

MICHIGAN FARM NEWS

THE **ACTION** PUBLICATION OF THE MICHIGAN FARM BUREAU

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VIET NAM

TAXES taxes TAXES taxes

VOCATIONAL EDUCATION

LABOR UNION

Farm Land Assessment

DOUBLE DAYLIGHT
SAVING TIME

Potato Mark

AIR — WATER POLLUTION

Law and Order

ROADS

Vandalism

Sept 5, 1968
County Farm Bureau
Policy Development Committee

BOYCOTTS

NLRB

Dear Sirs,
Every year you ask us
Farm Bureau members for our
opinions — and I'm writing you
today to tell you what I think
about some things that really
concern me.

USDA
REA

Farm Strikes

Farm Records

School Finance

Public Information

ASCS

TAX REFORM

Farm Program

Conservation

First of all —

NLRB

Welfare Problems

Japanese Beetles

YOUNG FARMERS

PESTICIDES

HUNTING

SAFETY



Editorial

Political Parsons

A great wonder of this crazy age is how farmers can actually be trapped into supporting those who work against them. It is happening now in the case of the boycott of California table grapes.

Currently, "social action" arms of various Michigan church groups are giving freely of their manpower, money and moral support, to an all-out drive by the AFL-CIO to force farm workers into labor unions AGAINST THEIR WISHES.

Further, much of the money being used came originally from rural areas of our state where most farmers, as devout people, are substantial givers to local churches. Many sit on their church boards and should be aware, if they are not, of the actions of their priests and pastors.

Church groups, supposed supporters of truth, peace and reasoned action based on the credo that right makes might, have helped legitimize a false issue; the right of workers to organize. The facts are that farm workers—just as any other group of workers, now have this right, but have voluntarily elected not to join unions. In frustration, the "Farm Workers Organizing Committee" of the AFL-CIO has called a nation-wide boycott of all California grapes aimed at bankrupting growers into submitting to demands for what would amount to a union closed-shop in the vineyards.

If Michigan farmers are confused as to why our state is involved in this odd long-distance struggle, they should remember that the cry might well be "California grapes today, Michigan sugar, beans and apples tomorrow."

Were this allowed to happen, organized labor could have an unbreakable stranglehold on the food supply of our country. That is why so much of organized labor is joining in this effort—the Seafarers, the Retail Clerks, the Meat Cutters and others eager to find a pattern for organization which might be applied to all farmers. The AFL-CIO is reportedly placing \$10,000 monthly into the organization effort and the UAW another \$7,500 monthly.

More important to labor than the money is the moral support they are getting from the Catholic Archdiocese of Detroit, from the Michigan Migrant Ministry and the Michigan Council of Churches.

In the process truth has been stretched beyond the breaking point. Misinformation and propaganda has been, and is being, peddled by those in clerical garb, by priests and nuns on street corners, by Protestant clerics in picketing and in "marches" and from the pulpit.

To protect themselves, farmers must first have their facts straight. Nearby columns give more background detail. Next, farmers must loudly protest the mis-use of church time, effort and money, by presenting these facts at every opportunity, as members of church action-committees and boards.

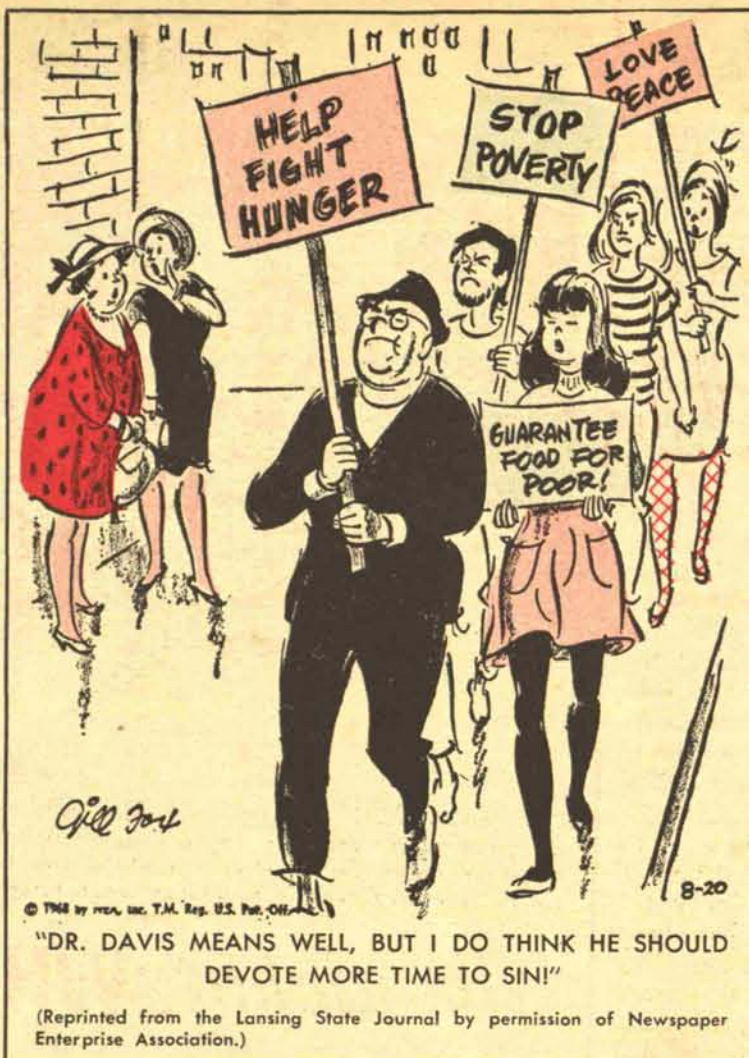
Farmers and church members can make it plain that those who claim to speak for them in the name of the church, do so without their consent as was the case when the Northern California Council of Churches backed the boycott in the name of 500,000 members in that territory. This action caused the Presbytery of San Joaquin—a judicial body of the United Presbyterian Church, to issue an official statement of exception.

Seconding the action, was the Session of Ruling Elders of the Escalon Presbyterian Church, which stated that the Council of Churches had strayed far beyond its field of competence in calling for a boycott of California table grapes.

"Our leaders are pleased to be called champions of freedom. We concede they do a pretty good job of championing the abuse of freedom. Traitors, rioters, pronographers and other authors of confusion have no difficulty finding defenders among the high ranking clergy. This is not the kind of freedom which has made the United States the envy of the world. . .

"We are not happy about being lured into this kind of wrangling, away from our principal business of leading people to Christ. . ."

M. W.



"DR. DAVIS MEANS WELL, BUT I DO THINK HE SHOULD DEVOTE MORE TIME TO SIN!"

(Reprinted from the Lansing State Journal by permission of Newspaper Enterprise Association.)

GRAPE BOYCOTT DECLARED ILLEGAL

New developments in the current labor-union efforts to bring about a nation-wide boycott of all California table grapes, were outlined in a recent Detroit news conference by Jack Baillie of Salinas, California. Baillie is a farmer and president of the United Fresh Fruit and Vegetable Association of Washington, D. C.

First, the boycott is illegal and the National Labor Relations Board has already taken action in New York City to prohibit four unions from supporting the boycott on California table grapes. The National Labor Relations Board obtained a signed agreement from the unions not to threaten or coerce anyone not to buy or sell California table grapes. Naturally growers and shipper will initiate similar actions in any city where the boycott is taking place. The precedent set in New York by the NLRB should have strong bearing on such cases elsewhere.

In what way is the boycott illegal?

Briefly, the National Labor Relations Act provides that any business or employer not directly involved in a labor dispute should not be threatened by, or subjected to, economic sanction. Clearly the food stores in New York City or anywhere else are not involved in any alleged disputes between a grape grower and a farm labor union in California.

Second, the propaganda used by those supporting the boycott is false and misleading. These propagandists are attempting to make it appear as if grape pickers in California are the poorest paid and the least protected farm workers in the nation. Precisely the opposite is true!

California grape pickers earnings are among the highest in the United States, earning between \$20 and \$30 per day. According to a January 1, 1968, report from the Statistical Reporting Service of the USDA, earnings of all California farm workers are the highest among all of the States. They are higher even than the \$1.60 per hour minimum set by Congress for industrial workers.

According to Bulletin #264, issued by the United States Department of Labor, farm workers in California are covered by more state and federal protective laws than farm workers in any other state. Of the 10 major laws listed, California farm workers are covered by nine, including workmen's compensation and disability insurance.

The grape pickers have not walked off their jobs. They have continued to pick each year's crop despite intensive organizing efforts by Cesar Chavez and his AFL-CIO United Farm Workers Organizing Committee for nearly three years. Having failed to recruit and sign up workers, Mr. Chavez is seeking to blackjack growers into signing on behalf of their workers by use of the illegal boycott. The boycott therefore represents an admission of failure. Growers have made it clear they will refuse to be bludgeoned into contracts by blackjack tactics.

President's Column

Labor Seeks Farm Control

The ineffectual strike of grape pickers in the vineyards of California has taken on a dangerous significance for the farmers and consumers of the entire United States.

Through the combination of labor union money and organizational know-how and the fervor of church groups, a small labor disagreement has developed into a major danger to the food supply of all Americans. If the current coalition of labor, social and church groups is successful in blocking the sale of all California grapes in such cities as New York, Detroit and Lansing, they will have perfected a technique to exercise absolute control over any food product in any city in the United States.

Never in my memory has there been such a flood of erroneous, if not downright false, information foisted on the public. Most of the techniques of Hitler's "Big Lie" technique have been employed most effectively to gain space in most of the mass communication media.

The entire effort comes from several years of efforts to organize the farm workers of California. Most of the effort appears to have come from outside the fields of California. No accurate estimate of the number of workers who have joined the farm workers union is available but the number has been guessed by some to be as low as 2%.

Some of the church groups are reporting that the Labor Department has certified that a labor dispute exists in some of the grape vineyards. So they have, but the certification has nothing to do with the merits of the case. Any picket who has an imagined grievance against your business can picket before your gate and ask that his case be certified, regardless of the merits of his complaint and regardless of whether he has ever worked for you.

Should the coalition be successful in this effort, who is to say when or where they will decide that Michigan milk, strawberries, celery or apples should be boycotted?

Although there have been pious protestations that there is not a secondary boycott of California grapes in New York City; the fact remains that practically all groceries have stopped handling them.

In the meantime, is there anything we in Michigan can do to help? First we should work to see that more information than the distorted information being circulated presently is placed in the hands of every newsman and in the hands of our church people.

We also might give the retailers a little more support in their dilemma about selling the California grapes, some of them apparently feel very much alone in their battle to stock what the housewife wants to buy. We can also help with factual, short letters to the editors of both daily and weekly newsletters.

The Michigan Farm Bureau has issued a fact-sheet for distribution throughout the state. The sheet was presented to newsmen at a Lansing Press Conference, called August 8. At that time, newsmen were told that grape pickers in the involved Delano, California, area earned an average of more than \$2.00 per hour during the 1967 season.

They were told that a majority of all California grape growers (76 per cent) are small, family operations and could be put out of business by the loss of one year's crop. Where union propagandists called the grape workers "migrants" the Farm Bureau fact-sheet states that about 90 per cent of the pickers at peak of harvest are residents of the area, living within 10 miles of their work.

The issue is no longer whether a small group of grape pickers will be organized by labor unions; rather it's a question of whether people not involved in the dispute will be allowed to block the sale of products from the company involved. It is a question of what constitutes a secondary boycott and will such a boycott be tolerated by our law enforcement agencies.

Elton Smith

Farm Workers Use Harvest Pressure

Honorable Robert P. Griffin July 24, 1968
 Honorable Philip A. Hart
 Representative Guy VanderJagt
 Washington, D. C.

Gentlemen:
 There has been consideration in Congress about the need for extension of the National Labor Relations Act to farm workers and this stand, if I am correct, has been "justified" on the basis of the need of the farm worker's right to strike.
 Frankly, I can't see what NLRA could do for them in a way of right to strike which would be any more effective than their present use of this right as citizens and as was demonstrated here on my farm just a few minutes ago.

We have several blocks of cherries on different locations; all but one of these being rented farms which the owners could no longer profitably operate. These blocks of cherries because of their different locations particularly in light of elevation, have considerably different density of fruit in them. The poorest location has perhaps a 20% crop and the best perhaps 80%.

Yesterday, we finished one of the better blocks. This morning, with the pickers agreement, we moved into an adjacent block, which was the poorest one. Between 7 a.m. and the present time, 10 a.m., no cherries have been picked. My first price to the pickers on this particular block was \$1.00/lug as against 80¢/lug on the better block. The Michigan Wage Equivalent is 70¢. It is my opinion based on 30 years of experience with cherries that the pickers could have earned from \$1.25 to \$1.75/hour at this rate.

