MICHIGAN FARM NEWS

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Farmers, Building Tomorrow — Together

January 1, 1969

GRAPES TODAY! BEFF BD

- Vern M. Bullen Photo -

MICHIGAN BEEF, APPLES, NEXT? — Farmers and farm workers are making it plain that labor-union control of all food is the actual issue behind AFL-CIO grape boycott attempts. So unsuccessful has been unionization of California farm workers that labor has been trying to build boycott support elsewhere, including among uninformed Michigan city officials, Church and Migrant Ministry leaders. APPLE PRODUCER, KENNETH BULL—(left) a member of the Michigan Farm Bureau Board, illustrates the point with displays of his Red and Golden Delicious apples at the recent American Farm Bureau convention in Kansas City. With him is Jose Mendoza, head of the "Freedom To Work" movement, made up of farm workers who strongly oppose AFL-CIO attempts to forcibly unionize grape pickers.

ON THE INSIDE:	President's	F. B. Women	Pictorial	Discussion
	Column	Reports	Review	Topic
	Page 2	Page 6	Pages 8-9	Page 10

TWO Editorial IN KANSAS CIT

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From opening program to closing panel, Michigan did well in Kansas City.

By plane and train and private car, our farmers, (150 of them) flocked to Kansas City, Missouri, to the annual meeting of the American Farm Bureau Federation.

In many ways and on many occasions, Michigan's impact as a leader among state Farm Bureaus was felt. It began when Michigan's entrant, 28 year-old John Nyc, was one of six finalists in the national Discussion Meet.

Our lovely Queen, Miss Diane Traver had her moment in the spotlight on the stage of the music-hall, before a crowd of thousands, followed by a national display of talent in which Miss Helen Harris of Genessee county earned rounds of applause with her appealing song -"I want to go back to Michigan, down on the farm . . .

In award ceremonies, the Michigan Farm Bureau and four of its programs was singled out for a rare "Four Star" award, based first of all on a membership gain over the previous year. Starred program areas included Information, Women's work, Young Farmers and MACMA-Marketing.

Marketing programs were emphasized throughout the convention with Michigan in the forefront on at least three other occasions. In the Organization Meeting, where Michigan was honored for a gain of 1,013 members over the previous year, a special visual presentation featured two Michigan farmers, Edgar Austin, President of the Van Buren county Farm Bureau, and Frances Hawley, President of Oceana.

In words and color slides, both men told of the value of Farm Bureau's marketing programs, citing actual instances of price increases brought about in grapes, apples and asparagus as a direct result of MACMA marketing.

In the finals of the Discussion Meet, John Nye again hit at the marketing theme - "Get in your Farm Bureau marketing program and stick with it" he said. More complex marketing procedures call for better production methods and the farmer must know exact costs to properly compute a profit margin. He said that electronic data processing of farm records is a large part of the answer.

His eloquence brought rounds of applause and the announcement that he had placed first in the National Discussion Meet contest!

At a leadership luncheon, Michigan Farm Bureau board member, Nick Smith (District 2) made an impressive appearance in a plea for more involvement in local Farm Bureau programs and improved marketing methods.

In the Press Room, two beautiful boxes of Michigan apples arrived from the Bull Brothers Orchards, Bailey, Mich. (see cover) - to the delight of newsmen there. Michigan Farm Bureau's Information Division worked as the television arm of the American Farm Bureau throughout the convention, with the crew producing 53 sound-and-color filmed news clips, for a combined footage of 8,000 feet, distributed to television stations at their request, in all parts of the United States.

At one stage the Information crew worked ith Jose Mendoza, astute leader of the "Freedom to Work" movement, made up of farm workers who actively oppose the unionization of California vineyards by Cezar Chavez and his AFL-CIO professionals.

January 1, 1969



"... AND ANOTHER THING, YOU DON'T HAVE TO WORRY ABOUT IT DEPRECIATING IN THE NEW YEAR."

Production Specialists

Today's farmer is a true "production specialist" . . . and one of his prime problems is to find and keep the farm labor he needs.

Mechanization has solved only part of the problem, but there are some farm jobs that will never be mechanized, and regardless, big, new, complicated farm machines require skilled operators.

To help solve farm labor problems - the Michigan Agricultural Services Association (MASA) was formed as an affiliate of the Michigan Farm Bureau.

One little known (so far) but prime service, has been a Labor Management Newsletter, providing inside information to members on a subscription basis. For a minimal cost (\$1. membership fee, \$10. yearly subscription rate - \$11. total) the recipient is assured a flow of facts and late information pertinent to hiring policies, contract arrangements, labor law interpretations (as they affect farmers) hearing results and changing farm labor law requirements.

Some provisions of new laws affect farmers even if they only hire occasional labor, and the flow of condensed material dealing with farm-labor management can be a vital management tool to any farmer.

Recent letters have covered Workman's Compensation, farm workers health care, unionization of farm workers, minimum wage regulations, and taxes and fringe benefits.

To subscribe, write: Michigan Agricultural Services Box 960, Lansing, Michigan

MICHIGAN FARM NEWS

President's Column **FALSE ISSUES OF** THE GRAPE STRIKE!

I would like to visit again with you this month about the so called "California Grape Strike."

If the issue were not deadly serious to farmers, the whole situation would be laughable with all the efforts being made to convince the public that farmers are money grubbing beasts. The facts in the case have been so misrepresented that it is no longer funny.

As if the mis-statement of fact were not enough, we now see people in high places basing their actions on these misrepresentations. The latest is the move by the Chairman of the Board of Trustees of Michigan State University to stop the food service department of MSU from buying California grapes. Maybe he has a personal conflict of interest - he's employed as Educational Director of Michigan AFL-CIO.

Now we understand his reasons but we are a little surprised that the chairman of the Board of Trustees at one of America's major universities would become involved in a \$75 a week controversy, MSU's normal weekly grape order.

Although the season for harvesting grapes is over, the arguments seem destined to continue all winter. Maybe it would be well to review a few of the facts about the whole affair.

The only reported strike this year, and there is some doubt of it's validity, has been against Giumarra Vineyards Corporation of Delano, California. The boycott was called against C fornia grapes to get Giumarra and carel disregarded the interests of some 3000 d growers who were not involved. The blan boycott of all California grapes has done has to the markets of these non-involved farmers and they were helpless to prevent it.

Many of these growers are immigrant families who by thrift and hard work finally broke out of the migrant stream which the present boycott is supposed to help. The question they probably are asking just now is, "Who needs such friends?"

It's unfortunate that the true reason for the strike and boycott have not been spelled out clearly for the public to see. It is spelled M-O-N-E-Y for labor unions. With industrial organizational efforts slowed down, farm labor looked like easy pickings.

