

THE ACTION PUBLICATION OF THE MICHIGAN FAF

Vol. 48, No. 12

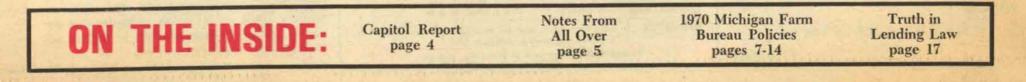
-1919-50 Years of Service to Michigan Farmers-1969-



EAU

December 1, 1969

It is the gentle, twinkling kind of snow . . . Dawn's flaming touch upon a frost-swirled window . . . City streets, roofed with evergreen and colored constellations of light . . . The wind, lashing in vain at a home buttoned up snugly against the cold . . . The silver fire of moonlight on ice-fringed eaves . . . The blaze of stars, through interlacing boughs of barren trees . . . The solemnity of midnight service, midst a radiance of music and mellow candlelight . . . So many things . . . seen and unseen . . . descending upon the world like gentle snow, twinkling through the "Silent . . . Holy . . . Night."



EDITORIAL ...

Public Relations Problems

It's inventory time again. As we reflect back on 1969 and the major subjects discussed at agricultural meetings, we are reminded of the need for "better public relations for farmers."

Almost without exception speakers have said that consumers need to be reminded that farmers subsidize inexpensive food and fiber . . . that the farmer is not receiving a fair portion of the food dollar . . . that consumers are lucky to have such abundance . . . and that farmers need to unite because they are a political minority.

It would be fine indeed if consumers did know all of these things. Certainly consumers take agricultural abundance for granted.

Farmers may or may not receive a fair price for their produce. Most farmers are independent and try to charge whatever the market will bear for the product of their investment and labor. That the market won't bear supply and demand flexibility however, is a separate problem to which neither consumers or farmers have given enough critical thought. Believe it or not, there are still many farmers who continue to plant crops or raise animals without knowing who is going to buy them, at what price, or even if they will be sold. And there are a good many consumers to whom buying food and clothing is about the same as buying electricity or water. When consumers become concerned about the business of water, electricity or gasoline, then they might also become critical about the business of food and fiber.

How many consumers or farmers really realize how agricultural markets and thus farm business is controlled by federal bureaucrats? To be sure the management and control of agriculture is the result of various Acts of Congress over the past 36 years, so it would appear on the surface that they are popular, accepted and proven national agricultural policy. This is not so!

The Acts of Congress were, and are, clearly labelled "temporary", "emergency", or "adjust-ment" legislation. They are designed to solve specific problems in specific sectors at a specific time. BUT . . . if all the plans of agricultural planners failed, it wasn't their fault, it was the fault of the farmers who wouldn't work together, who wouldn't support the programs, who wouldn't be controlled.

In a nutshell, that's the public relations problem we face in agriculture. We've got to change that concept in the consumers eyes . . . or change the planners viewpoint. Farm Bureau is currently working on both problems. The success of each depends on the individual, vet combined efforts of our membership. We can tell our story to consumers about the price of food. We can prove that the cost price squeeze affects us the same the consumers, but the big job is conv ncing Congress that the farm programs we are living with are NOT in the best interest of farmers and must, therefore, be changed.



Michigan farmers have a right to be justly proud to note that the American Farm Bureau Federation has chosen a select Michigan grown Christmas Tree for display in the general offices located in the Merchandise Mart, Chicago.

Charles Shuman, president of AFBF received the tree from Benzie County Farm Bureau president Don Nugent and MFB Regional Representative David Mead.

The beautiful evergreen was grown by Ellsworth Esch of Honor, Michigan, a 24 year veteran in Farm Bureau and a widely known Christmas Tree farmer. Mr. Esch has shipped trees throughout the nation with most of his trees going to the Chicago market.

Following the pattern set in millions of American homes each year, AFBF will set up and decorate the tree with lights and colorful tritunings, carrying on a custom that has roots deep in antiquity.

Some claim it is a pagan rite, stemming from the Egyptian observance of the winter solstice - when green datepalm branches were brought induors to symbolize the victory of life over death. Others say it originated with the Romans whose custom it was to exchange evergreen twigs and branches on the first day of lanuary.

The legend, however, that seems most in keeping with the spirit of Christinas is the one concerning the English missionary, Saint Bonilace

Nearly 1200 years ago while traveling through northern Germany, he found a group of heathen people around an oak tree near Geismar. They were interaring to sacrifice little Prince Asult to the god Thor. The missionary slopped the succifies and cut down "the blood oak. As it tall, a young to tree appeared. Sand Bondare told the people that the fir was the tree of life, representing Christ.

During the American Revolution the Christmas-tree idea crossed the Atlantic with Hessian soldiers. A description of Christmas lestivities at Fort Dearborn in Illinois, in 1804 mentions a Christmas tree.

During the last half of the 19th century the custom also. spread to France, England, Denmark, Sweden, Norway, as well as Finland,

The first trimming of the Christmas tree in America was a far cry from the multicolored lights and baubles with which we are so familiar today. Candy, popcorn, nuts, and tufts of cotton were probably the ornaments first used to "pretty up" the evergreen Christmas centerpiece.

The tradition of the star atop the Christmas tree is well known: it represents the Star in the East, menhoned in the Bible as having guided the three wise men from the East to Bethlehem.

The Christmas tree has indeed come a long way both in purpose and manner of use. However, if it is to be a meaningful centerpiece this Christmas, it should symbolize the spiritual significance of the Yuletide Season.

The Michigan Christmas tree that stands in the AFBF Headquarters helps symbolize the hopes of millions for "Peace on Earth . . . Good Will Towards Men."

PRESIDENT'S COLUMN

Marketing a Tough Job

(Editor's note: President Smith devoted a major part of his annual address to the delegate body of the 50th annual meeting to the problems we face in marketing and bargaining. Policies adopted reflect the importance of solving these problems. This month's column will feature excerpts from the address plus comments on new policies.)

The 50th Anniversary Annual Meeting of Michigan Farm Bureau is past history. It was a successful meeting, a productive meeting. Voting delegates were prepared to handle the business at hand in an organized and orderly manner. I appreciate the outstanding job performed by the state policy development committee, who did research and preliminary work preparing the proposed resolutions for presentation to the entire house of delegates.