We couldn't come to an agreement at this figure nor at \$1.50; I eventually went to \$1.75 at which point it became apparent that the pickers, knowing we had better blocks, would not pick this block at any price and that they would leave the free housing which I supply and take their chance on finding other work rather than pick this block. I have had to capitulate — abandon this block — and move to the best block.

I have to get my fruit picked within the next two weeks and the income from this fruit must cover not only one year's expense, but three, since the last two years were a total loss because of frost.

I am not in a position to resist the pressure that these people can apply during the harvest season. If they leave, I may or may not be able to get additional pickers to finish the harvest which is just well started. Traditionally, pickers come in swarms to the area at the beginning of the season, but if they are not working in a day or two they are gone so that during the height of the season, there is generally a scarcity of pickers and this applies now.

I think this graphically points out, and it is by no means an isolated instance, that pickers do not have to take the price which is offered by the grower except at their own pleasure.

If, on the other hand, NLRA regulations were imposed upon agriculture, 51% of any group of pickers could tell the other 49% what to do and they would not be able to find other employment because they would lose their union membership. It seems to me rather than providing workers with a right to strike, NLRA legislation would simply give union organizers an opportunity to exploit them.

Sincerely,
 Ray S. Anderson,
 Chief, Michigan



"PROTEST MARCH" — in front of a Lansing store, is conducted by campus militants with support of cooperating clergymen, in backing an AFL-CIO boycott of California table grapes. When an observer asked one picket how much he was being paid, he replied "50 cents an hour" — well below state and federal minimum wage laws. — Photo courtesy, Lansing State Journal —

the pickets WHO WERE THEY?

Who were they — the grape boycott picketers who appeared on signal from the AFL-CIO and other labor groups on the street corners and in front of Michigan grocery stores selling California grapes?

In some cases they wore the garb of Priests and Nuns, in others (more often) they wore the beard of the beatnik and carried the guitar of the foot-loose folk singer.

In the case of the Lansing pickets who were concentrating on what one liberal writer colorfully called "a forceful attack on merchant weaknesses . . ." both a picket line and a "shop-in" were used.

The shop-in involved a token picket line and leaflet distribution outside the store, followed by boycott participants becoming token shoppers inside the store. There, they picked up what has been described as hard-to-return groceries, such as assorted canned goods, more expensive and unusual cuts of meat and exotic flavors of ice cream.

At the check-out counter, the "shoppers" asked the cashiers if the management of the store had signed the agreement offered earlier in which management would agree to remove all California grapes from store shelves.

The expected negative reply brought abandonment of the "purchases" as the picketers

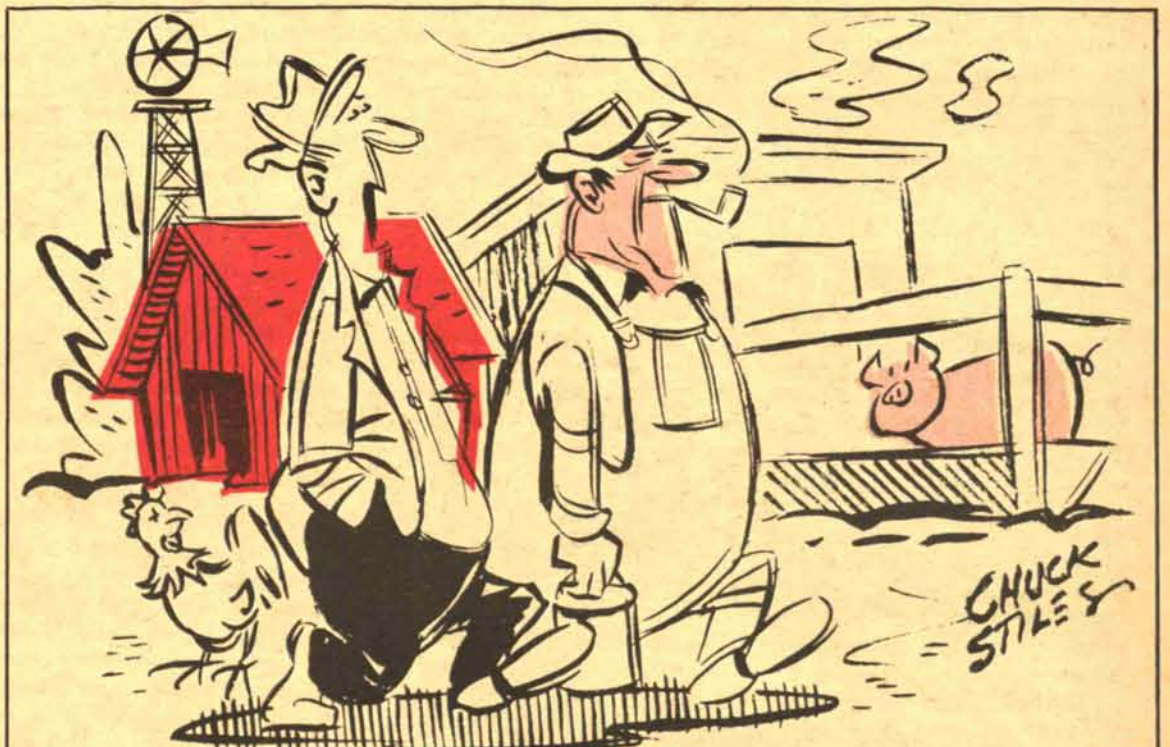
stalked out to take up their signs (and guitars) in the picket line.

Who were they? According to "The Paper" — an underground East Lansing-based student newspaper, the Lansing area boycott coalition included such groups as the NAACP, the Michigan Council of Churches, the Michigan Catholic Conference, the Greater Lansing Labor Council, the UAW Capital Area Community Action Council, the Black Student Alliance, various welfare groups and the Students for a Democratic Society.

It is to be remembered that the latter group created a furor by their actions while holding their recent national "convention" on the campus of Michigan State University.

All of which has prompted Don Taylor, Executive Director of the Michigan Food Dealers to describe the head of the AFL-CIO "United Farm Workers Organizing Committee" — Cesar Chavez, in this fashion: "Mr. Chavez and his followers are really after power, and one way or another they mean to have it. Thus, they have inspired the consumer boycotts. Before yielding to this pressure, retailers should remember this czar has won the allegiance of the Student Non-Violent Coordinating Committee (Stokely Carmichael, H. Rapp Brown) as well as the Students for a Democratic Society.

"This alone makes one want to turn his back against his pushers and followers . . ."



"AND AFTER THE HARVEST — WHAT DO YOU DO DURING THE LONG, DULL WINTER MONTHS?"

MICHIGAN FARM NEWS

THE ACTION PUBLICATION OF THE MICHIGAN FARM BUREAU

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POTENTIAL FARM POLICIES — were the subject when county and state Farm Bureau Policy Development committee members along with other leaders gathered in Lansing, August 8. Pictured with Jack Lynn (at microphone) of the American Farm Bureau Washington office are members of the state "P.D." committee: (from left) Dirk Maxwell, Midland; Arthur Bailey, Schoolcraft; Mike Satchell, Caro; Lynn; Women's Chairman, Mrs. Maxine Topliff and Mich. Farm Bureau President, Elton Smith.



capitol report

FARMERS FACE... marketing issues

The term "marketing" is often oversimplified. Many think it's a new idea in agriculture — nothing could be further from the truth. Farmers working together have financed and operated various types of marketing programs for many years. Such programs have included bargaining for price, searching for new markets such as foreign trade, promoting and advertising products, storage facilities to prevent flooding the market and to make orderly sales possible; new product research and accurate market information.

Michigan Farm Bureau, through the Michigan Agricultural Co-operative Marketing Association, and 33 other State Farm Bureaus through similar affiliates, are active in marketing and bargaining for more than 31 different commodities (11 or more in Michigan). This is in addition to other Farm Bureau marketing efforts.

Some believe that more effective bargaining could be done if agriculture had federal legislation similar to the National Labor Relations Board legislation presently enjoyed by labor. One bill has been introduced in Congress, called the National Agricultural Bargaining Act (Mondale Bill), which claims to accomplish this. However, its provisions come nowhere near giving agriculture power similar to NLRB. There are three titles:

TITLE I creates a National Agricultural Relations Board. It is possible, and perhaps probable, that producers would not be represented on the Board. The Board could conduct referendums and if a majority of the producers of a commodity favored a particular bargaining program it would be-

come compulsory on all producers of the commodity (presently, referendums require two-thirds vote).

Marketing committees would be elected. They would be elected however, only from nominees submitted from County ASC committees, which are a quasi-governmental agency. The committee would become a spokesman for the commodity even though the bargaining program was voted down. Any Marketing Committee would be required "to invite the Chairman of the President's Advisory Council on Consumer Problems to designate one or more persons to represent the interests of consumers" in bargaining meetings. If the Committee failed to reach an agreement with the purchasers of the commodity, the dispute would be settled by compulsory arbitration.

Unions, under NLRB, are not required to meet such provision, and undoubtedly would never agree to any such procedures.

There are provisions also for a plan of marketing allotments with or without acreage or production limitations should the supply be greater than the effective demand. The bill provides no means for escape from such controls once they are voted. Under present marketing quota programs, a two-thirds majority vote is necessary to impose controls and a new referendum must be held at least once every three years.

TITLE II of the Mondale Bill provides for collective bargaining between producers and handlers of farm products within the framework of present federal marketing orders. However, any terms arrived at through such negotiations would not be effective "un-

less thereafter approved by the Secretary of Agriculture." Title II also has provisions for allotments to limit the quantities that producers may market.

Without such approaches as the Mondale Bill, U. S. farmers can, if they choose, use federal marketing orders, which can be used for several different crops, including fruits, vegetables, and other specialty crops. Crop orders are considerably different from milk orders, with which many farmers are presently familiar. Presently, not all crops are eligible for marketing orders.

Many believe that present marketing order authorities should be broadened to include additional commodities, permit the establishment of minimum prices paid to producers, and permit the establishment of producer allotments and marketing quotas.

Canada has Marketing Boards, most of which operate on a rather local basis. Some have been active and others inactive. They have broad powers, including the power to limit supply (seldom used). They do, in some cases, set the price the processors or handler must pay; however, even though the price may be set, there is no guarantee that the individual farmer will be able to sell his product. The handler is not required to buy any specific amount. He can be choosy as to the quality and quantity he buys and from whom. Canadian producers have often voted down such Boards.

These are only a few of the legislative marketing issues with which County Farm Bureau and State Farm Bureau Policy Development Committees must be concerned.

how NOT to be ruled — by your inferiors

The late Allan B. Kline, former president of the American Farm Bureau Federation, felt strongly about citizen-involvement in national elections.

But he didn't think much of people who felt they had done their total duty by voting and urging others to vote — he felt meaningful participation by Farm Bureau members in the democratic processes meant much more than that.

Here are some of Kline's pointed opinions, repeated from a talk made in 1960 before the American Farm Research Conference, at Michigan State University, East Lansing:

"You are American citizens. You live in a time when history is being made. We are testing, in this country, self government. We have a political campaign. You can't turn on a radio or television set or look at a newspaper without finding it out.

"What are we going to do about it?"

"Are we going to make decisions based on reasonable analysis of our situations, — based on a confidence in our present situation, and the kind of confidence in America which the record deserves?"

"This question can only be answered by each of us ourselves.

"There isn't a man or woman who can discharge his political responsibilities just by voting. This is the least of his responsibilities. I get a little tired of people who assume that a 'Get Out the Vote' program is a great patriotic duty. There's a lot of people in this country that I don't give a whoop whether they vote or not!

"I am interested in good, thoughtful, able people getting out and voting!"

"But you have to do more than that. You have to have something to vote for. You have to get out into the caucuses in your party. This is where people come from. Politics is people, the same as business is people.

"Politics, — government, is good only if it has in it able people, willing people, working people.

"Where do they come from? They come out of the caucuses in this little local community where you live.

"When you go into the caucus, — let's say you've got a no-good guy running for County Attorney — (they're putting him up from your party) — and you go in with a good candidate. They'll lick the socks off you the first time unless you are very well equipped.

"But you don't have to get licked forever. They'll also shun you a little bit. I tried this one time, along about 1927, — and in the 1928 campaign they really read me out of the party in Iowa! — because I made a serious 'mistake' — I crossed up the big-wigs for fair.

"You know what they did? Four years later they called me in and wanted me to make the keynote address in the convention!

"I said, 'I'm very sorry gentlemen; I won't be able to do it. I am chairman of the county Farm Bureau, and we just don't do that kind of thing.'

"Then they began telling me about how they were going to get all these big shots, how they were going to meet down some place in Kansas — and they were going to talk this thing all over, — and I said 'Gentlemen, first I can't do it, and second, if I was going to do it I would darn well write this speech myself. I don't have to go to Kansas to find out what to say.'