The ultimate income to the unions could be several millions a year, maybe as much as \$40-\$50 millions nationally. Where we in Michigan Farm Bureau pay \$20 yearly in dues, the farm workers who join in California are expected to pay \$3.50 a month when they are employed. For full time workers this is \$42 per year.

Since they couldn't sign up the workers directly, the unions are out to force workers in through the closed shop. They are trying to force farmers to require union membership of laborers for the privilege of working.

One inevitable result of the current boycott is the financial damage to small, independent farmers - average table grape acreage in California is just over 31 acres.

If the boycott is allowed to go indefinitely it could very well cause the consolidation of the smaller grape acreages into the big corporations which have the means of dealing with large unions. This could be the aim of some of those pushing the effort, some suggest it is easier for unions to organize corporations than individually owned businesses. One of the unanswered questions of the struggle has been how do we guarantee these workers a year around wage? This is one of their announced aims. How do you compute such salary for a housewife who picks grapes for six weeks to get Christmas money? How do you profitably employ harvest labor on a year around basis, when the season lasts, only four months? Basically the question becomes, are we more interested in the survival of the small farmer or in added powers for union leadership? If the California boycott is indicative of the way the system will work, the two cannot live side by side for long.

In warning all of agriculture that the union organizers do not intend to stop with grapes, Mendoza said: "It's power they're after! They want to own the world!"

To some delegates, the appearance of AFL-CIO pickets outside the convention hall brought home the full meaning of what Mendoza was saying inside. Muttered one Michigan delegate, "Our number-one job is to organize ourselves better than ever before - through our own farm organization . .

To anyone watching the Michigan group in Kansas City, it was obvious that most felt their immediate challenge was to go home to build. finance and work through Farm Bureau as never before. M.W.



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Elton Smith

ADVISED: Boycott Bunk, Not Grapes!





"THERE IS NO GRAPE STRIKE" - reports Jose Mendoza, head of the California agricultural workers freedom-to-work movement. A featured speaker at the American Farm Bureau annual meeting, Mendoza told the huge audience that the AFL-CIO has created a false issue in a bid for power.

A "BEEF-IN" DEMONSTRATION - is staged by Kansas Beef Growers in front of the Kansas City Auditorium, to protest the action of Mayor Davis and the City Council in supporting a consumer boycott of California table grapes. The Farm Bureau leaders made the point that should labor unions become successful in preventing the sale of a farm product nationwide - all farm products and all consumers would soon become potential prey for the union organizers.



CALIFORNIA GRAPES - in plastic buckets, were handed delegates and guests by California Farm Bureau Women in Kansas City. Leaflets and small boxes of raisins accompanied the grapes. hall where the 49th annual meet-

GRAPES TODAY-BEEF TOMORROW?

KANSAS CITY, MISSOURI -Farmers from all parts of the United States (some 5,000 of them) producing every conceivable farm commodity, have acutely examined the issue of an attempted nationwide boycott of California table grapes.

The fact that a vast majority of them have never seen a vinevard of California table grapes did not blind their eyes to the fact that what could happen to grape farmers could happen to them in apples, soybeans, sugarbeets, potatoes or prime beef.

Their understanding was sharpened by AFL-CIO "pickets" -scruffy looking people hired to agitate among the farmer-dele-gates, most of whom treated the union representatives with mild stares of disbelief, and politely stepped around them.

Inside the huge convention

ing of the American Farm Bureau Federation was underway, California farm women were preparing hundreds of pounds of fresh California grapes to be passed out to delegates when they left the general session. With each carton of grapes was placed a small box of raisins and a leaflet titled "Don't be fooled, there is NO Grape Strike". The leaflet told of a rally among grape pickers in protest to the actions by the United Farm Workers Organizing Committee (AFL-CIO) in harassing workers and growers.

'More than 2,500 farm workers gathered forces in Delano to challenge the leadership of Cesar Chavez and his committee" the leaflet stated, adding that they heard from Jose Mendoza, general secretary of the Freedom-to-Work" movement . . . who urged their resistance to what had become hard-core union pressure

program of the American Farm Bureau Federation. Mendoza said that those who opposed the union "had windows broken, busted up radiators, flat tires, burned busses and trucks . . . He concluded: "If these people are successful with grapes they will work on oranges, and move into potatoes - apples and beef

Inside the Auditorium, those

tactics were being described by

Mendoza - in person, guest

speaker on the general session

Later, as the delegates broke up for afternoon sessions, they passed by signs declaring "Boycott Bunk, not Grapes!" - and in front of the auditorium a 700 pound Hereford heifer was walked back and forth in a counter-picket fashion, carrying a saddle-style sign proclaiming "Grapes today - Beef Tomorrow!"

GRAPE GROWER TELLS

From the Lansing State Journal, December 13, 1968

DELANO, Calif. (UPI) - Jack area are paid more than other Pandol moved to Delano in 1941 farm workers in California who when he was 18 and his father, an in turn are above the national immigrant from Yugoslavia, that average. A man can make \$150year put down the first grape 200 in a week.

Despite his irritation at what he feels has been a misleading of the American people by Chavez's tactics, Pandol is optimistic that he and other growers will come through the boycott even stronger.

green card" workers who have a legitimate right to work any place in the United States for five years under federal immigration laws. Pandol's base pay is \$1.40 an hour and \$1.50 an hour. The lower figure is paid to men who live in camps furnished by the Pandols, get transportation to work and receive three meals a day for \$1.80. The \$1.50 goes to persons

In the field were crews which had about one woman out of six workers, often a wife with her husband. The picketing which marked the fields during the first two years has almost completely disappeared but the workers are still leery of strangers.

One woman said she drove 50 miles to work in the Pandol fields

THREE

vines that now spread over 1,000 acres.

Pandol and his two brothers at the peak of the season employ 300-325 workers to harvest the grapes. The Pandols would be ranked near the top in production among the UP grape "ranches' in the San Joaquin Valley which range from 40 acres upwards.

Now 45, Pandol is an outgoing and articulate man who thinks he and other growers have been getting a one-sided deal in the public's knowledge of the facts behind the attempted national boycott of California table grapes organized by the United Farm Workers Organizing Committee led by Cesar Chavez. . . .

Here are points he makes: - Grape pickers in the Delano

- The image of squalid housing and intolerable field conditions for workers is false.

- Agriculture - and particularly grapes - is an area that cannot be unionized like industry. "Grapes spoil, steel doesn't."

- Chavez and his union have been repudiated by the majority of the workers in the Delano area and Pandol is not going to force his workers to join the union.