Farmers are moving into the market now to meet directly with processors and distributors. We are tooling up our market machinery for effective bargaining. This has to be done carefully so as not to force buyers to switch to substitutes and synthetics, or to have them raise their own crops. With this in mind the voting delegates adopted many carefully written policies pertaining to marketing and bargaining. I would urge that you turn to page 7 of this Farm News and completely read all of the policies. (The policies can be pulled out and preserved for future reference.)

You will immediately recognize the importance placed on orderly marketing and bargaining programs as you study policies relating to these subjects. A portion of one such policy reads as follows:

"We will support and work for legislation that will enable a producers' association supported by a referendum vote of 51% of the growers with two-thirds of the production of a commodity or representing two-thirds of the growers with 51% of the production of a commodity, to bargain for and be supported by all producers of that commodity. This legislation should provide for a periodic rehearing or referendum to assure that the association is adequately serving the industry.

"We will support legislation to provide that purchasers of farm products, through negotiations, shall state their buying price, or a formula for determining this price, at or before the time of delivery."

We live in a business and political world. Experience has proved that we will not get a fair price just because we deserve it. Likewise in politics we will not have good laws just because we desire them. Our policies therefore not only state the desires of the members but guide the direction of officers and staff who have been charged with the job of carrying these wishes out.

Delegates are well aware that if Farm Bureau doesn't get the job done, somebody else will try to do it for us. Orderly marketing of produce is essential if we are to retain present markets, or expand to new markets.

We are attempting to answer marketing problems of low prices and lack of markets.

If you were walking down the streets of Vienna, you would be greeted with the glad words, Froeliche Weihnachten! In Paris they would exclaim, Joyeux Noel! In Stockholm, God Jul! while down in Rio it would be Feliz Natal!

In Rome, the word passed along with infectious good cheer is Buon Natale! In Copenhagen, it is Glaedelig Jul! and in Rotterdam, it is Hartelijke Kerstgroeten!

Yet, there is no mystery at all about these exchanges. On one day in the year - December 25th - language presents no barriers. In the world's universal state of glee, all speech is reduced to a common denominator in the happy greeting of the season. In English, they all mean

MERRY CHRISTMAS

Evan Hale

MICHIGAN **G**FARM NEWS

THE ACTION PUBLICATION OF THE MICHIGAN FARM BUREAU

DIRECTORS: District 1, Arthur

DIRECTORS: District 1, Arthur Bailey, Schoolcraft; District 2, Dean Pridgeon, Montgomery, R-1; District 3, Andrew Jackson, Howell, R-1; Dis-trict 4, Elton R. Smith, Caledonia, R-1; District 5, David Morris, Grand Ledge, R-3: District 6, Jack Laurie, Cass City, R-3: District 7, Kenneth Bull, Bailey, R-1: District 7, Kenneth Bull, Bailey, R-1: District 8, Harvey Leuenherger, Saginaw, R-6; District 9, Eugene Rob-erts, Lake City, R-1; District 10, Richard Wieland, Ellsworth, R-1; Dis-trict 11, Franklin Schwiderson, Dafter.

trict 11, Franklin Schwiderson, Dafter.

DIRECTORS AT LARCE: Walter Frahm, Frankenmuth; James L. Sayre, Belleville; Calvin Lutz, Kaleva.

WOMEN OF FARM BUREAU: Mrs. Jerold Topliff, Eaton Rapids, R-1: FARM BUREAU YOUNG FARMERS: Carl Howard, Marlette.

The MICHIGAN FARM NEWS is published monthly, on the first day, by the Michigan Farm Bureau, at its publication office at 109 N. Lafayette street, Greenville, Michigan. Editorial and general offices at 4000 North Grand River Avenue, Lamsing, Michigan 48904. Post Office Box 960. Telephone, Lansing 485-8121, Exten-sion 317. Subscription price, 50¢ per year. vear

Established January 12, 1923. Sec-ond Class Postage paid at Greenville, Michigan.

EDITORIAL: Editor, Evan J. Hale; Associate Editor, Vern M. Bullen; Ad-vertising Manager, Carl P. Kentner; Artist, Norman Goodling.

OFFICERS: Michigan Farm Bu-reau; President, Elton R. Smith, Cale-donia, R-1; Vice President, Dean Pridgeon, Montgomery, R-1: Secretary-Manager, Dan E. Reed, Lansing.

POSTMASTER: In using form 3579, mail to: Michigan Farm News, 4000 N. Grand River, Lansing, Michigan 48904

Second class postage paid at Greenville, Michigan

Through research and development we plan new programs. County Farm Bureau leaders have expressed a need for many programs.

To-date marketing programs encompass a number of commodities including, grain and beans, eggs, wheat, apples, asparagus, vegetables, grapes, cherries, and our newest program, feeder pigs. Farm Bureau Services coordinates many of these programs through the Michigan Elevator Exchange Division and Egg Marketing Division.

Additional commodity marketing activities are under study and will be started IF it can be determined that a definite need exists. The Michigan Farm Bureau Market Development Division is constantly conducting research projects and working closely with special producer committees in developing new marketing activities. These are ACTION programs that are paying off to the membership in higher net earnings and expanded markets. Mrs. Renedi (Maxino) Fophi

Elton Smith

December 1, 1969

Reflections...

Webster's dictionary has many definitions for the word 'reflection', let's look at some of them. The first one being "an image." What kind of image do we as farmers' wives have of the work of the Farm Bureau Women in our own county? As I look over the programs and projects you have carried on this year, it looks as though you have been busy on some very worthwhile activities, but you know as we look in a mirror at our image we can also see the things behind us and occassionally there is a shadow. Let's look at that shadow a minute: did we really do a good job of evaluating our county women's committees? Are we really trying to involve more women? How about those ladies who do not belong to a community group, did we really try to get any of them active in our activities, or did we just shrug it off saying, "they just aren't interested," did we really ask them? Did we ask our county board members to suggest any names of ladies from out-of-touch areas in the county? Let's always remember we are a committee of, not an auxiliary to, the county board so let's ask their help and guidance to make our total Farm Bureau even better than it is, and our image clear and bright.

Some of those other objects around our image we can look at too, there's our district council and spring and fall district meetings, are there any shadows around these, did we plan the best meeting we could? Did we really encourage all our officers to go to the council meetings? Did we really invite and encourage Farm Bureau Women other than committee members to go to the district meetings? Did we encourage our officers to attend the workshops held throughout the state? Did we go to the state institute? These meetings are carefully planned to give us some tools to take back home to use as we work with our members for a well rounded county program.