"I didn't do it, — I can tell you that.

"But it says something about politicians. You go in the second time in this caucus, you have a good man again. You have with you a half-dozen fellows that live in that community who can beat any candidate they've got up, — these are good fellows to have along!

"You know what you'll do? You'll win! You'll be surprised, they'll start buying you orange juice again, (or whatever you drink). They like you, they like a winner.

"But if you don't take part in government, if you the good people, you the busy people, if you the able people in America don't take part in self government, then the chance of our grandchildren enjoying our freedoms is not good.

"I think it's good because I think we're going to work at it. I believe there is a rebirth of enthusiasm in the business of government.

"Plato said a long time ago that there is a penalty for not taking part in government. It is that you will be ruled by your inferiors. It is a privilege widely enjoyed in this country. And it is not the fault of your inferiors. It is your fault.

"Ladies and Gentlemen, let's go to work!"

JAPANESE BEETLE

A Devastatingly Destructive Pest

by Margaret G. McCall, Information Specialist
Michigan Department of Agriculture

Methods of controlling a serious infestation of Japanese beetle in the Battle Creek area bring into sharp focus once again the continuing controversy over use of pesticides.

Most effective tool now available in eradicating Jap beetle is dieldrin, one of the so-called persistent pesticides, which attacks the beetle in its grub stage. But because of present restrictions on use of dieldrin under certain conditions, it is impossible to eradicate this infestation.

Director B. Dale Ball of the Michigan Department of Agriculture said this state has been fortunate in curtailing the spread of Japanese beetle since it was first introduced near Detroit in 1932. Besides the Battle Creek area, there are two other "hot spots" where the war against the destructive beetle is being waged — southern Monroe and Lenawee counties, and Chikaming township in Berrien county, Director Ball reported.

Studies in heavily infested areas have shown that Jap beetle can destroy 80 percent of a corn crop, 43 percent of early apples, 27 percent of early peaches. The voracious pest feeds on more than 250 types of vegetation.

Farmers who are concerned about the spread of Japanese beetle can share that concern with their city cousins. The beetle also destroys ornamental plants, grass and turf. Because of comparatively effective control in Michigan, few suburbanites realize the threat to their lawns and plantings. Beetle grubs live underground about 10 months of the year and eat the roots of sod.

Dean Lovitt, chief of the Department's Plant Industry division, points out that the Battle Creek infestation offers a vivid example of the total problem. At the present time, Japanese beetle are concentrated along the north edge of a golf course, where adult beetles are feeding heavily on wild grape and sassafras along a hedgerow. Across the fence is a field of corn, and beetles are now beginning to invade the field for one of their favorite menus, tender young corn silks.

All of these factors must be evaluated by the Department of Agriculture in determining what control methods to use in combatting the beetles, Lovitt explained.

If such a destructive pest can look attractive, the Japanese beetle is rather handsome. Adult beetles, a little less than one-half inch long, are a shiny, metallic green. They have copper-colored wings, and six small patches of white hairs along the sides and back of the body, under the edges of the wings.

Beetles feeding on leaves usually devour the tissue between the veins, leaving a lacy skeleton. They often mass on ripening fruits and feed until nothing edible is left; they seldom touch unripe fruits. Grape growers who see the destruction to wild grape shudder at the havoc beetles would wreak in a vineyard.

Since July 1, Michigan has been under quarantine for Japanese beetle. The quarantine results from inability of the Michigan Department of Agriculture and the USDA Plant Pest Control division to adequately treat the known infestations because of restrictions on use of certain pesticides for that purpose, on forage and some crop land. Purpose of the quarantine is to prevent spread of the pest, which hitchhikes from one area to another in vehicles, sod and soil.

While continuing the fight to protect Michigan's food supplies against the inroads of the beetles, the Department of Agriculture must at the same time fend off flanking attacks made by well-meaning nature lovers, amateur wildlife defenders and other anti-pesticide individuals and groups.

Treatment of a Jap beetle infested area in southwestern Michigan's Berrien county, scheduled for fall of 1967, was delayed because of lawsuits instituted to prohibit use of dieldrin. Although the courts upheld the Department's discretionary powers in deciding to treat with dieldrin, the application was not made until April of this year.

Both Director Ball and Mr. Lovitt emphasize that decisions on methods of control are always based upon a careful evaluation of all pertinent scientific evidence. Without treatment of this limited acreage, they point out, growers in the surrounding area would be faced with the need for individual controls, and much more intensive use of chemicals might result.

Best hope of ending the controversy over use of pesticides lies in an extensive educational program to alert the public to the danger threatening its abundant, inexpensive food supplies. Without agricultural chemicals, the struggle to control and eradicate destructive plant-eating pests might soon be lost.

Meanwhile, research continues to seek and develop new and more effective, selective, and less controversial chemicals to use as weapons in man's war against the insects. As rapidly as research supplies better tools and techniques, they are being put into use by the Michigan Department of Agriculture.

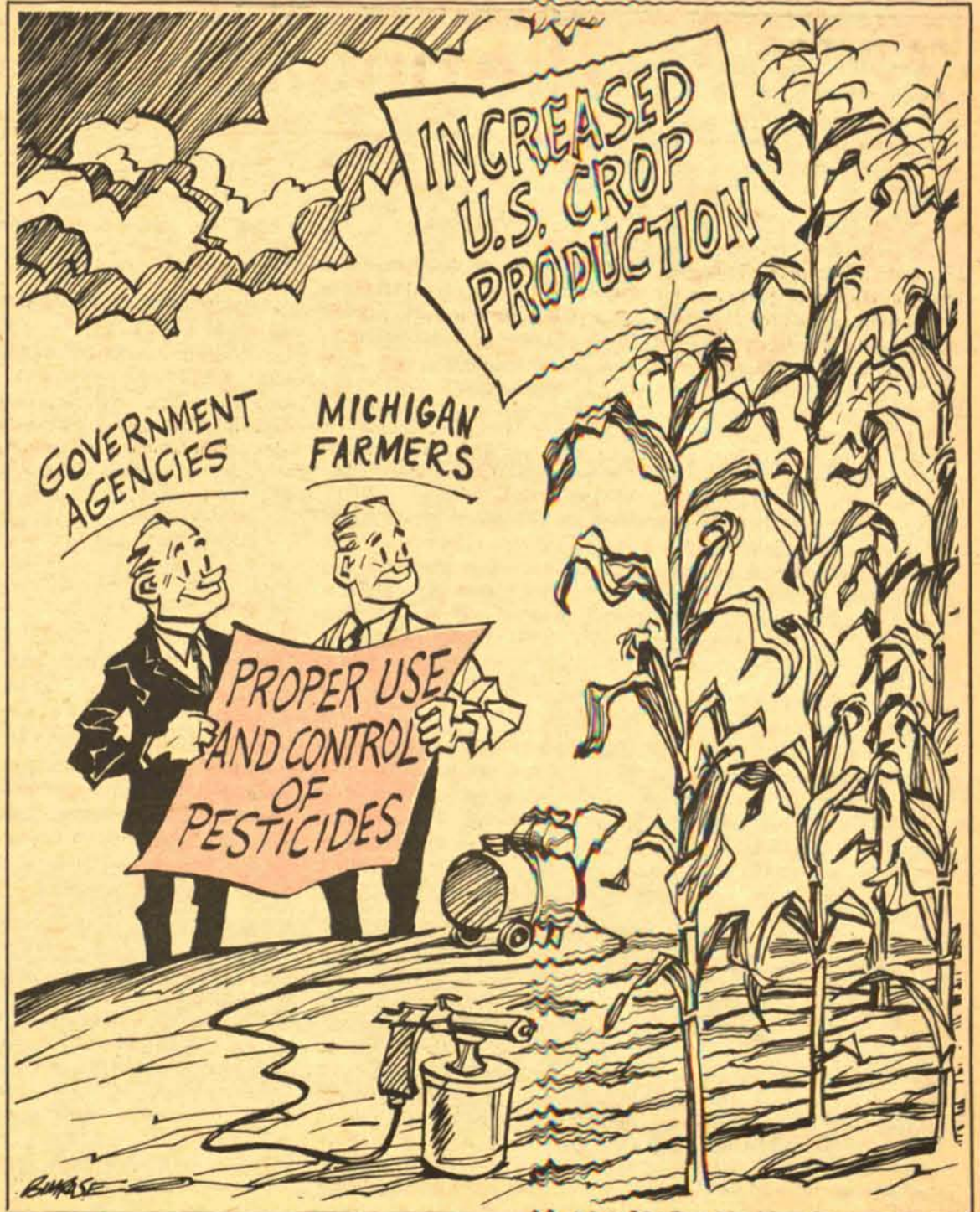


A LACY SKELETON — is all that remains of leaves upon which Japanese Beetles feed. The voracious pests will sometimes completely cover a ripe peach or other fruit. They greedily eat 250 types of Michigan crops, often infest sod and landscape plantings.



CORN SILK — is a favorite menu for Japanese Beetles, shown here busily at work in a Michigan field. There are few things the beetles will not devour.

Cooperative Effort





MARKET DEVELOPMENT

OUR VALUABLE POTATO CROP

Marketing attention is turning toward Michigan's valuable potato crop—both on potatoes grown for direct table use, and those grown under contract for processing.

The first meeting of a newly organized state-wide potato committee, advisory to the Michigan Farm Bureau, has met in Lansing, and a number of actions have taken place including formal organization and the naming of a chairman and vice chairman.

Elected chairman was Edwin Estelle, Gaylord—prominent Otsego county potato grower. William Brown of Copemish, Manistee county grower, was elected vice chairman. Noel Stuckman, Manager of the Market Development Division of the Michigan Farm Bureau, will act as committee secretary.

Present to report on nation-wide potato marketing activity was J. Ward Cooper, former manager of the Marketing Development Division in Michigan and now assistant director of the American Farm Bureau's Marketing Research and Commodity Activities Division.

Michigan Farm Bureau president, Elton Smith, along with Cooper and others, provided considerable background to the day's activities, beginning with the fact that all too often Michigan's important potato crop has been overshadowed by the state's more dramatic number-one position in the production of other vegetables, field crops and fruit.

The facts are that potato production, processing and retailing are very big business in our state, with 44,000 acres grown at an estimated farm value of \$18,000,000 during the 1967 year.

Growers are faced with expanding market opportunities, some almost frightening advances in production research, and the realization that in a time when food buyers are dealing in terms of total crop supplies, they remain largely independent grower-operators.

Meanwhile Michigan potatoes, the state's favorable climate, and the nearness of large markets, have attracted such important national corporations as Ore-Ida and Frito-Lay. Michigan State University is experimenting with a new high-density potato (one with low water content and a golden color when flaked)—the virtues of which remain to be assessed.

These fast-moving research and possible consumer-preference shifts are reflected in an understandably nervous attitude on the part of many Michigan growers, who now look to Farm Bureau for direction. Since the strength of Farm Bureau lies within the membership, President Smith responded by naming a committee of successful potato growing members to determine the extent of Michigan potato producers' interest in the need for group marketing activities, and to recommend to the Michigan Farm Bureau board of directors any such marketing activities.

To help keep the board in direct touch with the committee work, Smith also named two members of the MFB board to the committee—Harvey Leuenberger, Saginaw and Richard Wieland, of Ellsworth in Charlevoix county.

Among significant actions taken by the new advisory committee was a recommendation to the Michigan Farm Bureau that all potato producing county Farm Bureaus appoint a potato advisory committee and take part in a statewide marketing study which would help surface producer interest in potato marketing service.

Some time was spent in reviewing the normal steps in building a Farm Bureau marketing program, beginning with member-interest and support, and concluding (in several historic instances) with full-fledged marketing programs. Steps include: producer interest channeled through county Farm Bureaus to the Michigan Farm Bureau; this interest directed to the appropriate Advisory Committee of the Michigan Farm Bureau (there are six such standing committees—Dairy,

Livestock, Poultry, Fruit and Vegetables, Field Crops); request from that committee that a study of need and interest be made, and the carrying out of this study through such a producer-group as the new potato committee.

Work ahead includes a report to the state board, and action by that board which may either conclude that interest and need are lacking at this time, or underwrite a full-scale marketing program. Since the Michigan Farm Bureau is not a commercial business organization, the commercial aspects of any new marketing service must be performed by an affiliate company such as Farm Bureau Services, Inc.

But well ahead of that time, the direction and the soundness of any proposed program must have been thoroughly analyzed by the Market Development Division of the parent Michigan Farm Bureau.

In the past, work of this alert market-action arm has resulted in studies and direct action in creating an entirely new concept in egg marketing for Michigan farmers. More recently, work of the Division built the foundation under MACMA—the Michigan Agricultural Cooperative Marketing Association, now representing fruit and vegetable growers of the state in a number of important commodity areas.