- The UFWOC doesn't care if it ruins (and eliminates jobs in) the table grape industry which has seen per capita consumption drop from 11 pounds in the 1940s

to four pounds in the 1960s. - Chavez has welcomed every

extremist group from the Black Panthers to the Du Bois Clubs to Stokeley Carmichael to the Yippies.

During the period up to Sept.

25 of this year, Pandol says, his vineyard has shipped more than 200,000 boxes of grapes compared to 70,000 at that time last year. One reason, he concedes, was last year's poor crop.

Despite boycotts in more than a dozen major cities and particularly in New York, Boston and Detroit, prices have held up, Pandol says. Weaknesses can be attributed to the bigger supply this year.

. . .

There has been no difficulty getting sufficient workers any of the three years since the strike was called in 1965. A large percentage of those now working for him are residents of the area while those here from Mexico are living away from the camps.

There is also a piecework incentive system whereby a worker gets approximately 17 cents for each box of grapes picked and packed. An average worker, he says, can pack at least four boxes an hour for a wage of \$2.18 and a top worker can pack six. The national minimum hourly wage for industry is \$1.60.

Pandol showed UPI reporter. around his vineyards. In one camp for single men there were dormitories resembling army barracks of World War II vintage, a well swept mess-hall with a fulltime cook. In one recreation area there was a color TV. Many of the men were driving cars of fairly recent make.

since the vineyards where she previously worked had been organized by the UFWOC. She said she didn't want to join the Chavez union - "it's no good."

. . .

A truck loader said he didn't want to be put on a base pay that he wanted incentive bonuses where he could make according to how hard he worked.

The man said that despite the Chavez claim to non-violence, a fire bomb had been thrown at his house and he had moved his children to a sister's place in San Diego.

Asked about the Chavez claim that he represents 17,000 farm workers in California, the man said the figure was closer to 400 or 500.

MICHIGAN FARM NEWS

ABOUT sticking together.

FOUR

Standing alone, you have little chance of being successful in the world's toughest business - farming.

For a few dollars in membership fees, Michigan Farm Bureau can, through group action provide you with a united voice in the Legislature and Congress - marketing and technological services - farm supplies - petroleum supplies - insurance protection - and assist in farm labor problems.

Another reward of an eligible Farm Bureau membership is the opportunity to enroll in Blue Cross - Blue Shield to provide you and your family with a high level of health care protection benefits.

Rapidly rising hospital-medical costs makes it impractical to provide yourself with non-group coverages. Coverages through a group provides you with greater benefits at a lesser cost.

Sticking together is an old farming habit. Renew your membership in Farm Bureau not later than January 15, 1969 and retain your eligibility for group Blue Cross - Blue Shield benefits, as well as strengthening your place in the economy.



STATE REPRESENTATIVES --- including Vice President, Dean Pridgeon of the Michigan Farm Bureau, marched into the Kansas City auditorium during the American Farm Bureau annual meeting, carrying state signs which when reversed spelled an acceptance of the challenge to reach "Golden Goals (membership) in our Golden Year". The 1969 AFBF goal nears the 2,000,000 mark at 1,809,509 Farm Bureau families.

MEMBERSHIP NOW IS AHEAD OF YEAR AGO

It is Farm Bureau membership renewal time in Michigan, with 14 county Farm Bureaus from all parts of the state already reporting their 1969 membership at 70 or more per cent of goal.

Two counties, Tuscola and Antrim are nearing the 80 per cent mark . . . with Antrim at 79 per cent, and Tuscola at 77.

The Kalkaska Farm Bureau has an even 70 per cent of 1969 goal at this writing, with Barry, Clare and Muskegon at 71. Mackinac-Luce, Cheboygan and Wexford are all at the 72 per cent mark, with Clinton, Gratiot and Isabella one point higher at 73. Both Benzie and Northwest Michigan are at 74 per cent of goal.

The state as a whole has already climbed to 62 per cent of the 1969 Farm Bureau membership goal, with 33,349 members reported to Farm Bureau Center, Lansing - 575 new members among them.

Most new members have been reported by Saginaw county, with 38, followed by Shiawassee with 24. Isabella with 22. Macomb and Calhoun with 21 new members each.

According to Larry Ewing, Manager of the Field Services Division of the Michigan Farm Bureau, this represents a substantial increase in memberships over last year at the same date and is "an indication that Farm Bureau is meeting the needs of members in Michigan."

"People like to belong to a growing and successful organization and this growth gives every membership more strength".

Ewing indicated that the boost in members already signed would be a favorable factor in helping Roll Call volunteers sign nonmember neighbors in the current given in Kansas City for outstanding MACMA-Marketing, Information, Farm Bureau Women and Young Farmer programs. With prize-winning programs such as these, there is little reason for any farmer not to belong to Farm Bureau in Michigan.

"This is the time of year when you can help yourself, all of agriculture and your Farm Bureau by not only paying your duesbut by volunteering to sign up a non-member neighbor," Ewing said.

He noted the current "Funny Money" campaign now being conducted by county Farm Bureaus in which a system of "script" has been designed to add interest (and valuable prizes) to local membership work. The campaigns will climax in March at "auctions" and Victory parties where the bogus bucks will be used as part of the

Kent, 62%; Lapeer, 69%; Len- Ottawa, 58%; Presque Isle, 48%; awee, 57%; Livingston, 57%; Saginaw, 66%; Sanilac, 61%; Mac.-Luce, 72%; Macomb, 62%; Manistee, 60%; Marq-Alger, 63%; Mason, 59%; Mecosta, 58%; Menominee, 51%; Midland — unreported; Missaukee, 59%; Monroe, 51%; Montcalm, 62%; Montmorency, 59%; Muskegon, 71%; Newaygo, 53%; Northwest Mich. 74%; Oakland, 52%; Oceana, 64% and Ogemaw, 61%.

Osceola, 65%; Otsego, 48%; state compilation.

Shiawassee, 65%; St. Clair, 59%; St. Joseph, 64%; Tuscola, 77%; Van Buren, 69%; Washtenaw, 60%; Wayne, 69% and Wexford, 72%

Usually such reported figures lag substantially behind actual membership results already secured in county offices, but which remain unreported in the over-all

I AM ONLY ONE

(This poem was recited by Harold Sponberg, President of Eastern Michigan University at the recent Michigan Farm Bureau Institute, Lansing.)

I am only one; But I am one.

I cannot do everything But I can do something.

What I can do, I ought to do:

And what I ought to do, By the grace of God,

I will do. - Author Unknown



drive.