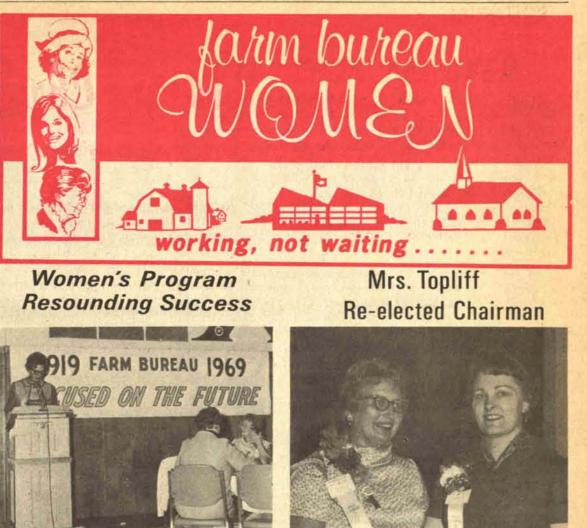
Reflection means "likeness." Many of our Farm Bureau members are also home demonstration members, many of our goals for our home and community are the same. The Cooperative Extension Service and many other women's organizations work together to plan "College Week for Women" each year. This is a week of learning for women, some of us attend, more of us should go.

Reflection also means, "the fixing of the mind on some subject," yes, as a result of fixing our mind on the subject, namely our Marge Karker Farm Bureau Scholarship, we now have our goal of \$8000.00 on deposit at Michigan State University. The interest from this each year will be used for our scholarship. Another fixing of the mind project is a holiday camp conducted by two of our districts.

project is a holiday camp conducted by two of our districts. Reflection is "serious thought," and Td like to present some serious thoughts to you. Some of us recently attended a three day meeting, "Michigan Women's Conference of Traffic Safety," held right here in Kellogg Center. A new organization was formed at this meeting, namely "Michigan Women for Highway Safety." Some serious facts given us at this meeting like — one accident every one-minute-43-seconds, one person killed every three-hours-40-minutes, which means 6½ persons a day die in traffic accidents in Michigan for a total of 2,388 persons killed in 1968. In the United States last year around 55,000 people lost their lives in traffic accidents, and did you hear a single march or moratoriam against killing our own neighbors, friends and citizens on our highways? I think we need to give this some serious thought and act when asked to do so. Let's support our policemen, not tear them apart. Let's do our part to set a good example in our driving, go the extra mile or turn the other cheek.

Reflection — "the turning of thought back upon past experiences," let's do that a moment and make it a pleasant experience. Farm Bureau Women can claim our Michigan Mother of 1969 as one of us. Of the 15 merit mothers this year, five of them are our own Farm Bureau members, this being in addition to Mrs. Oxender, who is the Michigan Mother. We are very proud of all of you, we know we have many good mothers in our membership and are happy the other organizations of our state are learning it too. This truly has been a pleasant experience and our congratulations go to each of you. Now, to you counties, why don't you look over your members again this year and nominate some more of your good mothers.

Another pleasant and learning experience was our multi-state workshop, held in Peoria, Illinois. This is an exchange of ideas with states whose structure is similar to ours. By working together for two days, you also can appreciate the common goals and concerns shared by other state Farm Bureau Women's committees. At meetings like this you soon realize how important it is to overcome the idea that our own ideas are best, how important it is to listen and consider many other ideas, before you start a project. You



Sen. N. Lorraine Beebe, a member of Michigan's State Legislature, talked 'woman to woman' at the MFB Women's luncheon. She, as a mother, former teacher, counselor and now as a member of several state committees studying youth and their problems, said, "Youngsters need our support, need our love and understanding, and regardless of what they seem to say, need and want discipline. Are any of us aware of what our youngsters are exposed to today? Go through the newsstands . . . watch television . . . read the papers. We immunize them against all diseases but how much effort are we as parents putting forth to immunize them against the corrupting forces such as drugs? printed filth? etc. Let's do something today . . . not tomorrow . . . and a good place to begin is in the home where you ladies set the pace."

Mrs. Jerold (Maxine) Topliff), Eaton Rapids, was re-elected to head the Michigan Farm Bureau Women's Committee at their annual meeting held on Monday. Mrs. Richard (Doris) Wieland of Ellsworth was elected vice-chairman.

Nearly 700 Michigan Farm Bureau Women and guests heard Senator N. Lorraine Beebe tell about "Women's Role in Today's Society" and watched the style review presented by 35 county Farm Bureau Women. The ladies modeled costumes made by them in county needlecraft contests. Needlecraft of other types were on display around the room.

Michigan Farm Bureau President Elton Smith thanked the ladies for their participation in Farm Bureau programs and voiced approval of their many projects.



have to remember that you are one cog in a big wheel, and only when we all work together do we get the job done.

Reflection can be "contemplation" and contemplation is "the act of looking forward to expectation." This to me says let's make our programs and projects for 1970 just the very best we can. Let's ask our county presidents for any specific tasks or projects to make our county Farm Bureau program the best ever. Let's involve as many women as possible, both community group and non-community group. Better yet get more community groups formed to involve more people. Let's continue to promote Michigan and Michigan products, commodity promotion is fun, you ought to try it. If we are proud of our products, let's tell people we are, if we are proud of our Farm Bureau and it's women work, let's set our goals high and provie it in our achievements. I'd like to leave you with this little poem written by Paul Gilbert, titled, "Your Own Version."

> You are writing a Gospel, A chapter each day, By deeds that you do, By words that you say, Men read what you write, Whether faithless or true; Say, what is the Gospel According to you? - Mrs. Jerold (Maxine) Topliff

□ For a nickel, we'll carry your voice a long distance. □ You pay just \$2 a month, and from 10 at night till 7 in the morning, you can direct dial calls to anyplace in Michigan. For a Nickel-a-Minute. □ You can call your kids away at school, relatives across the state, or friends living anywhere in Michigan. □ Nickel-a-Minute service applies only to station-to-station calls dialed direct, and to operator-handled calls where Direct Distance Dialing is not yet available. Call our Business Office and ask for Nickel-a-Minute service. It's a nice way to get out of town in a hurry.