Now, the attention is turning toward potatoes, with growers themselves invited to respond by making their opinions and marketing needs known. In doing so, they will be following a pattern which led to the eventual organization of Farm Bureau potato marketing associations in the Pacific Northwest (Washington, Oregon, and Idaho) and in Virginia. These activities are coordinated through the American Agricultural Marketing Association, an affiliate of the American Farm Bureau Federation.

Most recently the AAMA Potato Advisory Committee recommended these actions: establish a group to work on contract analysis; develop grower agreements with exclusive sales clauses; work toward uniformity of present Federal Potato Marketing Orders; develop a county by county crop survey system, and hold a national potato conference.



GEORGE WHEELER

Former Board Member

George Wheeler, 77, well-known farmer, educator, farm leader, and former member of the board of directors of the Michigan Farm Bureau, died at his Mt. Pleasant home, August 11.

An ardent supporter of agricultural cooperatives, Wheeler was active in the originating period of the Michigan Livestock Exchange, and at the time of his death was considered the oldest living former member of the Michigan Farm Bureau board.

Although noted for his educational contributions as a professor in the department of conservation and agriculture at Central Michigan University, he was first of all a farmer and man of the land. He spent his entire life on the farm in Isabella county where he made his residence.

He was a firm believer in the philosophy that man had an obligation to society to return land to succeeding owners in as good condition as when he originally received it. Such beliefs and practices earned him a number of distinguished awards including recognition as the Conservationist of the Year from Michigan United Conservation Clubs, and the 50th anniversary medal of the Federal Land Bank for outstanding contributions to American Agriculture.

He is survived by his wife, Elizabeth, two sons, George Wheeler, Jr. of Saginaw and Richard Wheeler of Imlay City, and five grandchildren.

NORTHERN MICHIGAN COOPERATIVE FEEDER SALES

1968—11,000 head

These are all native cattle sired by Registered Beef Bulls, and out of predominately beef type cows. Most sales guarantee heifer calves open and male calves knife castrated. All calves dehorned.

Schedule of Sales

October 4	— Gaylord	Yearlings	900
October 7	— Bruce Crossing	Yearlings & Calves	1000
October 8	— Rapid River	Yearlings & Calves	1000
October 10	— Gaylord	Calves	2500
October 11	— Baldwin	Yearlings & Calves	1400
October 16	— Alpena	Yearlings & Calves	1500
October 17	— West Branch	Calves	2600

All sales start at 12:00 Noon

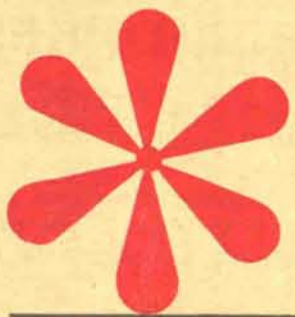
Cattle are graded by U.S.D.A. Standards and will be sold in lots of uniform grade, weight, sex and breed.

Brochure available with description of cattle in each sale.

Michigan Feeder Cattle Producers Council
Gaylord, Michigan 49735



POTATO ADVISORY COMMITTEE — members include: Edwin Estelle, Chairman, Gaylord; Wm. Brown, Vice Chrm., Copemish; Lloyd Denniston, Shelbyville; Edwin Jarvis, Crystal Falls; Robert Johnson, Essexville; Delbert Peterson, Greenville; Keith Sackett, Stanton; Wilbur Smith, Erie; Wayne Syring, Munger; Harvey Leuenberger, Saginaw and Richard Wieland, Ellsworth.



FBS Hedging Program Hottest Thing in Farming!



EARL JOHNSON, BEEF RAISER, (top) AND ROBERT BRADEN, HOG RAISER, ARE TWO MORE LEADING FARMERS WHO HAVE SEEN THE ADVANTAGES OF THE F.B.S. HEDGING PROGRAM.

Farm Bureau Services now offers a new service to farmer customers using our feed to fatten out hogs and cattle. The service is assistance in covering the livestock in a hedging procedure on the futures market. Farm Bureau Services will handle all the work between the farmer and the broker and even provide part of the margin money. This program takes the gamble out of speculating in the cash market when your livestock are finished.

There are eleven steps in hedging with futures, and under the FBS plan, you receive help with each of them. For complete details send in this coupon or phone:

DON SHEPARD, Feed Sales Manager
A.C. 517 485-8121

Don Shepard, Feed Sales Manager
 Farm Bureau Services, Inc.
 4000 N. Grand River Ave.
 Lansing, Mich. 48904

I would like complete details on the FBS Hedging Program.

Name _____
 Address _____
 City _____ Phone: _____

NO OBLIGATION

FBS Special Wheat Starter Fertilizer helps you get more profit with less labor . . . Use it this fall!



FARM BUREAU *Services*

INC.

4000 N. GRAND RIVER AVE.,

LANSING, MICHIGAN



FARM BUREAU WOMEN — are well represented on the 1968 Policy Development Committee of the Michigan Farm Bureau. Shown in attendance at the first Lansing session are: (left side of table) Mrs. Richard Wieland, Ellsworth; (on extreme right) Mrs. Charles Leipprandt, Pigeon, and Mrs. Arthur Dowd, Hartford.

U-M School of Nursing —Adjusts Requirements

Freshmen entering the University of Michigan School of Nursing this fall will complete their degree requirements in fewer terms than their predecessors.

A revised nursing program, requiring 8½ terms instead of 11, has been approved by the U-M Regents. An adjustment in the School of Nursing fee rates, to correspond with the shorter schedule, was also approved.

Entering freshmen will be the only students affected by the changes. Undergraduates currently enrolled in the School of Nursing will continue under the old program.

Since the new nursing program is only one-half term longer than Literary College undergraduate programs, fees for junior and senior nursing students will be the same as those for undergraduates in the Literary College. Under the old program, fees for these nursing students were set at a special low rate to account for the three extra terms they needed to graduate.

The total tuition increases for the four-year program, under the schedule announced last month and now extended to the School of Nursing, will amount to \$570 more for Michigan students and \$2,440 more for those from other states.

The revised nursing curriculum reduces the total number of re-

quired credit hours from 151 to 133, making the program length consistent with that of nursing programs at other leading state universities. Although the students will take 22 fewer hours, they will still cover all the subject matter included in the old program, but in a condensed and rearranged form.

Attendance at the summer half-term (eight weeks) between the student's freshman and sophomore years is necessary because the University's Medical School cannot accommodate nursing students in the anatomy and physiology labs between September and April.

Since students will no longer have to attend school three terms a year for three consecutive years, the majority of the faculty will no longer have to teach year 'round, enabling them to offer refresher courses and short workshops for practicing nurses during the summer term.

FARM BUREAU WOMEN

working, not waiting

supporting the total Farm Bureau program!

LONGER SCHOOL YEAR?

Legislation has often been introduced to lengthen the school year in Michigan to eleven months or, in some cases, twelve months. Rep. Hampton, in a recent speech, said that Michigan may well have an eleven-month school year in the not too distant future.

Those supporting this change point out that the present nine-month school year basis is based on long tradition and originated when all schools were in agricultural areas and students were needed at home for work. It is quite different today, at least in urban areas where schools could remain open throughout the summer, especially in newer buildings with air conditioning.

Advocates point to the fact that the greatest investment in tax dollars in the school is the school buildings that are used in many areas only eight to ten hours a day.

Such a system can be set up on quarters, the same as many universities. A student could attend three out of four quarters. Vacations could be staggered throughout the year.

Opponents, on the other hand, point out that there is "not a single school district in the U.S." presently following such a plan, although several are contemplating its use. It is said that the plan has been tried many times throughout the "past four decades" and has been dropped. Opponents also claim that savings would not be as large as expected, due to added cost created by staggering the school year.

They also point to studies which show that public school enrollment in our state might soon stabilize or even begin to decrease. Birth and migration studies show that since 1957, there has been an absolute decline in the number of births in Michigan.

However, the most telling argument against year-around school has been the plain fact that attempts to establish such schedules in the past have failed because of parental disapproval of proposed schedules.

Supporters, however, counter with another argument that if teachers are to be paid commensurate with other professions, they should expect to work the full year.

School Bells and Ballots

School bells are ringing, summertime is ending. Student vacations are over and it's time to get back in the study-groove again.

Our papers have been full of news about school millage votes taken this summer, with some passing while others are turned down. Some schools have been talking about cutting out many of their activities — *still others say they can't even open their doors this fall.*

These are important local issues, each one peculiar to its own area and yet similar to all the others. They must be investigated, analyzed and solutions found . . . a perfect project for Farm Bureau Women! *Why don't you ladies investigate other ways to finance our schools besides the use of property taxes?* If you discover strong feelings about this, why don't you (and your Community Group) write up a resolution and present it to your county Policy Development Committee, to assure action on it at your county annual meeting?

If enough people work hard enough on this problem — a more fair way of financing our schools might well be the result. But don't stop with schools, there are dozens of other local issues which need the thoughtful attention of Farm Bureau members.

We must make every effort to make sure we have a lively county Farm Bureau annual meeting, with lots of discussion and lots of people directly involved. All of the annual meeting dates are printed in this issue of the FARM NEWS (see page 13) and you should mark the one for your county in your calendar right now.

It isn't too early to start working on plans for the county annual meeting. You ladies are good at working with your county boards to add the final, important touches. Many of you help with the meal — if it's that kind of meeting. *Remember, Farm Bureau Women are a committee dedicated toward advancing the total Farm Bureau program, and it's good to work together with our boards on this most-important county meeting of the year!*

While watching the calendar, I do hope you ladies are marking the date for our big Michigan Farm Bureau annual, and especially noting the November 18th date for the annual meeting.

To repeat: *it will be held in the Big Ten Room of Kellogg Center, on the campus of Michigan State University, East Lansing . . . beginning with a noon-time luncheon.* As was announced last month, featured speaker will be Dr. Richard Cutler, Vice President for Student Affairs from the University of Michigan, and a nationally-known youth psychologist.

I hope you will arrange to bring several carloads of ladies from each county! Invite your neighbor, help her to enjoy a day or more of mind-expanding programs which will give her much background for personal participation in local, state and national affairs.

In a different fashion, much the same is true of attendance at the fall district meetings which some of you are planning — or the officers' training workshops soon to be underway.

We attend such meetings and workshops to better arm ourselves toward getting all manner of important and complicated jobs done. In one county, Farm Bureau is hard at work organizing support for a new jail! Another county Farm Bureau is seeking a doctor to move into their area which now faces major problems either in an emergency or in day-to-day health care.

What I'm really saying is that you don't have to deal with Lansing or Washington to become involved in significant projects, in fact, many of the most important jobs needing attention lie within our own communities, and involve our neighborhood.

One extra blessing that we gain when we attend to such "chores" is the happiness which comes from doing something worthwhile. A few Sundays ago a poem appeared in my church bulletin and which suggests a prime "ingredient" in a recipe for happiness.

*Each morning when I wake I say
I'll put my hand in God's today.
For He is walking at my side,
My blind, uncertain steps to guide.
When all grows dark, and I despair,
He leads me with unerring care;
By His great bounty I am fed,
Held in His love and comforted.
So when at night I turn to rest
And see how all my day was blessed,
I say a prayer of thanks, and then
I place my hand in God's again.*

Mrs. Jerold (Maxine) Topliff

electronic service offered

Michigan Farm Bureau members will soon be able to get help in obtaining good farm business records. The Farm Bureau electronic farm records service will be open to all members in 1969 to help them keep up with their farm business records.

This important service-to-member program now has three years of experience and has developed into an accurate, low-cost, and simple record-keeping system. Currently, 126 Farm Bureau members are enrolled in the program.

Dairymen, fruit growers, poultrymen, and other farmers are expected to enroll in the farm records service this fall to obtain complete and accurate records for 1969. Under the program, computers will be used to process and analyze the information reported.

Each month the farmer will send in a simple report of farm income and expense transactions. At the end of each month the computer will process this information and return detailed summary reports to the farmer 5 times during the year. Members enrolled in the farm records service find this information valuable for farm management, farm credit, and farm income tax purposes.

In addition to the summary reports, a complete depreciation schedule, capital gains report, investment credit summary, farm business credit summary, and other year-end reports are provided as a part of the basic service. The cost of the basic Farm Bureau farm records program is \$55-\$65 per year. Members may pay annually or quarterly and

receive a refund on the unused portion if they should cancel out of the program. All records are maintained and processed in strict confidence.

Optional information can be obtained to provide more detailed records if the farm operator desires. This includes enterprise records, profit and loss statement, non-cash accounting, and other reports for a small additional fee.