He noted the enthusiastic group of county membership campaign Chairmen from Michigan counties who recently attended the annual meeting of the American Farm Bureau Federation in Kansas City, and the "lift" they received there in learning that Farm Bureau in the United States had reached an all-time membership high of 1,796,641 member families. Ewing reported "One Manager said 'those who think farmers haven't learned to work together should be at this meeting - just think, farmers in 2798 counties in 49 states and Puerto Rico, all working together for a better farming future. . . .

Ewing continued: "The Michigan Farm Bureau was recognized for serving members with awards

evening's fun.

County membership standings - in terms of per cent of 1969 goal already achieved as of the latter part of December include: Alcona, 67%; Allegan 33%; Alpena, 64%; Antrim, 79%; Arenac, 49%; Baraga, 41%; Barry, 71%; Bay, 62%; Benzie, 74%; Berrien, 65%; Branch, 58%; Calhoun, 68% and Cass, 65%

Others reported include: Charlevoix, 53%; Cheboygan, 72%; Chippewa, 63%; Clare, 71%; Clinton, 73%; Delta, 62%; Eaton, 54%; Emmet, 65%; Genesee, 59%; Cladwin, 51%; Gratiot, 73%; Hillsdale, 52%; Houghton, 54%; Huron, 67%; Ingham, 57%, Ionia, 67%; Iosco, 51%; Iron, 66%; Isabella, 73%; Jackson, 64%; Kalamazoo, 65%; and Kalkaska, 70%.



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DEDICATED "LEADERSHIP AND SERVICE"

Service Affiliates Hold Joint Annuals

Michigan Congressman Guy Vander Jagt (R-Cadillac) who stirred Congress last year as a Freshman Representative by introducing a major farm bill which he said would "return farming to farmers" was warmly received as guest speaker at the joint annual meeting of Farm Bureau Services and Farmers Petroleum Cooperative in early December.

Vander Jagt's appearance at the December 4th, banquet program concluded a three-day product show and business meeting which brought hundreds of farmer-stockholders to the Lansing Civic Center. There, in the huge exhibit hall, dozens of dealers displayed the many quality products offered farmers of Michigan through the Farm Bureau supply affiliates.

Reports from management, officers and staff were heard, beginning with a statement by Farm Bureau Services President, *Elton Smith*. Others heard were Farmer's Petroleum president, *Carl Heisler*; a number of Farm Bureau Services Department heads and *Wm. Guthrie*, Manager of Farm Bureau Services and Farmers Petroleum.

Weather was near-perfect, as record numbers of farmers from all parts of Michigan flocked to the product show and annual meeting. They saw an impressive array of new farm production aids ranging from hand-tools to major pieces of spraying and spreading equipment. They enjoyed complimentary luncheons and were obviously pleased by management reports revealing sound growth for Services and FPC in the past year.

In his talk before the evening banquet crowd, Congressman Vander Jagt listed agriculture as among the top four issues facing the nation and the new Congress.

Ahead of national farm problems he placed the Viet Nam war, "fiscal responsibility" and the broad areas of Law and Order. Concerning the war, he said "We must resolve this conflict which now has involved 550,000 of our boys and millions of dollars every month. It must be done honorably and quickly...."

Speaking of the nation's 27 billion dollar budget deficit, Vander Jagt said that it brought with it a yearly interest cost of 15 billion dollars. "The interest alone takes all of the income taxes paid by the bottom two-thirds of our population" he said.

In hitting at the rising crime rate, Vander Jagt cited statistics showing that our crime rate has increased 8 times faster than our population, making America "The most lawless nation in Western civilization..."

He told the Farm Bureau cooperative group that legislation has created as many farm problems as it has solved, including an enormously expensive bureaucratic monstrosity. "I'm a firm supporter of the idea that we let farmers decide their own destiny, and do it through their own organizations and service groups."

He had praise for the annual meeting theme "Leadership and Service" and said that farmers must help themselves through their own efforts.



OFFICIALS VISIT — prior to Farm Bureau Services — FPC joint banquet program, with Congressman Guy Vander Jagt, (center) who praised the Farm Bureau affiliates for their leadership in providing quality farm supplies to Michigan farmers. To the left is Wm. Guthrie, General Manager of the companies, while Michigan Farm Bureau (and Services') President, Elton Smith, is to the right.



CROWDS WERE EVERYWHERE — at Farm Bureau Services and FPC new-product show in the Lansing Civic Center. Over 70 product displays were staffed by experts to explain advance-techniques and new products to record crowds. Advantages of early deliver of Special Corn Starter Fertilizer was the subject at the time this picture was taken.

When Winter Comes

Mrs. Dorothy Kramer, chairman of District 2, Farm Bureau Women, and her committee, are promising all Farm Bureau Women an interesting and worthwhile two days at Wesley Woods Methodist Camp the latter part of March, 1969. March 1969 may sound like a long way into the future, but "when winter comes, can spring be far behind?"

Mrs. Kramer and her committee, representatives of Branch, Calhoun, Hillsdale, Jackson and Lenawee counties (all in District 2) and Mrs. Louise Smith, Kalamazoo county, have lined up some not-only-educational but fun subjects and demonstrations for the days of March 26-27.

Cost will be \$7.75 for 2 days, one overnight and registration. All Farm Bureau women are invited to attend.

More details will be printed in the Farm News later. In the meantime, all Farm Bureau Women are urged to reserve these two days for the Farm Bureau Women's Holiday Camp. Mark Waters was a chain smoker. Wonder who'll get his office?

Mark kept hearing the same thing everyone does about lung cancer but kept on smoking cigarettes. Probably thought: "been smoking all my life...won't help to stop."

No matter how long you've smoked, the risk of lung cancer decreases when you stop, provided cancer or emphysema have not developed. Next time you reach for a cigarette,

think of your officeand your home.

American Cancer Society

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MICHIGAN FARM NEWS

- time to go to work again!

By: Mrs. Jerold (Maxine) Topliff MFB Women's Committee Chairman

Should Old Acquaintance be a daughter who does, encourage Forgot? Goodness no! A Happy New Year to each of you, may your workd-for dreams come true! true

Christmas is over, the decorations are put away and it's time to get back to work again. It's Roll Call time, Farm Bureau state women's committee meeting time, time to start our sewing contest, and time to plan our program of work for the year.

Membership is required if we are to have any organized group and this is true of Farm Bureau. It was a great feeling to be a winning state this year at AFBF. Why did we win? We won because of a gain in membership. We have known we had a good program going in Michigan, but because our membership hasn't shown an increase in several years we haven't been eligible to enter any of the competitions. This last year was a "gain" year and we won in four categories; Young Farmer program, Women's program, Information program and MACMA-Marketing. It's great to be a winner. Ladies, please volunteer your services to your Roll Call manager, remember they are busy people too, who give a lot of time and work to make a successful camapign. One state already had made goal at the AFBF convention, let's put Michigan at the top too.