December 1, 1969



Action Aplenty-Legislative and Policy Development by Robert E. Smith

tion this fall, both in the Legislature and in the Policy Development process within Farm Bureau. The two processes can be considered together inasmuch as activity in both areas has been of a concurrent nature.

The activity of County Farm Bureau Policy Development Committees, together with county annual meeting policy decisions, resulted in another record number of recommendations to the State Policy Development Committee. The nearly 500 elected voting delegates that attended the state annual convention also made decisions on a record number of policies that will guide Farm Bureau in the coming year. (See the pullout section on the state policies that were adopted for 1970.)

All this activity, interest and concern no doubt results in large measure from the educational reform and finance proposals now under consideration in the Legislature, the increasing labor issues facing agriculture and the threat of the loss of some farm tax exemptions, such as the agricultural sales tax exemption, personal property, etc. The following is a summary of some of these current issues:

AGRICULTURAL SALES TAX EXEMPTION

The possible loss of this exemption has been a threat for the past three years or more. During that time, there have been bills introduced in the Legislature to remove all or a part of the sales tax exemption on farm machinery, equipment, seeds, feeds, fertilizers and other supplies. Two of these bills were introduced in the Senate last April by Senator Bowman (D-Roseville) and Senator McCaulty (D-Wyandotte), who are also on the Senate Taxation Committee. Suddenly, late Thursday, November 6, the bills were voted out of committee by a 3-2 vote. We became aware of this action the next morning. The bills voted out were S. 969 and S. 971. They would eleminate all of the agricultural sales tax exemption with the exception of seeds, fertilizers and spray materials. This means that all machinery, equipment and other supplies, including gasoline used on the farm, would become subject to the 4% sales tax. While it was not determined for sure, it appears that livestock purchased for feeding purposes would also be subject to the sales or use tax.

There has been plenty of ac- nated the industrial processing exemption.

> On checking around the Capitol, it became apparent that with the bills on the calendar there was a possibility that there were enough votes to pass them on the following Monday night. Beginning Friday noon, Farm Bureau put the Telephone Grid into action, which reaches all County Farm Bureau Legislative Committees and, in turn, all Minutemen in the Community Groups. It is theoretically possible to reach nearly every member with this method. However, additional efforts were made which resulted in the alerting of each state Farm Bureau Director, every County Farm Bureau President, every member of a County Farm Bureau Board, plus the Women's Committees and the Young Farmers' Committees. In addition, all MACMA Committees were alerted, as were all State Farm Bureau Commodity Committees. Other associations were alerted, such as the Machinery Dealers, Michigan Milk Producers Association, Livestock Exchange, etc. It was felt that communications needed to be made with all Senators over the weekend. Farm Bureau members reacted to this with a strong, united voice, recognizing the importance of the issue.

As this is written, these two bills (S. 969 and S. 971), are still on the calendar to be acted upon when the Senate returns December 2 after its recess. However, it appears that the farm exemption will be left intact.

There has been confusion on this issue in the newspapers and over the radio. One thing that has created confusion is the fact that there were also two other bills reported out of the Senate Taxation Committee that tightened up several sales tax exemptions, including agriculture. In these two bills (S. 1092 and S. 1093) one word, "directly," was added to the agricultural exemption section. While no one seemed to know exactly what this word might mean totally, it was estimated that it would result in at least \$2 million of increased sales taxes on agriculture. The Senate finally amended the two bills and removed the word "directly" by a vote of 26-8. Many people do not understand the agricultural sales tax exemption. Some, believe it or not, think it applies even to a farmer's living expenses, such as food and clothing. It cannot be repeated too often that the exemption only applies to the machinery, tools and supplies actually "used or consumed" in the production of food and fiber.

Farm Bureau's letter to all Senators pointed out that to subject most of the agricultural cost of production to the sales tax would be an unfair "added tax burden" and " would further depress farm income and be a direct burden on income essential for family living needs." The letter further pointed out that "farmers are already paying a far larger portion of their income for taxes than others, property taxes alone average 17% of net income." USDA data was attached to the letter.

It was further pointed out that "farmers need tax relief, not additional oppressive taxation," and that necessary additional tax revenues "should come from the only equitable tax - the income tax.

One Farm Bureau member, a fruit grower, largely family operated, went to some lengths to show in graphic form the effect that the elimination of the sales tax exemption would have on his family's living. He went through his Telfarm records for the years 1966-67-68 and found that in 1966 the additional 4% sales tax would have taken, in reality, nearly 7% of his family's income. In 1967, he had a net farm loss of over \$1,700, so the additional sales tax expense would have substantially increased that loss. In 1968, as he said in the letter, was a "much better year," but even then the additional expense according to his family's income would have been nearly 4%.

Another larger grower figured this out on his operation and found to his dismay that the percentage of his income that would have been required to pay the additional sales tax would have been even higher.

School Finance and Educaonal Reform - 7 adjourned on November 13 and will reconvene on December 2. However, in spite of the recess, plenty of activity is going on. Negotiating committees are being set up between the two houses and the two political parties to negotiate possible final versions of educational reform along with new methods of finance. Farm Bureau's policy strongly supports new financing and indicates that property taxes must be limited, either by law or through the Constitution, and should not exceed 12 mills for school operating purposes.

addition, made it impossible to owners and also those who rented raise it without another constitutional amendment. It was further amended to tie into the Constitution the additional three mills that might be raised by local purposes, which would guarantee that each mill would be worth the same amount of money throughout the state. In other words, a mill raised in a poor district would be guaranteed as much money per mill as that raised in a wealthy district. If SJR 'Q" were passed in this form, it would be a major breakthrough in the curbing of school property taxes.

Final passage of this resolution will be a first order of business on the Senate's return in December.

Another joint resolution on property taxation for schools, "W", is also pending before the Senate. This was introduced by Senator Levin (D-Berkley) and nine other Democrats. It would permit the Legislature to establish the property tax for school operations at any level up to a maximum limit of 20 mills on non-residential property. Higher rates could be established for nonresidential property, such as industrial and commercial. It is assumed that agricultural land may be considered for this purpose as commercial property, which could mean a considerable increase in farm property taxes.

This resolution would also permit a \$3,000 assessed valuation exemption on residential property. Additional property tax could be levied under this resolution as "provided by law."