As farm management decisions, farm credit needs, and farm income tax reporting become more complex a good set of farm records becomes necessary. The Farm Bureau farm records service is designed to make farming more profitable and recordkeeping much easier. Farm Bureau members are urged to plan now and make 1969 a "record" year.

FARM LABOR RECORDS — NOW MADE EASIER!

In the midst of the busy harvest season it is very essential that farmers have simplified ways of keeping good labor records. Time is of essence during harvest time and farmers don't always have enough help to do the harvest, let alone keep track of the necessary labor records.

We have just passed the time when most Workmen's Compensation policies were renewed and audited, reminding us of the dollar and cents necessity for accurate farm labor records.

Farm Bureau's Farm Labor Record Book is designed for simplified labor record keeping to satisfy all requirements, to comply with the Federal Fair Labor Standards Act, the Michigan Minimum Wage requirements, for Social Security deductions, and for Workmen's Compensation insurance purposes. *The record book is set up on noncarbon transfer paper and perforated so that each employee can be furnished with a statement of hours worked, wages paid, and deductions made each pay period and, without having to duplicate this record, have a permanent record for the farmer's use.*

The Federal Minimum Wage Law and records for it are somewhat new to most farmers who are required to comply — those using more than 500 man-days of labor in any calendar quarter of the previous year, and some information that is necessary to keep is not required by the Michigan Minimum Wage Law because Michigan has a piece rate provision for hand harvest labor and, under the Federal Act, these payments have to balance out to equal the minimum hourly rate even though workers are hired to work on a piece rate basis.

Many of the new labor laws will probably be enforced through complaint by employees. The burden of proof will probably be upon the employer to present the exact facts regarding the rate of pay, amount of payment, deductions, hours worked, etc. and this demands good farm labor records. Such records are in the employer's best interests, not only as good business procedure, but as protection against any unfounded accusations.

It should be pointed out that each worker should be provided with a copy of the compensation record each pay period, even though the payment, of the check written, might be to the family head for all of the members of the given family.

These books are available at a very nominal cost and may be obtained by contacting your County Farm Bureau office.

WORK IS RESUMED ON NEW FEED MILL

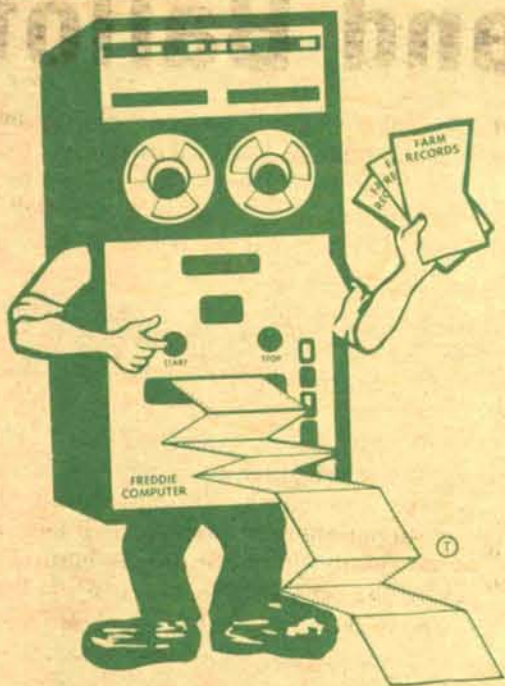
After some weeks of delay caused by the state-wide construction workers' strike, work has resumed on the new, million-dollar Farm Services, Inc., feed mill southwest of Battle Creek.

According to John Sexson, Project Leader for the plant construction, only rough grading and general excavation work had been done when the strike halted progress three months ago, adding at least that period of time to the completion date, first announced as January 1, 1969.

However, work is now in full swing, Sexson notes, with several dozen skilled craftsmen on the job. He reports that cement work will shortly be completed and major steel work started. It is hoped to have the mill-shell enclosed before winter weather, with interior construction and fitting to be last on the completion schedule.

INTRODUCING--

Farm Bureau's FREDDIE COMPUTER



The Electronic Farm Records System Offering:

- ✓ Complete Income Tax Records
- ✓ Farm Credit Information
- ✓ Farm Management Information
- ✓ Optional Programs to Meet the Needs of Any Farm Enterprise

This Farm Records System is LOW COST, simple and will save you time. There is no adding, subtracting, multiplying, etc. Just record your transactions —

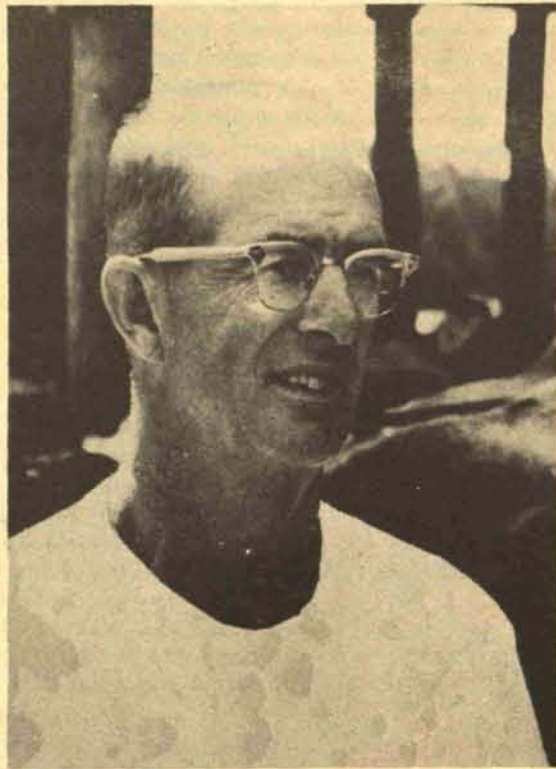
FREDDIE COMPUTER DOES THE REST



GET MORE DETAILS FROM YOUR COUNTY FARM BUREAU — OR THE MICH. FARM BUREAU

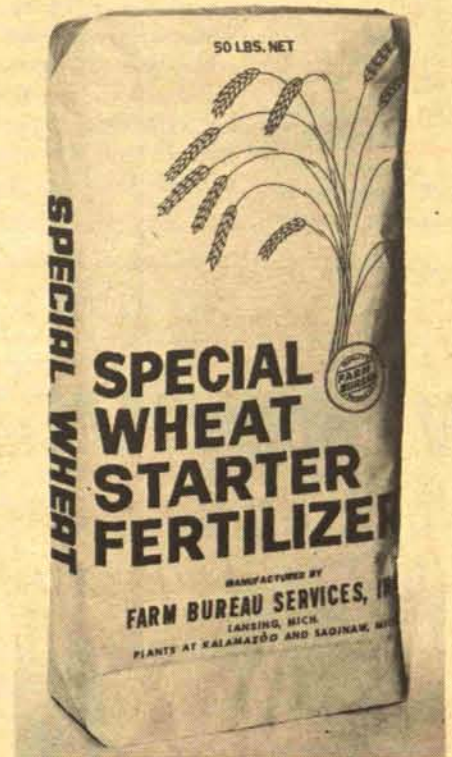


Farm Bureau Services Guarantees Special Wheat Starter Analysis!



RAYMOND FOX
Rt. #1, Mt. Pleasant

Mr. Fox says: "I have used Farm Bureau's Special Wheat Starter for four 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." For his 1967 harvest year program, Mr. Fox planted wheat after wheat with 150# K₂O plowed down, 75# Ammonium Nitrate and 250# Special Wheat Starter. His yield was 53 bushel per acre. For his 1968 harvest year, with wheat after legume, he used 41# nitrogen and 270# Special Wheat Starter. He feels this year's yield will be even better.



The First Step to Reach a Top Wheat Yield in 1969 Starts NOW

According to your soil test, broadcast your potash and top dress with the amount of nitrogen you need to reach your yield goal with the Plan-A-Yield program. Then add your Special Wheat Starter fertilizer with the **guaranteed 8-36-10 analysis with 2% manganese**. This is not a diluted formulation analysis . . . it is the final per ton analysis with the manganese included. This dark colored Special Wheat Starter has a dry lubricant to make it flow freely, keeping the drill cleaner and giving you more even distribution. 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. Special Wheat Starter is available in bulk from many dealers.

Bulk blend mixed fertilizer is available at Farm Bureau Services at Coldwater, Marcellus and Remus.

The FBS hedging program is one of the most significant developments in hog and beef marketing . . . Get the facts today!



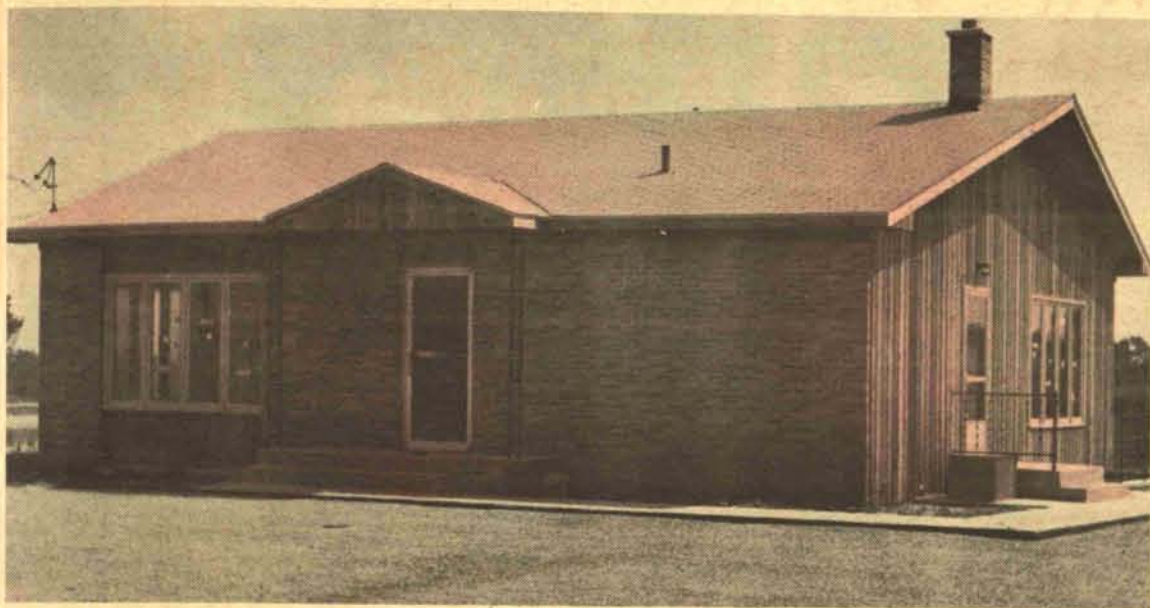
FARM BUREAU
Services

INC.

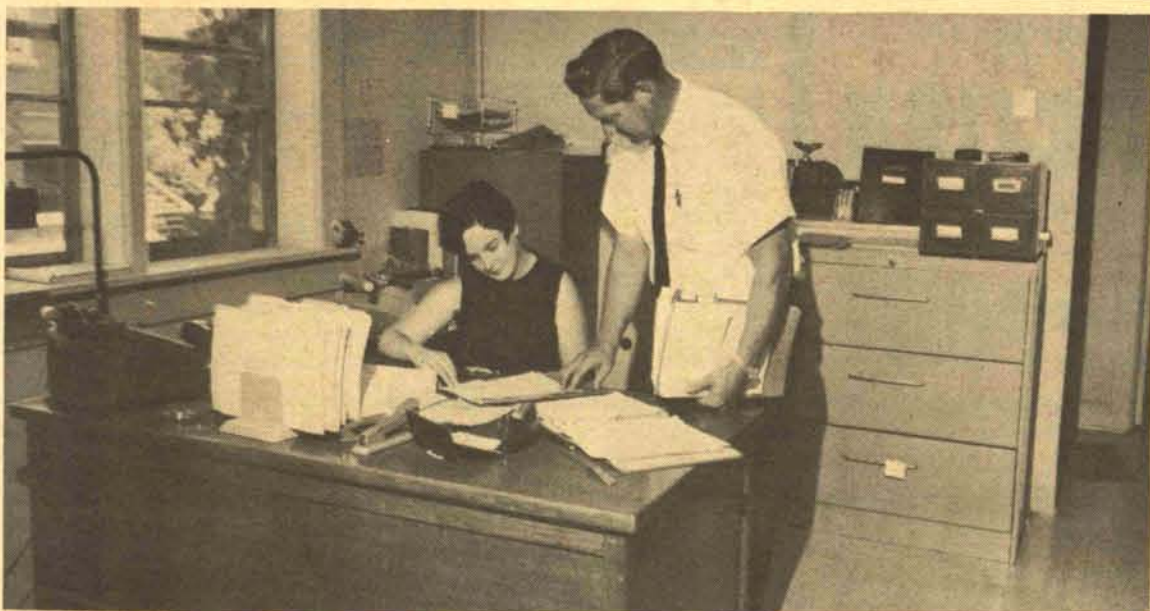
4000 N. GRAND RIVER AVE.,

LANSING, MICHIGAN

KENT-MONTCALM OPEN NEW COUNTY OFFICES



NEW KENT COUNTY OFFICE — housing Farm Bureau and the Insurance Group, is located north of Grand Rapids, Mich. on property adjacent to Farmers Petroleum Coop's branch headquarters. An open-house is planned Sept. 29 under the direction of the Young Farmer Committee.



