corps two years ago, when their children were grown. They will soon complete a 21-month tour of India.

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"That's still too expensive," Acker contends, "when the head of the family is earning only about 40 cents a day."
School costs are going up, up, up. School enrollments are going up, up, up. Public enthusiasm for paying the bills is going down, down, down.

Michigan is not alone in this problem and there is evidence all around the country that voters are developing an attitude of rejection to plans for schools or any other publicly-financed facility which carries with it the immediate penalty of higher taxes.

This is causing public-minded citizens a lot of head-scratching as they look for alternatives which help to hold the line on rising school costs but at the same time allow educational programs to be improved, or at least, not reduced.

One of the most often discussed alternatives is to make more efficient use of present school facilities through "year-round" schools, or at least lengthening the hours of use during the regular school term.

Cost of public education in Michigan is zooming. Total operating expenditures for elementary and secondary schools will increase by 64 per cent during the five-year period from fiscal 1963 to fiscal 1968, according to present trends.

Combining state-local expenditures for public school operating purposes are expected to reach $1.2 billion in 1967-68, plus approximately $200 million more in local bonding for sites and for building construction. Pupil costs, during the same 1963-1968 period, will increase by 41.5 per cent to an estimated high of $576 per pupil.

Total instructional cost, including teacher salaries, is about $97 million; inflation or the decline of the cost of living, plus new per cent increase in students would automatically increase all other costs. And since some three-quarters of the total educational cost is in salaries, this severely limits the area where savings can be accomplished.

The problem of inflation, as it affects salaries for teachers and all other school system employees, is one which is difficult to handle at this level, and as in the case of new programs, is an area where pressure continues to build on the side of increasing rather than decreasingstaff. The total number of students, getting a little increase each year, adds to the pressure for higher teacher salaries.

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Farm Bureau Services
Guarantees You Fast Starts, Early Maturity

If you want more profit with less labor, turn to Farm Bureau Special Wheat Starter Fertilizer, specifically formulated for your wheat fields. Special Wheat Starter flows freely, thus eliminating problems in the field. Produced in our own plants, it's quality controlled throughout the manufacturing process to assure you of getting the most for your money.

RAYMOND FOX
Route #1, Mt. Pleasant

says:

"Special Wheat Starter Proved Itself Again!"

"I have used Farm Bureau's Special Wheat Starter for three years and find that yields have improved and the wheat stands better. Wheat Starter gets the plants off to a faster start providing better winter hardiness." Mr. Fox just completed harvesting 18 acres of Genesee wheat with an estimated yield of 56 bushels per acre.

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

* Market your beans and grain thru Michigan Elevator Exchange

FARM BUREAU Services INC.
4000 N. GRAND RIVER
LANSING, MICHIGAN
WILL YOUR FARM STAY IN THE FAMILY?

It has taken a lifetime, perhaps longer, to build your farm. It is a major investment of dollars and sweat. But what will happen tomorrow? Will the farm remain in your family? Or will it be split-up to meet immediate financial obligations which arise from a death or disability?

You can guarantee the future for your family and farm — through Farm Bureau Life's Family Financial Planning service. Here is what it can do for you:

1. Your Family Farm — Provide ideas for keeping your farm in the family — and creating an equitable inheritance for children who do not stay on the farm.

2. Estate Transfer — Provide ideas to help you reduce the high cost of transferring your estate to family members, including reduction or elimination of Federal Estate Tax, Michigan Inheritance Tax and Probate and Transfer costs.


4. Partnership — Provide ideas for partnership continuation agreements — to protect your operation in case of a partner's retirement, death or disability.

Contact your local Farm Bureau Agent. He'll arrange an appointment with one of our Family Financing Planning Consultants, to work with you and your attorney.