Both proposals would limit property tax for county and township purposes to eight mills in a 15-mill county and to 11 mills in an 18-mill county. Both would also cut the present 50-mill total limitation in the Constitution to 25 mills.

The Senate also approved a bill for one year that would remove the property tax credits that became law in 1967 as a part of the state income tax proposals. Such credits were on a sliding scale and applied to property

property. The average credit against the individual state income tax has been \$49. This amount would be higher for most farmers. However, the credit was only given to those who had a great enough income to be pay-

ing a state income tax. The theory is that such credits are no longer needed if the property tax rates for school operations are reduced to the recommended limitations. On most farms, the credit represents approximately three mills.

A tentative state aid proposal for next year's school operation has been passed. Final passage will depend on whether there is enough money to fully fund it.

One other educational reform proposal passed the Senate. This was SJR "P" which, in its original form, would have abolished the State Board of Education and replaced it with an appointed State Director of Education. The Senate, however, amended the resolution to make the State Board of Education an appointive body in five members, appointed by the Governor with the advice and consent of the Senate, with not more than three members of the same political party. The Board would then appoint a Superintendent of Public Instruction. This method is fully in line with Farm Bureau policy and would be consistent with some other Departments of state government, such as Agriculture, Conservation and Highways. SJR "P" would require a vote of the people.

Other education reform legislation, such as replacement of Intermediate School Districts with Regional Districts, reorganization of K-12 districts, assessment and testing of students, etc., is presently dormant and has not moved even though there have been hearings on some of the issues.

There seems to be so much confusion on the entire school reform issue that it is possible that nothing of consequence will happen. It would be extremely unfortunate if this is the case, as it may be the last opportunity for some time to come to achieve major cuts in property tax for school purposes.

National Issues Noted

now in progress on a national farm program. Michigan's Congressman Elford (Al) Cederbert, representing the 19 counties of the 10th District, is now one of the 43 House sponsors of legislation that would carry out Farm Bureau's farm program proposals.

This brings to a total of six Michigan Congressmen supporting this approach. The others are Congressmen Guy Vander-Jagt, Wm. S. Broomfield, James Harvey, Edward Hutchinson and Charles E. Chamberlain.

Farm Program - Hearings are commodities to refuse to negotiate prices and other terms of contracts at reasonable times and places with agricultural bargaining associations.

The Act of 1967, strongly supported by Farm Bureau, has been helpful in preventing discrimination against producers by handlers and processors because of membership in an association of producers. The Act of 1969 will take an additional step in protecting the rights of agricul-

It is estimated that passage of these bills would increase farmers' costs by somewhere between \$15-\$20 million. The bills also elimi-

The Governor's program recommended 16 mills of property tax. However, the Senate, in a last minute action before adjournment, amended the constitutional proposal, SJR "Q" on property taxes down to 12 mills and, in

On the Senate side, 20 Senators are now sponsors of farm program legislation in line with Farm Bureau recommndations. Michigan's Senator Robert Griffin is included in that number.

Farm Labor - The House Labor Subcommittee has deferred hearings on farm labor unionization. In the Senate, the Labor Subcommittee is now holding hearings on this important issue. Farm Bureau has presented testimony.

Agricultural Marketing - Farm Bureau has testified before a Senate Agricultural Subcommittee endorsing passage of the Agricultural Marketing and Bargaining Act of 1969, which would amend the Agricultural Fair Practices Act of 1967 to make it unlawful for a handler of farm

tural producers to bargain through their associations.

Railroad Rates - Farm Bureau has asked the Interstate Commerce Commission to suspend a proposed 6% increase in rates sought by U.S. railroads and to investigate thoroughly the need for any increase.

Rural Affairs - President Nixon has established a Rural Affairs Council at the Cabinet level. The Council will include the Vice President, the Secretaries of Agriculture, Interior, Commerce, Housing and Urban Development, Health, Education and Welfare, Labor, and the Directors of O.E.O. and the Bureau of the Budget, plus the Chairman of the Council of Economic Advisors. The challenge is to help "rural America once again become an area of opportunity."

AFBF 50th Anniversary Celebration in Washington, D.C.

niversary year of the American Farm Bureau Federation will be climaxed at the Federation's annual meeting Dec. 7-11, in Washington, D. C., with 1969 mem-bership predicted to reach 1,850,000 families, a new record high, and an increase of 50,000 over 1968, according to organization officials. Farm Bureau is the largest general farm organization in the nation. Roger Fleming, secretary-treasurer of the Federation, said the new membership figure will represent the largest numerical gain registered by the organization since 1953.

Key issues expected to be discussed at the Washington meeting include future direction of farm policy, pesticides, farm exports, farmer marketing-bargaining, and government monetary and fiscal policies.

Secretary of Agriculture, Clifford M. Hardin, will address the convention Monday morning, December 8, following the annual address of Charles B. Shuman, president of the Federation. Shuman is a grain and livestock farmer from Sullivan, Illinois.

Attendance at the Washington meeting is expected to set a new record as State Farm Bureaus are planning group plane trips to the nation's capital. More than 6,000 are expected to be on hand for the observance of the 50th anniversary year celebration.

Headquarters of the convention will be the Washington Hilton hotel with all general and business sessions to be held there.

Other top U. S. Department of Agriculture officials who will address special conferences of the convention include: Dr. Thomas K. Cowden, assistant secretary of agriculture for rural development and conservation; Clarence D. Palmby, assistant secretary of agriculture for international affairs and commodity programs. Cowden will speak at the natural resources conference, and Palmby at the field crops conference, Tuesday, December 9.

Congresswoman Catherine May,

Celebration of the 50th an- address the marketing conference on December 9, on the subject 'Agricultural Marketing from the Point of View of a Consumer and a member of Congress."

> 'Pesticides and Public Health," will be discussed at the natural resources conference by Dr. William T. Durham, scientist director, division of pesticides, Public Health Service, Department of Health, Education and Welfare.

> Other conferences scheduled on December 9 include: dairy, livestock, poultry, horticulture crops, Young Farmers and Ranchers, Farm Bureau Women, Safemark, and organization.

> The 50th anniversary celebration on Tuesday night, December 9, will feature, the popular young singing group, "Up With People."

> Fleming will make his annual report as secretary-treasurer of the Federation, Monday afternoon, December 8.