NEW OFFICE HEADQUARTERS — for the Montcalm Farm Bureau, are located in the hotel building, Stanton, Mich. Pictured working in the new quarters are Assistant Agency Manager for Farm Bureau Insurance, Robert Billings and Office Secretary, Mrs. Diane Crooks. Plans are underway to invite the public to a fall open-house.

HOW THEY VOTED:

House Roll-Call on '65 Act Vote

On the last day of July — July 31, the U.S. House of Representatives passed a bill extending the Agricultural Act of 1965 for one year, to December 31, 1970.

Farm Bureau had opposed any such extension, and just ahead of the vote, both the Michigan and American Farm Bureaus strongly urged a "No" vote on the bill. In a letter to the Congressmen, Michigan Farm Bureau Secretary-Manager, Dan E. Reed, said there was no justification for an extension of the Act "Which could saddle farmers with more of the same program of failure . . ."

"Seldom have real, operating farmers been as unified in opposition to a proposed Congressional action as they are to any extension of this Act," Reed said.

American Farm Bureau President, Charles B. Shuman, sent telegrams prior to the vote, to all Representatives, stating that "a near depression parity price level reflects a vicious price-cost squeeze. Farmers want and deserve something better than more of the same . . ."

However, the House passed the extension bill by a roll-call vote of 213 to 176, with 13 Michigan Congressmen voting "No" (as Farm Bureau recommended) and 6 voting in favor of the extension.

Before passing the bill, the House voted (230 to 160) to add a provision limiting direct payments to any individual to \$20,000 per year for commodities and programs covered by the 1965 Act.

Voting in favor of the extension and in opposition to Farm Bureau's recommendation were these Michigan Congressmen: Marvin Esch, (R) 2nd District; Garry Brown, (R) 3rd District; Gerald R. Ford, (R) 5th District; Donald Riegle, Jr., (R) 7th District; James O'Hara, (D) 12th District and John Dingell, (D) 16th District.

Voting against the extension and in accord with Farm Bureau's position were: John Conyers, (D) 1st District; Edward Hutchinson, (R) 4th District; Charles Chamberlain (R) 6th District; James Harvey, (R) 8th District; Guy Vander Jagt, (R) 9th District; Elford Cederberg, (R) 10th District; Philip Ruppe, (R) 11th District; Charles Diggs, Jr., (D) 13th District; Lucien Nedzi, (D) 14th District; Wm. Ford, (D) 15th District; Martha Griffiths, (D) 17th District; Wm. Broomfield, (R) 18th District and Jack McDonald, (R) 19th District.

Earlier, the Senate had passed S-3590, an amended version of a four-year extension of the 1965 farm Act, and without the \$20,000 payment limitation. The adjournment of Congress until after September, and the increasing pace of political campaigning, leaves the future of any possible compromise version in doubt — a fact Farm Bureau members find encouraging . . .

Talk with the Smart Set.

What's the Smart Set? Why, a pair of extension phones—the sleek new Trimline® Phone that fits in the palm of your hand and the elegant Princess® Phone with a dial that lights up.

Smart looks, smart stepsavers, smart people getting with it. They're turning up everywhere in the most comfortable homes and apartments around.

So talk with the Smart Set. It's the only thing smarter than one extension.



Michigan Bell
Part of the Nationwide Bell System

Central Farmers Plans Expansion

Central Farmers — a Chicago based fertilizer manufacturing and distributing organization owned by 20 regional farm cooperatives, including Farm Bureau Services, Inc., of Michigan — has announced "negotiations for transfer" to Central of a major phosphate manufacturing arm of another large agricultural chemical company.

Involved in the negotiations for transfer, are facilities of the Bonnie phosphate chemical fertilizer operations of International Minerals and Chemical Corporation, which include fertilizer units and sulfuric acid plants at the company's manufacturing complex near Bartow, Florida.

"The addition of this large, modern phosphate chemical complex will give Central Farmers — and its members, another economical source of products," Kenneth Lundberg, Central Farmers president, said.

20-year unbroken record —FPC dividend declared

For the twentieth consecutive year, Farmer's Petroleum Cooperative has declared a dividend on outstanding Class "A" stock. Meeting in Lansing in mid-August, the Petroleum board voted to pay \$49,000 in dividends to the Class "A" stockholders, as of September 1, 1968.

The board also voted to pay \$108,000 in interest on outstanding 5% and 6% debentures. In other action, the board approved the calling (one year early) of \$70,860 in Class "A" stock which normally would have been retired in September of 1969. Another \$139,939 of 5% debentures will also be retired on due date — in late 1968 and early 1969.

Farmers Petroleum Executive Vice President, Wm. Guthrie, reported to the board that farmer acceptance of the cooperative's products and services had resulted in record sales of fuels and lubricants and substantially increased tire sales during the year.

DAIRY LEADERS IN LANSING



DAIRY INDUSTRY LEADERS — met in Farm Bureau Center to review Michigan's dairy standards. They found Michigan has relatively flexible standards permitting development and marketing of new dairy products — something many consider necessary for future growth of the industry.

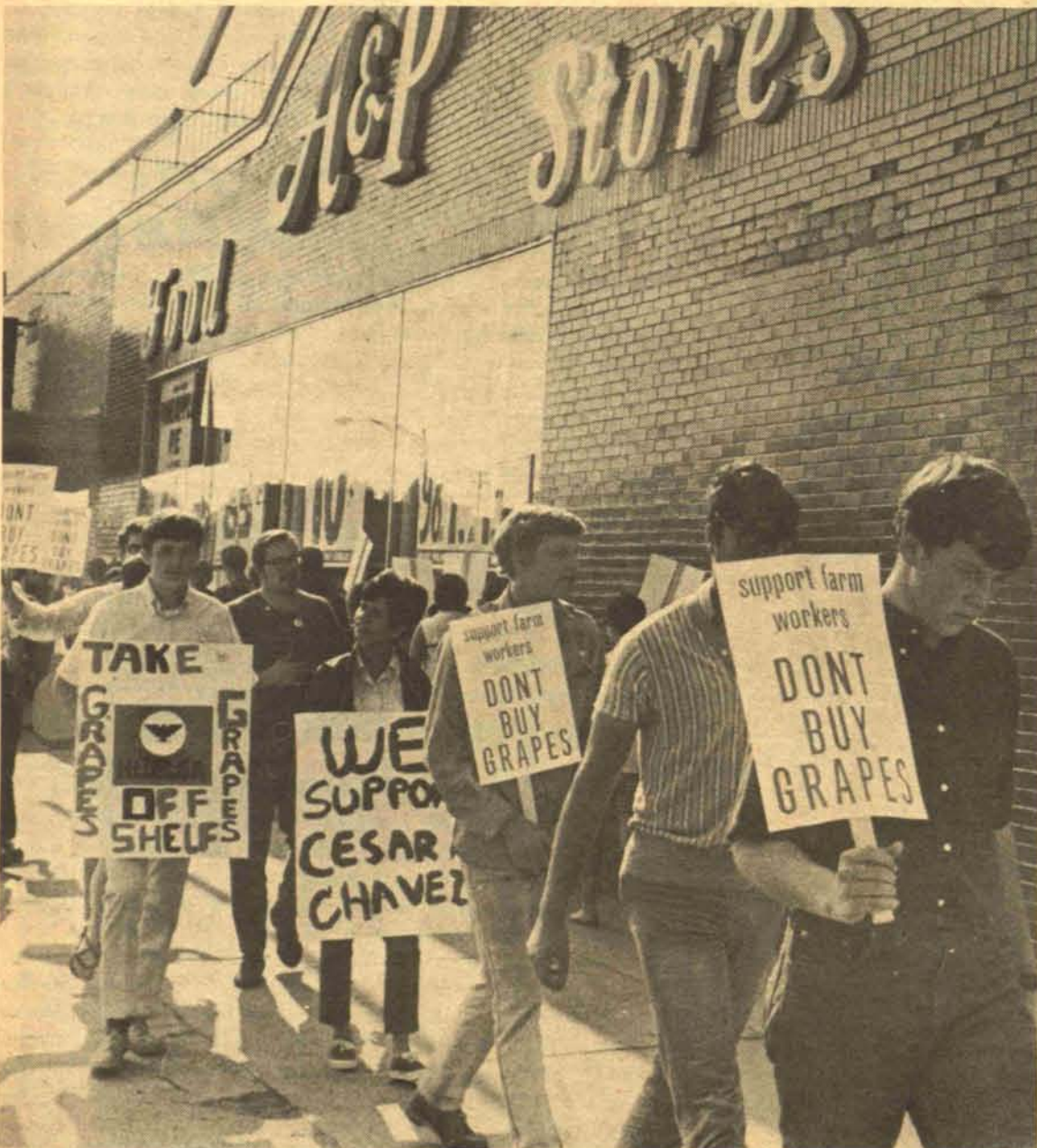
DELAWARE VISITOR



FAVORITE APPLE VARIETIES — were the topic when Ernest F. Smith, Jr., Secretary of the Delaware Farm Bureau (right) visited in offices of the Mich. Farm Bureau recently. With him are Dan Reed, MFB Secretary-Manager, and State Senator, Gordon Rockwell, Mt. Morris, Mich.

AGRICULTURE IN ACTION
— PICTORIAL REPORT

UNION PROPAGANDA PEDDLERS



ANTI-FARM DEMONSTRATORS — peddle union and church propaganda in front of a Lansing supermarket as part of a "boycott" of California table grapes — called by the AFL-CIO. Farm leaders label the action "unjust, unethical and arbitrary — a move to force compulsory unionism on agriculture . . ." The anti-farm "strike" has been declared an illegal action in New York City by the National Labor Relations Board.

— Lansing State Journal photo —

ON ANNUAL MEETING PROGRAM



KENNETH CHEATHAM—Former FFA Star Farmer, and former Director of Young Farmer work for the Illinois Farm Bureau, will be a featured speaker on the Young Farmer program at the Mich. F.B. annual meeting, Nov. 18.

JIM ERSKINE—Manager of the Saginaw-Bay Farm Bureau Insurance Agency is another dynamic speaker to appear on the Nov. 18 Young Farmer program, held in Kellogg Center, MSU Campus, East Lansing.

MICHIGAN BEANS TO BIAFARA



A DESPERATE NEED — in beleaguered Biafra, Nigeria, for high protein food, is answered by Michigan CROP officials with 250 tons of navy beans. Bought on faith — that Mich. people will donate money for them (\$17,500) donations may be made to Michigan CROP — Box 206, Lansing, Mich., 48901.

THE BEST PLACE TO DEFINE, PINPOINT, ANALYZE, SURROUND, ATTACK AND SOLVE A LOCAL PROBLEM . . . IS LOCALLY.

ANNUAL MEETINGS

It seems hard to believe that only 27 resolutions calling for local work to be done by county Farm Bureaus were passed last fall by counties of our state.

At the same time, counties passed 239 recommendations for national action on to the American Farm Bureau Federation and 579 other recommendations for state policies to the Michigan Farm Bureau!

This hardly sounds like an organization which spends considerable time and effort condemning the centralization of power in Washington, and which has a history of belief in the virtues of local government.

In commenting upon this, one Farm Bureau official has remarked that a county Farm Bureau is made weaker every time it fails to develop its own local problem-solving ability by shipping problems off to Lansing or Washington to be handled (possibly mishandled) there.

The best place to define, pinpoint, analyze, surround, attack and solve a local problem is locally . . . beginning at your county Farm Bureau annual meeting.

Held throughout the month of October, an alphabetical listing of these meetings, will be printed in both this issue and the coming issue of the FARM NEWS.

Details of meeting place and time will be missing in this earlier report, and will be added in next month's schedule.

Check the list for your county Farm Bureau annual meeting date! Reserve it now — plan to attend and become an important part of your local policy development process by adding your voice — your opinions!