Your state program planning committee is meeting now as well as the state women's committee. If you have some specific program you would like your district chairman to provide, she will be happy to come to your county once a year for a program. I too, will be glad to help whenever possible, and you know Helen Atwood is always glad to work with you.

A few words on our sewing contest, new this year. We want any of you who are Farm Bureau members who sew, knit or embroider to contact your county chairman for the details. If you do none of these things, but have place!

her to enter. The contests will be in the counties and possibly in the district, with the one winner of the county coming to the annual FB women's meeting in Nov. 1969 either modeling or displaying her project as the case may be.

As you set up your programs this year, remember your FB policy book, there are many policies you can work on with your county Farm Bureau, check with the county board to see where they would like you to start. Many of our counties have local affairs that need a push from someone, maybe you can work on this too.

A few highlights from the AFBF convention in Kansas City; the Vesper Service opening the convention was a real inspiration. The Vernon Brothers, (four of them) sang and each one gave a short inspirational message, they were joined in song by their wives. Each of the four is a minister and their wives are trained in music. This was followed by the candlelighting ceremony, the combination making an effective opening for the convention.

At the business session of the FB women, Mrs. Haven Smith was reelected Chairman, and Mrs. William Wilkie was reelected vice chairman. The western region and the northeast region each elected a new regional chairman. The southern region and the midwest region chairmen were not up for election this year.

We had a very good workshop the last day helping us all to be more effective in our women's program. When we are better informed then we can all work together for "Progress Thru Participation" in 1969.

One more thing. Let's all buy California Grapes and help our fellow farmers to defeat this senseless boycott. If your grocer doesn't stock California grapes, find another and help yourself by keeping freedom in the market



MONEY CERTIFICATES - for outstanding county Farm Bureau Women's programs are presented by state Coordinator, Helen Atwood to: (left to right) Mrs. Ellen Burnell, Presque Isle; Claudine Jackson, Livingston; Marie Postma, Chippewa; Mrs. Elsie Smith, Wexford; Lillian Wonsey, Isabella; - Miss Atwood; Margaret Boyne, Tuscola and Esther Semans, Shiawassee. The awards were given at the Michigan Farm Bureau annual meeting.



KANSAS CITY ACTION REPORT By: Miss Helen Atwood

"Farm Bureau women have the responsibility to do everything we can to help achieve once again a stable law-abiding society in our country." These were words of advice from Mrs. Haven Smith, Chairman of the American Farm Bureau Women's Committee at the recent annual meeting of Farm Bureau women in Kansas City. She encouraged women to develop new programs to do something about restoring a respect for law and order in the homes, local communities and cities.

In her annual address to Farm Bureau women from 49 states, the United States and developing AFB Women's in ourselves and those around us an understand and appreciation of America. The people of our country voluntarily gave 14 million dollars to worthy causes, more than 50 million Americans donate time to charity, more Americans are spending their money on skiing, camping, sailing, and such family activities, and 45 per cent of us attend church, Mrs. Smith said. She also emphasized that "we must give the best of informed minds and understanding hearts to help our country determine its role in moving mankind toward peace." She suggested that one way to help do this is by studying the world's problems. "Our government will come up with better answers if we have more knowledge and understanding of the problems", she stated. She

also encouraged Farm Bureau women "to make the best use of the opportunity to build friendship and goodwill by working with the 6½ million members of the Associated Country Women of the World, a world organization of rural women."

Voting delegates from all member State Farm Bureaus to the annual meeting of the American Farm Bureau women re-elected Mrs. Haven Smith of Chappell, Nebraska, chairman of the American Farm Bureau Women's Committee. Re-elected as national Vice Chairman is Mrs. William Mrs. Smith emphasized the need Willkie of Widener, Arkansas. of talking about what's right with Newly elected members to the Committee are Mrs. James Bigelow of Maryland, who will represent the Northeast region, and Mrs. Albert Wilson of Emmett, Idaho, who will represent the western region. Each of these women will serve a two-year term. Retiring members of this committee are Mrs. David Holt of Pennsylvania, and Mrs. Van Ness Wallentine of Utah who did not run for re-election. Others who make up the national committee are Mrs. J. S. Van Wert of Iowa, representing the midwest region; and Mrs. Chester Smith of Oklahoma, representing the southern region. Farm Bureau leaders know that where women are active in the local Farm Bureau, there one finds a vigorous, aggressive, "going" organization. Members of the American Farm Bureau Women's Committee realize the

need for progress and more understanding and increased effectiveness. They presented a pro-gram of work for 1969 with the theme "Progress through Participation". They encourage state and county women's committees to involve the women of the 1,796,641 Farm Bureau families in some phase of the projects and programs which help to achieve their goals in life.

Some of the projects suggested for action in the area of local affairs include the developing of policies through Farm Bureau and carying out of projects which would help get clean water, pure air, attractive countrysides, health and safety projects.

A second program suggestion made is to encourage Farm Bureau women to help inform m bers of the goals and policies of the organization, to tell the farmers' and ranchers' story to the public, and to work with other organizations that have the same basic beliefs as farm families. Also suggested for action are new programs emphasizing respect for law and order. More women are needed and encouraged to participate in the membership activities of Farm Bureau, national and state legislative affairs, political education, and marketing and other economic services provided through this organization. This program of work proposed by Farm Bureau women is presented to serve as guidelines to help all national, state and county women's leaders to coordinate their efforts to make progress 1969.

WASHINGTON SEMINAR

March 17-18-19-20 are dates for the Washington Seminar, the annual "air-adventure" to the nation's capital, sponsored by Farm Bureau Women.

Reservations are now being accepted for the jet flight which will again involve two groups - designated Legislative Leaders, and Seminar Participants, both of whom will join in a group breakfast prior to a full day of sightseeing March 18. On separate occasions, both groups will be briefed concerning current actions of Congress and will visit the Capitol for a period of time. The \$127. price for the complete tour includes jet air fare, bus and baggage transfer, hotel 3 nights in Washington, group breakfast and luncheon and guided sightseeing. The air-adventure is open to all Farm Bureau members and friends.

PLEASE RESERVE AIR-SPACE FOR THE

WASHINGTON SEMINAR

Sponsored by Farm Bureau Women March 17-18-19-20

FOR: ADDRESS: (Billing at \$127. per person will be made later) Send to: Information Division, Michigan Farm Bureau Box 960, Lansing, Mich.