> Rev. Edward L. Elson, chaplain, United States Senate, will be the speaker at the Sunday afternoon, December 7, Vesper Services of the convention.

> Policy resolutions will be considered by the voting delegates of the member state Farm Bureaus on Wednesday, December 10, with final adoption on Thursday morning, December 11.

food Prices Trail Cost-of-Living

> BY JANET ODELL Women's Editor,

THE PONTIAC PRESS

A panel of high-powered speakers turned on the ammunition recently in Chicago in an effort to convince the nation's food editors that food is still a bargain.

J. Phil Campbell Jr., Undersecretary of Agriculture; Dr. Max E. Brunk, professor of marketing at Cornell University; and Dr. Philip L. White, secretary of the from the state of Washington, will Council on Foods and Nutrition

of the American Medical Association, were the speakers. Joining them in a question - and - answer period were representatives of a number of supermarket chains. The session was arranged by Oscar Mayer and Co. and Super Market Institute.

. . .

Campbell noted that although food prices are up, they have been trailing the cost of living, not leading it. He pointed out that the amount of disposable income spent for food continues to decrease. At 16 to 17 per cent, it is the lowest in the world.

He also explained that many housewives who complain about their larger costs at the supermarket neglect to separate the food and non-food items in their shopping carts. At least 25 per cent of every supermarket dollar goes for non-food items.

Other reasons for higher food prices may be the size of the family and its ages; how much entertaining is done; and what kind of foods you buy.

He predicted a stabilization of food prices for the immediate future with a picture of plentiful supplies for the distant future. Best bargains right now, he said, are fruits.

DEMAND SERVICES

Dr. Brunk of Cornell thinks that the added services demanded by today's food purchasers have the greatest effect on prices. He attributed the keen sensitivity to food prices to the fact that "food is the largest single and most necessary item in the household budget."

But he thinks that we will continue to demand more food, better food and more services. Agreeing that food prices are high, he pointed out that a man works fewer hours to buy a pound of bacon than at any time in the past. This will not change in the future.

. . .

The supermarket owners pointed out that the consumer is the boss in the long run. If she does not like the food or prices in one store, she can and should shop in another one. They all insisted that the wide selections of foods is the best way to keep prices down and that stores must meet competition. Careful planning on our part will save pennies.

NOTES FROM ALL OVER...

Smith and Pridgeon Re-elected - Elton Smith, Caledonia, was re-elected president of Michigan Farm Bureau at the organization meeting of the Board of Directors, November 20. Mr. Smith begins his sixth term as head of the state's largest general farm organization.

Also re-elected was Dean Pridgeon, vice president and David Morris as third member of the Executive Committee. Reappointed was Dan E. Reed, Secretary-Manager, William Beattie, Treasurer and William Wilkinson, Assistant Secretary and Legal Counsel.

Voting Delegates named for AFBF Meeting - The MFB Board of Directors has designated the following members as voting delegates at the American Farm Bureau annual meeting in Washington, D.C.: Elton Smith, Dean Pridgeon, Harvey Leuenberger, Calvin Lutz and Andrew Jackson. They will represent the membership of Michigan Farm Bureau as new policies are adopted to guide the AFBF during 1970.

Survey Reveals Age Groups - A recent survey conducted by the MFB Membership Records Department reveals some interesting findings concerning the ages of new Farm Bureau members in Michigan. Percentage of members 30 and under is: 35%; 31 through 45, 28.6%; 46 through 55, 17.2%; 56 through 63, 13.6%; 66 and over 4.6%.

We often hear the cry that there are no young farmers to carry on the farming task and to take leadership positions in Farm Bureau. This survey should dispel that feeling.

A recent Michigan Department of Labor announcement indicates that the recent amendment to the Hittle Juvenile Employment Act now exempts high school graduates 17 years of age or over from work permit requirements and employment restrictions of the Act.

Barry Brown, the Department's director said the first group to be affected will be those graduating from summer school this year. Any 17-year-old graduates will now come under the provisions of another Act prohibiting all female employees from working more than 10 hours a day.

Michigan lost an outstanding educator and leader with the passing of Dr. Leroy Augenstein. Dr. Augenstein was a modern-day explorer . . . he contributed to our well-being as a scientist, educator and public official in every means available to him . . . much of it at his own expense. His chief goal was to awaken all of us to our problems. He wanted us to see new relationships, especially to examine our values in making decisions. Dr. Augenstein was a moral and ethical personage and his passing will be felt in every community in Michigan. A book by him. "Come, Let Us Play God," discussing current scientific, legal and moral issues was published in July.

The U.S. House of Representatives defeated by a vote of 198 to 171 a bill establishing a National Potato Promotion Board to promote the sale of potatoes and potato products and to carry on research in the use of potatoes. Had it passed, it would have been the first government promotion program of one food product against competing foods. Farm Bureau contended that this was an improper use of federal governmental authority and that it would establish a precedent for producers of other food crops to seek the same privilege of having the government collect funds for research and promotion activities.



Fifty years ago farmers from throughout he nation assembled at the LaSalle Hotel in Chicago to officially organize the American Farm Bureau Federation. From that humble birth has grown the largest general farm organization in the nation with over 1,850,000 members in 49 states and Puerto Rico.

Farm Bureau Services and Farmers Petroleum Cooperative will join forces December 16 and 17 to host their annual meetings at the Lansing Civic Center. Farmers Petroleum Business Meeting will be held Tuesday the 16th.

More than 80 displays of FPC's products will be set up in the Exhibition Hall showing the numerous motor, hydraulic and transmission oils, filters, information on diesel fuels and types of machinery maintenance.

Farm Bureau Services will hold their annual policy-making session, Wednesday at 10 a.m., open to stockholders and interested Farm Bureau members.

A complimentary luncheon will be served both days. The two organizations will host a banquet Tuesday evening featuring guest speaker Dr. Dale Hathaway, Head of MSU's Agriculture Economics Department. He will speak on "The Challenge of Change."

Registration will begin at 9:30 a.m. each day.

December 1, 1969

Improved Inspection of Migrant Labor Camps Slated for 1970

By M. J. Buschlen, Manager Michigan Agricultural Services Association

Further information has become available about what operators of migrant labor camps in Michigan can expect in 1970 from inspections of their camps.