Alcona	.....
Allegan	.....	October 3
Alpena	.....
Antrim	.....	September 9
Arenac	.....	October 8
Baraga	.....	October 3
Barry	.....	October 8
Bay	.....	October 17
Benzie	.....
Berrien	.....	October 10
Branch	.....	October 14
Calhoun	.....	October 16
Cass	.....	October 12
Charlevoix	.....
Cheboygan	.....
Chippewa	.....	October 1
Clare	.....	October 14

Clinton	.....	October 8
Delta	.....	October 5
Eaton	.....	October 10
Emmet	.....
Genesee	.....	October 15
Gladwin	.....	October 1
Gratiot	.....	October 16
Hillsdale	.....	October 7
Houghton	.....	October 2
Huron	.....	October 3
Ingham	.....	October 9
Ionia	.....	October 14
Iosco	.....
Iron	.....	October 7
Isabella	.....	October 7
Jackson	.....	October 15
Kalamazoo	.....	October 8
Kalkaska	.....
Kent	.....	October 29
Lapeer	.....	October 10
Lenawee	.....	October 10
Livingston	.....	October 5
Mac-Luce	.....	September 30
Macomb	.....	October 17
Manistee	.....
Marq.-Alger	.....	October 9
Mason	.....	October 8
Mecosta	.....	October 12
Menominee	.....	October 8
Midland	.....	October 15
Missaukee	.....
Monroe	.....	October 2
Montcalm	.....	October 10
Montmorency	.....
Muskegon	.....	October 1
Newaygo	.....	October 15
N.W. Mich.	.....
Oakland	.....	October 3
Oceana	.....	October 10
Ogemaw	.....	October 10
Osceola	.....	October 2
Otsego	.....
Ottawa	.....	October 15
Presque Isle	.....
Saginaw	.....	October 9
Sanilac	.....	October 7
Shiawassee	.....	October 14
St. Clair	.....	October 1
St. Joseph	.....	October 14
Tuscola	.....	September 24
Van Buren	.....	October 19
Washtenaw	.....	October 9
Wayne	.....	October 8
Wexford	.....	October 15

PUT YOUR BEANS IN THE POOL

We have heard so much about bargaining power, you now have a chance to use it. The Michigan Elevator Exchange, a Division of Farm Bureau Services, Inc., and many country elevators are supporting the pool.

ADVANTAGES

- * ADVANCE AT HARVEST AVAILABLE TO MEMBERS.
- * MARKETING COMMITTEE OF PRODUCERS TO DETERMINE SELLING PRICES.
- * MARKET INFORMATION AVAILABLE FROM COOPERATING ELEVATORS.
- * ORDERLY SALES OF YOUR BEANS.
- * ORDERLY MARKETING HAS AND WILL IMPROVE PRICES AND MARKET STRENGTH.
- * POOLING ELIMINATES PRODUCERS COMPETING WITH EACH OTHER FOR A MARKET.



This pool has the support of the Michigan Bean Growers Marketing Co-Op. Any additional support beyond this volume will improve the effectiveness and final settlement of the pool.

Join with your neighbors to improve your marketing returns. Your action will determine its success.

FARM BUREAU MARKET PLACE

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

6 DOGS

WILL SACRIFICE my lovely one year old, show type male, heavy boned Alaskan Malamute. Yukon blood lines. \$125. Lovely disposition and good watch dog. Contact: Minnie Borgert, Route #3, Sturgis, Michigan 49091. (9-1t-25p) 6

14 FOR SALE

"ZIPCODE DIRECTORY" — (All 35,000 Postoffices): \$1.00 MAILMART, Carrollton 72, Kentucky 41008. (3-tf-11b) 14

FOR SALE: Antique Steam Engine. \$150. Base 21" x 15". Fly wheel 11 1/4" x 2 1/4". Steam Chest 5" x 4 1/4" x 6". Contact: Frank Claveau, Scottville, Michigan 49454. (9-1t-25p) 14

FOR SALE: New Holland field chopper with corn and hay heads. Motor driven. A Gehl forage blower — large size. James Way silo unloader with tripod. All like new condition. Leo McClellan, 7168 East Potter Road, Davison, Michigan 48423. Phone 653-4374. (9-1t-33p) 8

20 LIVESTOCK

HEREFORD BULLS — pure bred herd sires. Ready for service. Also, registered heifers and calves. Egypt Valley Hereford Farm, 6611 Knapp St. Ada, Michigan. Phone OR 6-1090. (Kent County) (11-tf-25b) 20

FOR SALE: REGISTERED RAMS. Ram Day at Michigan State University, East Lansing, September 18 and at Ram Truck at Ram Truck Stops at Clare, Gaylord, Alpena, Glennie and West Branch. Contact County Extension office or write: Michigan Sheep Breeders' Ass'n., 105 Anthony Hall, East Lansing, Michigan 48823. (9-1t-46b) 20

A PAIR OF WELL MATCHED Belgian mares — 2 and 3 years old. 1 Belgian horse — 3 years old. All matched for sale. For information write: Alfred Lordson, Pickford, Michigan 49774. Phone: 647-2141. (9-1t-25p) 19

20 LIVESTOCK

BULLS FOR SALE: Young Charolais bulls for better beef cattle that grow fast and are gentle. Eddie Shrauger, Route #1, Falmouth, Michigan 49632. Phone: Merritt — 328-2671 (9-3t-25p) 20

22 NURSERY STOCK

BEAUTIFY YOUR GARDEN with plants and trees from "Michigan's Fastest Growing Nursery". Strawberry plants, fruit trees, brambles, asparagus crowns. Send for a free price list. Fruit Haven Nursery, Kaleva, Michigan 49645. (2-12t-30p)

FARM PROPERTY

FOR SALE: 222 acres west of Leslie on paved road. Two 20 x 60 cement silos. 20 x 40 silver shield silo. Automatic feeding. Two basement barns, large pole barn. Cement barnyard and complete hog set-up. 165 acres tillable. Three bedroom house, all hardwood floors. Contact: Mrs. Jess Conard, 611 South Bostwick, Charlotte, Michigan 48813. Phone 517-543-1533. (9-2t-40p)

26 POULTRY

KLAGER'S DEKALB PROFIT PULLETS — Order your started pullets that have been raised on a proven growing program. The growing birds are inspected weekly by trained staff, vaccinated, debeaked and delivered by us in clean crates. If you keep records, you will keep KLAGER DEKALBS. KLAGER HATCHERIES, Bridgewater, Michigan. Telephones: 313 429-7087 and 313 428-3034. (Washtenaw County) (9-tf-50b) 26

SHAVER STARCROSS 288 — Started pullets available most every month. Get wise and try these top profit makers as your next flock. MacPherson Hatchery, Route #3, Ionia, Michigan. Phone 527-0860. (6-3t-28b) 26

DAY OLD OR STARTED PULLETS — The DeKalb profit pullet. Accepted by the smart poultryman for high egg production, superior egg quality, greater feed efficiency. If you keep records, you'll keep DeKalbs. Write for prices and catalog. KLAGER HATCHERIES, Bridgewater, Michigan. Telephones: Saline HAZEL 9-7087, Manchester GARDEN 8-3034 (Washtenaw County) (tf-46b) 26

36 MISCELLANEOUS

FREE GIFT CATALOG of wonderful and unique ideas. Send post card to: The Old Morse Company, Box 189A, Wall Street Station, New York, New York 10005. (8-1t-25p) 36

— WANTED —

6 to 10-foot Blue Spruce, White Spruce and Douglas Fir Christmas trees. Must be of good quality. Call 889-5594 — Onekama Area Code 616 Or write: Fruit-Haven Nursery Kaleva, Michigan 49645

AIR AND WATER

POLLUTION

**DISCUSSION
TOPIC**

By
Charles Bailey
Director
*Education And
Research*
Mich. Farm Bureau

**DISCUSSION
TOPIC**

Pollution is generally considered to be the addition of something to air or water which makes its further use undesirable.

Air pollution can take the form of vapors, dusts or invisible gases and may come from farm, industrial, construction, automotive or home actions. The classic example of air pollution probably is Los Angeles, where smoke and exhaust gases mix on occasion with fog to produce a choking, repulsive mixture called "smog."

We in agriculture are often accused of air and water pollution for such simple acts as emptying out underground manure storage or cleaning out barns. Many urban-reared people do not appreciate the homey smell of manure being spread just across the fence from their new \$50,000 country homes. The fact that we were there first, doesn't excuse us from nuisance law suits.

We are beginning to run into the same problem with orchard sprays, and orchard heating during cold snaps in the spring. Unless we go almost completely to minimum tillage, we may also run into the problem of dust which we create in land preparation.

Of course farmers sometimes are on the receiving end of the pollution as in the case of the Saginaw area bean growers who had trouble with a new leaf disease last year. Scientists haven't completely diagnosed the problem, but preliminary evidence indicated the trouble is the result of industrial fumes. Such diseases have appeared in other states near industrial plants.

Before the days of the by-product companies, some industrial plants produced noxious fumes enough to kill all vegetation for miles around the plants.

The most common pollution of streams comes from the disposal of human or industrial wastes. Most cities and larger towns have some form of sewage treatment, but few of them do a complete job of waste disposal. The use of phosphate-base detergents for home laundering makes the problem of disposal more difficult. Unfortunately the phosphate in the detergents, unaffected by most disposal plants, teams up with the nitrogen of the human wastes to produce a wild, luxuriant growth of algae in streams and lakes when the sun shines.

It is interesting to note that all villages and cities in one Michigan county have been ordered to stop discharging phosphates into stream water before 1977. The problem of human waste disposal will become increasingly important as the years go by and population becomes more dense.

In some other areas of the state, the dumping of partially treated wastes from chemical and metal working plants has caused major problems for water users and wildlife. Here the cost of proper water treatment is said to be "prohibitive" by some, while others say it is only a down payment for future generations. The point is, it will be expensive to both the industry and public.

Industrial and household wastes have developed to the point that the waters of some of our Great Lakes are becoming severely polluted. Some say that Lake Erie, which is the worst of all, is "dead." Some authorities say that if we could stop the flow of pollutants into the lake it would take 15 to 30 years for it to rejuvenate.

We have talked at length about urban and industrial pollution, where do farmers stand in the matter of pollution?

There is little firm evidence on which to base conclusions at present but considerable research is in progress at Michigan State University. When the projects under way are completed, we may have some idea of the contribution of farmers to the total pollution. A preliminary study of the Red Cedar River east of Lansing indicated 70-90% of the pollution was not agricultural.

Possible sources of pollution from farms consist mainly of the following: soil from erosion, chemicals and animal wastes.

Present farming methods reduce to a minimum the loss of soil into streams, and it is likely that most of the present soil pollution of streams comes from road construction and new subdivision projects. Nonetheless, it is an area where we could get caught easily if we should become careless in farming practices.

In time we may be forced to revise some of our practices for applying some chemicals such as fertilizing solutions or solids. We may be forced to incorporate all fertilizers into the ground as they are spread, thus preventing possible run off into streams.

This may mean a change in such practices as spreading manure on frozen ground. These changes could involve serious dislocations for many farmers, but they may be in the offing.

Another problem is the runoff from feed lots. In Michigan we have not had a feed-lot licensing law such as that which is presently in operation in Kansas. Even though this law is in operation, some law suits have been filed because of alleged pollution of stream waters by feed lots.

Of course the pollution which is on the front burner just now is that of pesticides. Never in history have so many people kept track of the health of salmon as here in Michigan this spring. Apparently at some stages fish are not very resistant to many of our pesticides.

Compared with the public use of mosquito or other sprays the farm use of pesticides probably produces little pollution. However, until there is firm statistical evidence to the contrary, farmers can expect to be blamed for the deaths of little fish, baby eagles and other wildlife which die unexplained deaths.

Effective control of industrial wastes has been a subject for legislative consideration for many years and in some areas the companies have done a good job of self-policing. In others there still are problems of waste denaturing or neutralization. The processes are expensive in some cases and manu-

facturers have convinced the Legislature that a strict cleanup would cause the loss of jobs. This always rings a bell, because the last thing a Legislator wants is to be accused of destroying jobs.

The seriousness of the pollution problem is demonstrated by the fact that the last pollution legislation by Congress was passed with no dissenting votes.

Also, the Michigan Legislature has submitted to the electorate for the general election in November a proposed \$335 million bond issue for pollution control.

This bond issue is being explained in most of the news media in the state but further information is available from Michigan Farm Bureau, Lansing and from the State Department of Conservation.

In the meantime, each of us must make up his own mind about the merits of the bond issue before November 5. (story on facing page)

Control of pollution will undoubtedly be an issue for many years, and farmers will have a big stake in seeing that we arrive at reasonable regulations. This bond issue may or may not be a part of the solution.