MICHIGAN'S QUEEN — Miss Diane Traver (left) is pictured on-stage in Kansas City, Missouri, where she represented the Michigan Farm Bureau at the recent annual meeting of the American Farm Bureau Federation. Each girl won an all-expense trip to the convention from her state Farm Bureau organization — all were introduced to the huge convention crowd.

Michigan Young Farmer Appointed Farmers' program came during to National Group!

of the American Farm Bureau Federation has appointed Mike Satchell, 25, Caro, to serve on the A.F.B.F. Young Farmers and Ranchers Committee for a two year term. Satchell, immediate past chairman of the Michigan Farm Bureau Young Farmers' committee and Michigan Farm Bureau board member, will represent the Midwest states in his national position.

with state Farm Bureaus on Young Farmers' activities. A conference for state program leaders has been planned for late January at Lake of the Ozarks, Missouri.

Charles B. Shuman, President Satchell will be assisting with this conference.

Mike and his wife Eileen, live on a modern dairy farm in Tuscola County near Caro. The family farm operation includes his parents, Mr. and Mrs. Frank Satchell. The senior Satchells are also active Farm Bureau members. Satchell has served on the Michigan Farm Bureau Young Farmers' committee for the past two years. Also active on the The national committee works Tuscola county Young Farmers' committee, Satchell has given outstanding leadership to the program. American Farm Bureau Federation recognition for the Michigan Farm Bureau Young

Mike's tenure as state chairman.

Larry Karsten, dairyman from Rogers City in Presque Isle county, was named to succeed Satchell as chairman of the Michigan Farm Bureau Young Farmers' committee and Michigan Farm Bureau board member. A graduate of Michigan State University, Karsten looks forward to the opportunities ahead with a great deal of optimism.

Four new members have been appointed to the state committee by Michigan Farm Bureau president, Elton Smith. They are: Mike Pridgeon, District 2; Karl Howard, District 6; Glenn Beck and Carol Maxwell, both of District 8.

WHAT IS

In all business there are no other men just like farmers. Farmers are a diminishing class of specialists that do many things well. They come in all sizes, shapes, colors and ages.

A farmer is an eternal optimist who expects that the next year will bring better conditions than the floods or droughts or freezes or insect infestations he may have endured every year in the past.

A farmer can keep a \$5,000 machine working with a piece of baling wire, an off-size bolt and the lid from an old tin can.

Farmers don't belong to unions, don't have 40-hour work weeks, don't need sleeping pills and don't like neck ties or fast talkers.

Farmers witness the miracle of birth and the certainty of death and sense an order behind it all.

Farmers are men who teach their sons and daughters responsibility and workmanship before the youngsters move to the city and go to work in industry.

Farmers see the sunrise and walk along under the stars, they are strengthened by faith in a higher being.

Farmers are patience in overalls waiting for the rain to stop, for seeds to sprout or for a calf to be born.

Farmers are practical family men that are sincere and natural and don't try to appear as something they are not.

Farmers risk all the hazards of other businesses and, in addition, endure the uncertainties of weather, insects, disease and politicians.

Farmers are persistence with sunbronzed face, starting again after a hail storm has wiped out a year's work.

Farmers are exhaustion with 326 bales that must be lifted and hauled to the barn after dark before lying down to rest.

Farmers are the kind of courageous, hard working, persistent, practical fair minded men that other men imagine themselves to be.

Finally, farmers are the brunt of jokes, the whipping boy of editors, and the sacrificial lamb of politicians.

In spite of all the criticism farmers get, an indication of what people really think is revealed in the fact that almost every man considers himself a farmer at heart.

Reprinted from "Along Our Highlines" - publication

of the O and A Electric Cooperative, Newaygo, Michigan.

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.

FARM BUREAU INSURANCE INNOVATIONS ANNOUNCED

If a company is to grow, it must change and adapt itself to the needs of its customers. And in the highly personal business of insurance, constant change, primarily updating of service and coverages, is absolutely necessary to provide the best possible policyholder protection.

Surely the insurance industry's most rapily changing area is auto insurance. The business is tough and highly competitive. Only a company which combines innovation with service can



succeed.

As three auto policyholder dividends since August 1967 indicate, Farm Bureau Insurance Group is succeeding through innovation and service. Realistic underwriting standards have gathered together some of the safest drivers in Michigan. And in turn, these drivers deserve the best. So Farm Bureau Insurance Group continues its auto policy service and coverage improvement.

Effective after January 2, 1969, numerous auto innovations will occur affecting both policy and rule changes.

Auto policies in Farm Bureau Mutual and Community Service Insurance Companies, both Farm Bureau Insurance Group affiliates, have been greatly liberalized. Liability coverages have been expanded to offer increased protec-

tion not available with other insurance firms.

Rule and rate changes tend to lower rates for some drivers and slightly increase rates for others. These changes will amount to a company-wide rate decrease of about two percent.

Some new advantages: deductibles will be paid on collision with any animal or fowl; deductibles will be paid for both policyholders on intercompany collision between Farm Bureau Mutual and Community Service autos.

Also, at nominal cost additional coverages will be available for auto insureds, such as Accidental Death and Dismemberment and new auto rental coverage which will pay for temporary transportation while an insured auto is being repaired at company expense.

GOLD STAR STATE



AT NATIONAL YOUNG FARMER "DISCUSSION MEET"



"FOUR STAR AWARD" — is received for the Michigan Farm Bureau by President Elton Smith (left) from American Farm Bureau President, Charles B. Shuman. To receive such recognition the state must first make a membership gain, and be outstanding in four program areas. Michigan was honored for excellence in Information, Young Farmers, Women, and MACMAmarketing programs. Only two other states, Indiana and New York, matched this record.

EMMET RURAL-URBAN



PROJECTION VISUALS — are shown to guests by Emmet county Farm Bureau President, Herbert Hemmes (left). Over 250 businessmen and wives were guests at a recent rural-urban dinner. Pictured (from left) are: Hemmes; Mr. and Mrs. George Fettig; Mrs. Hemmes; Mr. and Mrs. E. H. Barnefiher and Mr. and Mrs. Al Gruler, all of Harbor Springs.

ANTIQUE BUICK

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NAMED NATIONAL WINNER — was Michigan's John Nye, 28 year-old Berrien county fruit grower (third from left). Nye concluded his marketing statement in the national Discussion Meet by stressing that farmers need to better understand marketing principles. He urged farmers to improve communications with all parts of the food industry and to tailer products to market needs. With him is AFBF President, Charles Shuman, and Moderator (center) Howard Wackman, of California.