This was the result of a meeting held recently at the Michigan Department of Public Health in Lansing. Attending the meeting were representatives of the Michigan Employment Security Commission, the U.S. Department of Labor and the Michigan Department of Public Health.

Purpose of the gathering was to review inspections and camp conditions as they existed throughout the state in 1969 and discuss ways to implement an improved joint program for inspections of migrant labor camps next year.

It was emphasized during the meeting that the federal and state rules for migrant labor camps are identical except for the phase-in period for showers allowed by Michigan officials. After January 1, 1971, showers with hot and cold water under pressure will be required under Michigan law.

According to Norman Papsdorf, Chief of the Agricultural Labor Unit of the Division of Engineering, Michigan Department of Public Health, inspections by his sanitarians in 1970 and interpretations and recommendations will be made on the basis of the rules adopted in 1969.

He did point out, however, that enforcement of the rules will be stepped up in 1970. Also, the budget request by the Michigan Department of Public Health for the 1970 program will include a request for six additional summer staff members. The department has six year-round sanitarians in the program and has had six additional summer employees. If approved, this request would result in a total of 12 summer staff members.

In addition, Mr. Papsdorf said that arrangements will be made for joint inspections for "standardizing" purposes between U. S. Department of Labor, MESC and MDPH field personnel. As a matter of course, he said, Department of Labor personnel conduct some spot checks of camps in Michigan and other states using its services.

A second meeting is scheduled between key administrative personnel in the three government agencies to iron out interpretations of the rules. This will be followed by a third meeting of inspectional staffs to pass on the interpretations and decisions made along with instructions on procedures to follow.

Mr. Papsdorf said that information will be disseminated to growers through selected news media as well as in meetings. In this manner it is hoped that growers will be kept informed about changes in the rules and inspection procedures for the coming year.

As for the shower requirements, state health department officials said that they will provide technical assistance and plans for showers wherever they are desired. Also, sanitarians will be available throughout the winter and early spring to discuss the inspection program and its requirements.

The year 1970 is the fifth year that the migrant labor camp inspection program will be in operation in Michigan. In 1969 there were 2,172 camps licensed by the Michigan Department of Public Health.

HOUGHTON COUNTY FIRST WITH '70 GOAL

Houghton County President, Leonard Ollila, presented a check to President Elton Smith for his county's 1970 goal during the opening moments of the MFB 50th Annual Meeting. This is the earliest any county has made goal in recent years. With Houghton leading the parade, membership chairmen and committees

gram is designed to reward volunteer membership workers for taking part in the growth of Farm Bureau. And at the same time, injecting a bit of fun and competition into this all important job. The awards program is cooperatively conducted and financed by the County Farm Bureaus, Michigan Farm Bureau, Farm Bureau Insurance Group, Farm Bureau Services and MA-CMA. Another demonstration of the Farm Bureau family working together to build a stronger organization and to serve the member better!

Two Retirement Plans Announced

Pressed on one side by spiraling inflationary trends and by larger tax bites on the other, Michigan's agricultural community is becoming increasingly aware of the necessity for sound financial retirement planning.

Two more leading Michigan agricultural associations are now preparing tax-free retirement plans for their membership through the facilities of Farm Bureau Insurance Group.

About 1,600 Michigan Agricultural Cooperative Marketing Association (MACMA) members and some 450 members of the Michigan Potato Industry Council (MPIC) will have the opportunity to participate in a tax-free Keogh Retirement Program in time to obtain tax benefits for 1969.

MACMA and MPIC retirement plan participants may make payments on an annual or semiannual basis to the Bank of Lansing, acting as the trustee for the plan. In setting up his personal retirement program each member chooses one of three investment opportunities:

1. Insurance Account . . . a guaranteed investment in life insurance or annuity contracts through Farm Bureau Insurance Group.

2. Common Trust Account . . . not later than the yea with both the risks and possibility age 70 and one-half.

TO ME,

PI AIN

of reward that such investments entail, funds are invested in a portfolio of selected securities through Bank of Lansing facilities.

3. Combination Plan . . . a portion of funds purchase the guaranteed security of life insurance and annuities, the remainder are invested in the selected securities portfolio.

Associations presently participating in similar Keogh Retirement Plans are Michigan Milk Producers Association (MMPA) and Michigan Live Stock Exchange (MLSE). MMPA began enrolling members in the retirement plan last December. MLSE participation began in September this year.

With such financial innovation, many questions arise. Here are the answers:

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

A. Generally, any participating association member with an earned income who is self-employed. Whether your farming business is conducted as either a sole proprietorship or a partnership, with or without employees, you are entitled to participate in a retirement plan.

Q. Is there an age limit?

A. For setting up the plan . . . no. But business owners and major partners must begin receiving benefits under the plan not later than the year they reach age 70 and one-half. Q. How much can I put into the plan?

A. A sole proprietor or a major partner, with an interest of more than 10% of the business, can set aside 10% of his earnings or \$2,500, whichever is less, each year. No overall life-time limit is set.

Q. Must regular employees be included?

A. Yes, if they've been employed with you for more than three years, and are full time employees, not seasonal help.

Q. How about voluntary contributions?

A. Yes, if you have employees included in the plan, you may voluntarily contribute up to the limit of your regular contribution.

Q. How can a retirement plan be set up?

A. Your plan must be set up by you, the individual owner, or the partnership. If you're selfemployed only part-time, you can still establish a retirement plan from your part-time earnings. This part-time self-employed retirement plan can be set up by you, even though you are covered as an employee under another qualified employee benefit plan.

Q. Who do I contact?

A. Your nearest Farm Bureau Insurance Group office.

-an investment in

across the state are preparing for an early membership victory in 1970.

To begin with a flourish, campaign managers from 50 counties will attend the American Farm Bureau Golden Anniversary Convention in Washington, D. C. December 7 through 10. What better way is there to get understanding and gain enthusiasm? These key people, upon their return, will spark their county membership teams toward the ultimate . . . every county a goal buster!

BOGUS BUCKS

Most counties will again be offering this year the popular and effective Bogus Buck membership awards program. The Bogus Buck auction award pro-

If you are interested in being eligible for the many valuable prizes that will be offered, as well as having a grand time, contact your county secretary.

Working on a Farm Bureau membership drive can be your contribution to a stronger, more effective voice of agriculture, as well as being a personally gratifying experience.