— DISCUSSION REPORT —

A total of 322 groups sent reports on the July topic "Crop Reports." These are the answers they gave to the questions:

Crop reporters in groups	511		
Farms checked by enumerators	115		
Do we need reporting service?	188	YES	NO
Should USDA report crops and livestock?	124	185	
Should USDA make year-end production reports?	183	116	
Should USDA make price projections?	63	237	
Would farmers pay for private report service?	40	250	
Would farmer pay yearly	\$12 - (29)	\$25 - (9)	\$50 - (2)



NEXT MONTH: Future Farm Programs

RECREATION

clean water

By Robert E. Smith

Michigan's rapidly increasing population requires more and more clean water and yet that same growth in population results in greater and greater quantities of waste water. It is said that more than 900 miles of Michigan waterways today are useless due to municipal water pollution alone. However, the technology exists to solve most pollution problems. We also have tough anti-pollution laws, but laws cannot do the full job, and technology requires financing.

In the November 5 election, Michigan voters will decide four important issues. Two of them involve bonding the state for investing in additional recreational facilities and the control of water pollution. These two issues passed the Michigan Legislature by overwhelmingly favorable votes, and neither of them is a political issue as both have strong support from both sides of the political fence. Let us look at each of them separately.

"CLEAN WATER"

Michigan, due to its geography, probably has more at stake in a clean water program than most other states. Many claim that pollution of our water resources is advancing to such a degree that Michigan's slogan, "Water Wonderland," could well become "Water Wasteland."

This is a continuing problem which cannot be solved overnight, and it is also an expensive proposition. The goal is to control pollution by 1980. The cost of the program would be accomplished by a bond issue of \$335 million. All of this amount would be disbursed to local units of government — \$285 million of it would provide the state's share of the cost of a total pollution control program and would match available federal monies.

This money would be used to construct 210 new water treatment plants in communities throughout Michigan and to improve 126 existing water treatment plants. Fifty million dollars of the amount

would be used for loan purposes to communities for sewer construction assistance. This money would help guarantee any local bond issues, reduce the interest costs, and reduce local sewer charges as much as one-third. It is estimated that such additional sewers and pipelines would serve more than three and one-half million people where pollution is now serious and becoming worse.

It is possible that this particular portion of the bonding money could help to solve a problem that faces many farmers and other owners of vacant land — that is the practice in some areas of constructing sewer lines across such property and charging the property owners under a special assessment for a facility which is useless to him. There are several examples where special assessments have been as much as \$30,000.

RECREATION

The Bond issue for this purpose will total \$100 million, as the state's share for recreation. Thirty million dollars of this amount would go directly to local units of government as recreation grants to match \$15 million from local units of government plus \$15 million from the federal government, making a total of \$60 million to be used for playgrounds, parks, and other recreational facilities.

The remaining \$70 million of the State Recreation Fund, along with additional funds, would total about \$95 million. This money would finance the following types of programs: \$23.7 million would be used for a fisheries program and would build three new hatcheries; \$52.8 million would be used for state parks, providing at least 6,000 new campsites and increasing the day use parking capacity for 18,000 more cars, so that the state's parks could accommodate 189,000 more people each day; \$14 million would be used for various wildlife programs and for the development of game areas in southern Michigan plus expansion of the deer habitat work in northern Michigan; \$4.5 million would be used for the State

Forest Recreation Program, to build 1,500 new campsites on state forest property and construct 1,000 miles of trails, hiking pathways, picnic areas, and other recreational facilities. The recreation program is part of a ten-year program of development and construction.

Michigan is a leading recreational state, and tourism is one of our biggest dollar industries; however, Michigan is presently lagging considerably behind other states in new investment. For instance, the states of Kentucky, New York, Wisconsin, New Jersey, Ohio, Pennsylvania, Minnesota, California, Massachusetts, Illinois and Washington are a few of the states that have large development programs already underway. Illinois voters, for instance, will decide in November on a billion-dollar bond issue for recreation alone. Ohio, since 1963, has passed two bonding programs totalling \$540 million to finance recreation.

The two Michigan bonding issues total \$435 million, which will actually mean that, with local and federal funds approximately \$720 million will be available for recreation and pollution control.

The bonds would be paid off by the state at an average of \$24.4 million each year. However, two other bond issues — the Korean Veterans' Bonus and the Hospital Bond Redemption Fund — will be paid off in 1970 and 1971. Annual payments for these two bond issues have totalled \$13.5 million. This money would become available to pay for the "Clean Waters and Recreation bond issue." The remaining \$11 million annual payment would be paid from the General Fund.

Bonding programs are not new to Michigan. For instance, in addition to these bonding programs, much of Michigan's present highway system has been constructed from bond issues passed several years ago.

Farm Bureau members, along with all voters in the state, should consider these programs carefully and then cast their vote in November based on their best judgment of the needs.

A LOOK BACK

Farm Group Discusses Issues —

"Will the World be Better if Women Vote?"

"Should the State Legislature Pass the 15-Mile-Per-Hour Stockman's Law,"

Those actually were issues seriously discussed by the East Huron Grange in Huron County — in the years 1912 and 1913. The Grange actually passed a resolution asking the House and Senate to adopt the 15-mile limit to protect livestock.

Question: Will the problems we discuss today look as antiquated to readers in the years 2012-13?

Double Daylight Saving Time

ELECTION DAY — November 5, 1968 — farmers will have an opportunity to correct the wrong done when the federal government mandated Daylight Saving Time. In Michigan this meant (in effect) "Double Daylight Saving Time" in that most of the state is now two hours ahead of "sun time".

The proposal on the ballot will read as follows:

PROPOSAL NO. 2 — Referendum on Act 6 of Public Acts of 1967 (Daylight Saving Time)

PUBLIC ACT 6 PROVIDES THAT MICHIGAN SHALL BE EXEMPTED FROM OBSERVING DAYLIGHT SAVING TIME. THE PURPOSE OF THIS REFERENDUM IS TO APPROVE OR REJECT THIS ACT.

SHALL THE STATE OF MICHIGAN OBSERVE DAYLIGHT SAVING TIME

YES _____ NO _____

The November 5 vote will be our last chance to determine the time that Michigan will observe in the future. The opposition is extremely strong. Michigan farmers probably will have a greater financial stake in this issue than anyone else. **This could be the last summer that farmers will be on Double Daylight Time.**

It is not too early to begin urging a NO vote on PROPOSAL 2!

NOTHING NEW!

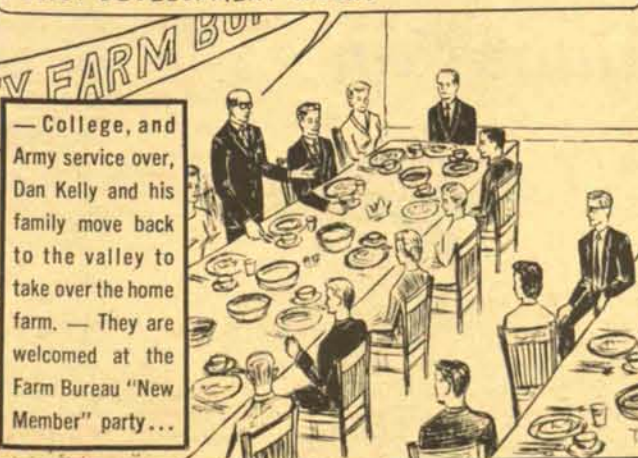
Everyone knows that today's government regulations require many copies. Sometimes such requirements are frustrating — as witness this letter from Swope, Hughes, Waltz and Benstead Commission Co., of East Buffalo, New York. Dated March 21, 1916, the letter was addressed to a farmer in Omer, Michigan, and shows that even then, requests for multi-copies were not new.

"Herewith triplicates as per request made through our Mr. Henry Brocksopp.

"Now for God's sake, if you mine, preserve these so that you will not be writing down here for quadruplicates."

BEGINNING: A visit to Pleasant Valley...

WELCOME BACK DAN, AND WELCOME TO FARM BUREAU. WE NEED YOUR IDEAS AND HELP IN THIS FALL'S FARM POLICY DEVELOPMENT WORK!



LATER WHAT A NICE PARTY, AND WEREN'T THEY FRIENDLY! FARMING SURELY HAS CHANGED--BUT I'M GRATEFUL THAT FARM FOLKS ARE STILL THE SAME AS ALWAYS.

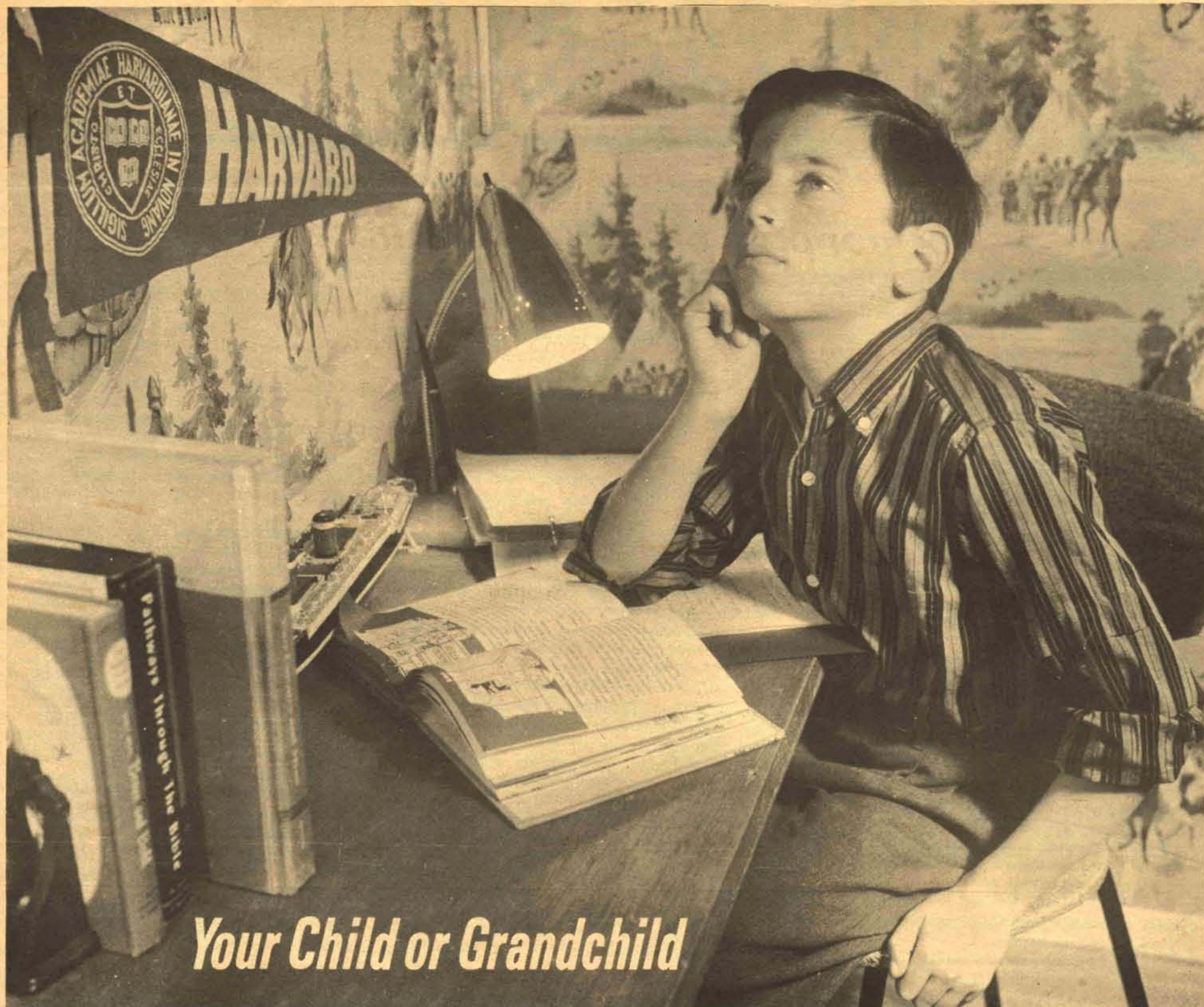


NEXT DAY ISN'T IT PRETTY? -- AND LAURIE, ISN'T IT GOOD TO KNOW THAT FARMERS STILL WORK TOGETHER? "STRENGTH THROUGH GROUP ACTION" -- THE SPEAKER SAID; STRENGTH TO PROTECT THE FUTURE OF OUR BEAUTIFUL VALLEY...



by Rodney Parks

NEXT: Some of the changes



Your Child or Grandchild

Can He Afford a College Education?

Years pass swiftly. Society's challenges and demands increase. Education becomes a survival necessity. So, for a child's education . . . and those steadily mounting college expenses . . . planning must be done well *and done today*.

A well-educated child is the hope of many tomorrows. That hope can be kept strong. Your child's education can be ensured . . . *whether you live or die*. That's security . . . for you, for your child, for your grandchild, and for those tomorrows of hope. Today, ask your Farm Bureau Insurance Group representative about our special college education program and . . .

Guarantee Your Child's Education

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