NEW YEAR'S RESOLUTION

This year our resolution is not so new . . . it is rather a reaffirmation of our past Pledge to bring you constantly improved products for your every need, with the special services you so richly deserve, and at a price which is competitive and in keeping with your co-op's concept of economy in buying and selling.

ATTENTION ATTRACTOR — at the recent Farm Bureau Services and Farmers Petroleum Co-op annual meeting and product show, was this antique Buick displayed by Wm. Rockey, Manager of Sales for FPC. His theory; Old or new, it takes top petroleum products to keep any car on the road these days.



4000 N. GRAND RIVER AVE.

* HAPPY NEW YEAR

LANSING, MICHIGAN

STORY OF: a hundred-thousand dollar saving!



BAGGED NAVY BEANS — replace the Michigan apples which this labor crew picked earlier in southern Michigan before receiving an S.O.S. from Port Huron authorities. At stake there, was 300,000 bags of Michigan beans already sold to European markets, but without necessary labor to load them into waiting ships.



THESE PICTURES — tell a story of farmer-cooperation as Michigan Agricultural Services Association (a farm-labor recruiting arm of the Michigan Farm Bureau) successfully shifted the former apple crew to the loading of 14,000 tons of navy beans sold overseas by the Michigan Elevator Exchange and local co-ops.



BY HAND AND FORKLIFT — bagged beans are stacked in the hold. The alternative to Port Huron loading would have meant rail shipment to Baltimore or other East Coast ports, increasing freight costs to Europe by about 35¢ per bag. With nearly 300,000 bags involved, Michigan growers would have lost an estimated \$100,000 in added freight costs.



LARGE BEAN SHIPMENTS — are made in late fall when beans are ready but stevedore labor is usually scarce. Canners try to get enough new-crop beans through the St. Lawrence Seaway to last over winter months when the economical waterway is closed. Local labor showed little interest in the work, and until MASA stepped in, chances looked bleak.

NINE

FARM BUREAU MARKET PLACE

PECIAL 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.



MICHIGAN FARM NEWS



THE WHEAT-PRICE SITUATION. . .

The depressed prices for wheat in 1968 have disturbed farmers more than anything else in recent years. Some blame overproduction, others blame the administration, some blame increasing world protectionism.

There's some truth in all these reasons, because the issue is very complicated and it has been clouded by efforts to place the blame during the recent political campaign. Maybe all the reasons are partially true.

Some of the price making factors affecting American wheat prices include: carry-over stocks, exports, crop size, consumption and foreign production.

Since the early 1960's we have attempted to bring the wheat crop into balance with need through various programs including allotments and the use of Public Law 480 funds to move surpluses to overseas users.

Early in the Spring of 1966, the Secretary of Agriculture and his advisors decided that we could not fill our anticipated needs for aid to other countries with our anticipated stocks and crop.

He increased the allotment by 16% and later by another 16% in anticipation of all-out exports under the Food for Peace program.

In fairness to the Secretary, it should be noted that world wheat prospects in the Spring of 1966 were rather dismal. In some countries, such as India and Pakistan, the threat of wheat famine had reached the proportions of a crisis.

The American farmers responded to the call for extra wheat with a bumper crop of one billion five hundred million bushels. Coupled with this huge harvest came somewhat lower domestic consumption, due to less use of wheat for feed.

The exports to India and other countries were heavy, but they still were not enough to use up the tremendous crops.

In 1967 the Secretary reduced allotments for 1968 by 13%, and again the American farmers came through with a bumper crop.

For the past two years we have produced about 350 million bushels more wheat than we did in the period 1959-63. At the same time we have increased total domestic use by only 50 million bushels. This means that somehow we need to find foreign buyers for something like 300 million added bushels this year. was \$1.11. Charges for handling, storage and freight to the east coast amount to 30 cents a bushel. Since the export price under the International Grains Agreement is \$1.60, the exportor must then pay the USDA 19¢ per bushel for an export license.

Handling and freight to Rotterdam adds another 18 cents bringing the cost of our bushel up to \$1.78 on the ship in Rotterdam.

Before the grain can be unloaded the exporter must pay another \$1.11 import fee to get the grain into the European Common Market. This brings the price up to the required minimum of \$2.89 and there still are the costs of unloading and shipping to the miller bringing the price to well over \$3.00 per bushel delivered to the miller in Germany.

Ironically, on this particular day the American farm price and the import fee were the same, this is not ordinarly true.

There is little likelihood that the French government will relax its fight to keep foreign grain out of European markets as long as her farmers can fill the needs.

In June of 1968, the U.S. Senate was strongly urged by the administration and others to ratify the International Grains Agreement "to assure that all nations get their fair share of the grain market," we were told. At that time newspaper reports quoted the Secretary of Agriculture as saying that the approval of this treaty would raise American farm prices of wheat by several cents.

Instead, prices started to slide and reached the lowest levels in nearly 30 years on American farms. In recent weeks there has been some recovery of the market but we still have not been able to get the export trade moving again. For the market to recover, somebody has to buy about 750 million bushels of wheat for foreign users. This is the goal of the USDA for export this crop year, however, some traders are already saying we cannot move anywhere near this volume under present policies.

Briefly, what IGA proposes to do is set minimum prices for grain on the world market, it also sets maximums.

Under the agreement, all nations signing it agreed not to export wheat for less or more than certain prices depending on type of wheat and grade. It amounts to about \$1.60 per bushel minimum in the U.S. for average grades. France sold several million bushels to Japan for about 18¢ per bushel less than the announced export price for American wheat. Spain reportedly sold several thousand tons to Algeria, for about \$20 per ton less than the American price. There have been numerous other seeming violations of the agreement.

What are the prospects for price in 1969? Frankly they do not appear very good at this time (early December) because of the huge supply we have on hand and prospects for a large crop for '69.

There would appear to be no easy or fast solution to the problem. The errors in judgment of the past several years have already cost American wheat producers untold billions and they probably are going to cost more before this is over.

Proposed solutions to the problem include such things as abandonment of all controls and the establishment of a land retirement program to ease the transition to other crops or business; or rigid controls of production and high support levels; or withdrawal of the U.S. from the IGA and the implementation of an aggresive export market development program through commercial channels; or establishment of a strategic reserve of grain.

Each of these programs will cause displacements in the U.S. agricultural economy, some more painful than others.

We have tried political solutions to this problem since 1933, are we finally ready to try to employ the economic tools we have to solve it? Are we willing to think beyond the borders of our own farms to see the total effect of the program we select? What does your group think?

Unionization of Farm Labor GROUPS REPORTING: 680 How many group members use outside labor 1,388 families Year Around? 317 Seasonal? 1,297 These represent how many man-days? 423,579 How many use written job descriptions? 172 families How many use written job descriptions? 172 families How many use written house agreements? 89 How many use written house agreements? 97 Do you consider farm-labor a problem? YES: 439 NO: 209 Do you consider farm-labor unionization? YES: 13 NO: 619 Should farm-labor come under N.L.R.B.? YES: 280 NO: 215 Would you take part in private labor- clearing office with near-by states? YES: 159 NO: 341 Are farmers effective in labor-management?	NOVEMBER TOPIC S	UMM	ARY	-
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The problem is where will we find those buyers and what will they use for money?

One of the major reasons for American problems in export trade has been the virtual closing of the European Economic Community (or Common Market) to American wheat through the use of an **import** levy which is varied at will to keep out foreign wheat.

These levies are set to give the producers of France and Germany a protected market of approximately \$2.89 per bushel.

On a recent trading day, wheat traders of the Michigan Elevator Exchange division told us that a bushel of Michigan white wheat cost the European buyer \$2.89 delivered to the port of Rotterdam.

Here is how this price breaks down. On this particular day, the country elevator paying price

Before the Michigan Elevator Exchange can deliver wheat to a miller in England, Germany or any other country, they (MEE) have to pay the U.S. government a sum representing that day's difference between American prices for the grain and the IGA price for that particular grade.

Each day the USDA announces a schedule of export payments for the next day for each grade and class and for each of the major port areas of the U.S. These payments have ranged from a low of about 12¢ on certain special wheats to as high as 48¢ per bushel for some during the extremely depressed period of July and August.

The IGA has no enforcement provisions, only provisions for consultations between members of the agreement when there appears to have been violations. The state Discussion Topic Committee — composed of one Farm Bureau member per district, as appointed by Michigan Farm Bureau President Elton Smith, will meet in mid-January to select topics for the coming six-month period. More than 1,000 topic suggestions have been received from Community groups. Each will be carefully considered.

NEXT MONTH: Supreme Court Reorganization

MICHIGAN INFORMATION STAFF AT WORK



MICHIGAN INFORMATION STAFF -(in group to right) is shown filming a news conference featuring AFBF President, Charles Shuman. The Michigan crew produced television coverage for the American Farm Bureau during the recent Kansas City convention. Earlier, Michigan's Information Division was announced as "Gold Star" winners in nation-wide competition among state Farm Bureaus.

Collisions Dow

Michigan Farm Bureau Women can be proud of their part in helping to pass the legislation requiring farm machinery and other equipment operating at less than 25 m.p.h. to have a slow moving vehicle sign.

A report compiled by Dr. Richard Pfister, Safety Engineer at Michigan State University, shows a 21 percent reduction in rear-end collisions involving slow moving farm vehicles. This reduction has been noted just since the SMV symbol has been used. The law went into effect on March 10, 1967.

While the overall reduction in accidents was 21 percent, rear-end collisions involving moving equipment, and also stationary farm vehicles, dropped 32 percent. For comparison, all other kinds of accidents involving cars and farm machinery on public highways dropped only four percent.

The law is presently in effect in 14 other states and four Canadian Provinces. Farm Bureaus in other states are also pushing for the legislation - not only for safety reasons but, as was the case in Michigan, to prevent the licensing of farm equipment, which would be another added farm cost.

Unique Policy

Business partners . . . husbandwife . . . father-son . . . partners in the future can now insure two lives under one policy at less cost. Again Farm Bureau Insurance Group Research and Develop-ment specialists have provided an idea to build and secure your financial future . . . the Joint Life Policy.

Why insure two lives under one policy? Broader protection is available at less cost. For instance, two business partners want to ensure continued business operation and smooth estate settlement. The solution could be a Joint Life Insurance Program.

A \$50,000 Joint Life Policy would insure both partners under one premium at an equal age. If one partner is 53 years old and the other 38, the 15 year age difference would allow a premium cost based on the equal age of 48. When one partner dies, the survivor can accept a cash benefit of \$50,000, or a monthly income. The survivor also has the option of purchasing a new \$50,000 policy without evidence of insurability. In case of simultaneous death, \$50,000 would be paid to the beneficiaries of each partner a total death benefit of \$100,000.

Flexibility is the strong point of a Joint Life Program. Young married couples, father-son, mother-daughter, almost any twoperson circumstance can provide broader life insurance protection at less cost.

A change of plan option increases Joint Life flexibilty to meet changing-circumstances. Before the older insured reaches 65, the change of plan allows both policyholders to exchange the face amount of, say a \$10,000 Joint Life Policy, for two \$5,000 whole life plans; or, a single policy for the full amount of the Joint Life Program may be acquired by either insured.







Special Corn Starter Fertilizer and Our Plan-A-Yield Program Can Give You More Profit With Less Labor!

Get real economy with 50-ton bulk cars of potash, phosphate and nitrogen. Put phosphate and potash on according to soil test. Let us help you figure your nitrogen needs with our Plan-A-Yield program. Since there is no reliable soil test for nitrogen, our Plan-A-Yield program helps get your yield goals for 1969 crops based on past cropping history, manure to be applied and past crop yields. And, of course, you'll want the King of them all . . . Farm Bureau Special Corn Starter Fertilizer . . . the high phosphorus row starter. We're ready to deliver all this and anhydrous

ammonia . . . see your local Farm Bureau Services fertilizer dealer.



Also, ask your dealer about our newest high fortified feed . . . Special Beef Supplement 32%!



Especially useful to a father-son Joint . ife Program is the special option. When the younger policyholder reaches 25, he can obtain a whole life policy for the face amount of the Joint Life Program without evidence of insurability.

The needs of America and its people are changing rapidly. Broadened life insurance coverage, with flexibility for future change, is an increasing need in the search for sound financial futures. A Farm Bureau Insurance Joint Life Program meets today's needs for partners in the future.



188 MICHIGAN SCHOOL DISTRICTS *INSURE WITH FARM BUREAU...*

... And our Commercial Insurance Program is only three years old. The reasons for such rapid progress are simple. More protection, lower cost and something called service. This "service first" concept developed the following Farm Bureau school insurance programs:

School Bus Fleets

101 Districts

Multi-peril protection packages and Workmen's Compensation

Teacher's tax-sheltered Retirement Plans 65 Districts

55 Districts

Farm Bureau Insurance Group is still growing. Why? Because we want to meet all of Michigan's protection needs – individual, family, business and institutional. And our 280 representatives – all experienced professionals – are doing just that.

May we help you?

FARM BUREAU INSURANCE GROUP

Farm Bureau Mutual - Farm Bureau Life - Community Service, LANSING