MICHIGAN FARM BUREALI 1919 500 H 1959 500 H 1949 201 FARM BUREALI INSURANCE The future of farming is bright — as long as farmers maintain a strong, effective agriculture by working together for their common good.

FARM BUREAU

is an investment in my farming future!

FARM BUR

A strong farm organization helps protect your farming investment. FARM BUREAU works for farmers in the legislature — in marketing — in important economic services aimed at raising farm incomes. FARM BUREAU is an investment which pays big dividends!

STRENGTH -thru GROUP ACTION

1970 State Farm Bureau Policies

Adopted by the Board of Delegates of the MICHIGAN FARM BUREAU 50th Annual Meeting — East Lansing — Nov. 10-12, 1969

T SEAMONIA

MICHIGAN FARM BUREAU

PREFACE

Our Farm Bureau is a farm organization. It must be an aggressive organization geared to serving commercial farmers with bold and imaginative programs. The build-ing and maintaining of this bold and aggressive farm organization depends heavily on attracting the best in farmer leadership. This leadership must be active at all levels of the organization, from Community Groups through state officers. The organization must maintain the best type of employees to carry out the wishes of the members. the members.

While programs should be geared to serving com-mercial agriculture, membership opportunity should be provided for all people interested in agriculture. Ap-propriate safeguards must be maintained to limit the voting rights to committed farmers. The distinction be-tween regular and associate members must be made clear and concise. County Boards must observe the spirit of such a definition which should be carried in their bylaws.

FOREWORD

In this our fiftieth anniversary year, we reflect with pride on a half-century of service to member farm fam-ilies. Our success comes with our concern for the total community, of which agriculture makes up an important part. Farm Bureau leaders are community leaders. We get understanding of our problems in agriculture when we are concerned with community problems.

Our success in feeding America is unequalled any-where. There has been a dramatic decrease in the cost of food to American families. Today, the average con-sumer spends only 16.5% of his disposable income for food — an accomplishment that is unequalled and the envy of the world! This remarkable story can be best told to our consumer friends by us, the members, in our involvement and relationship with consumers in community functions — P.T.A., political parties, service clubs, and at other opportunities.

It's nice to spend time reflecting on the past, but we who make the decisions of the present are going to be judged on our contribution to the future. Our role is to establish policy for 1970 that carries out our 50-year heritage and insures 50 future years of greater service.

We work hard at finding out what our farmer members We work hard at finding out what our farmer members need and desire in our policies and Farm Bureau pro-grams. County annual meetings were held during the month of October at which thousands of our members discussed problems facing agriculture today. Our mem-bers are most concerned about problems concerning our country, recognizing that our growth and development in agriculture depends upon a stable economy, responsive government and a continuation of our heritage of free-dom. They put this concern into more than 1,000 resolu-tions adopted at county annual meetings and forwarded tions adopted at county annual meetings and forwarded to the State Policy Development Committee. The com-mittee members spent six long days to familiarize them-selves with our members' concerns, and transformed these concerns into recommendations to the delegate body of our annual meeting, representing our more than 55,000 member families

The result of all of the discussion of proposals com-promises and amendments is contained in this, our 1970 report.

Dean Pridgeon, Chairman MFB Policy Development Committee

RECOMMENDATIONS ON NATIONAL AND INTERNATIONAL AFFAIRS

The recommendations on National and International The recommendations on National and International Affairs adopted by the voting delegates have been for-warded to the American Farm Bureau Federation for use by the National Resolutions Committee, which is made up of representatives of every State Farm Bureau. Michigan's recommendations will also serve as a guide for our voting delegates to the forthcoming Annual Con-vention of the American Farm Bureau Federation.



SENATOR GARY BYKER, 23RD SENATORIAL DISTRICT . . . presented a copy of the Senate Resolution No. 141 to Michigan Farm Bureau president Elton Smith at the MFB annual banquet. The Resolution was introduced in the Senate and was in "tribute to the Michigan Farm Bureau on the Fiftieth Anniversary of its founding." Senate (in part) "recognized Farm Bureau and its individual members for their great contribution to all the citizens of Michigan through their production of foodstuffs."

- Amendments to various dairy laws, including in-crease of indemnity payments for tuberculosis and brucellosis.
- Updating of the "Horton Trespass Law" to extend its provisions to fishing, snowmobiling and to privately-owned, fenced wildlands.
- Reflectorization of license plates and other traffic safety legislation.
- Improvement in the state school aid formula. 6.
- Appropriations to continue research on fruit and vegetables, pesticides, mastitis, beef cattle for-age, white wheat, sod production, mechanical harvesting, peach tree life, cattle and swine in-fertility, fruit and vegetable weather adaptability 7. and bean plant research.
- Several election law amendments.
- Amendments to hunting laws to help control woodchucks and raccoons and provide hunter safety measures.
- Advancement of marketing legislation. 10.

We commend the Governor and the Legislature on passage of these and several other measures we have supported which are important to agriculture and to the economy of the State of Michigan. We also appreciate the fact that much proposed legislation not in the best interset of agriculture use not adopted interest of agriculture was not adopted.

We further appreciate the special Senate and House Resolutions and the Governor's Proclamation commemo-rating Farm Bureau's 50th Anniversary.

TAX REFORM

Farm Bureau Policies have supported total tax reform for several years. Much has been accomplished begin-ning with the new Constitution and continuing with each session of the Legislature since that time. Michigan's tax structure now contains the major elements of a "balanced tax structure."

tax structure." However, tax reform is a complex and continuing process. We call attention to the fact that further re-forms are needed. Taxes on property continue to carry an unfair share of the total tax burden. Property is no longer a good measure of wealth or the ability to pay. For example, a 1965 study revealed that in urban areas property taxes as a percentage of family income ranged from a high of 4.1% to a low of 2.9%. An updated study released in 1969 indicated this range is presently study released in 1969 indicated this range is presently 3.3% to 4%. In sharp contrast, U.S.D.A. data shows that farm real estate taxes as a percentage of net farm income are four times higher.



HOUSE CONCURRENT RESOLUTION NO. 260 . . . A Concurrent Resolution for the Golden Jubilee of the Michigan Farm Bureau, was presented to the organization by Rep. Dennis O. Cawthorne at the annual banquet. Other Representatives offering the Resolution were Edson V. Root Jr. Robert C. Stiles. Provide the the Resolution were Edson V. Root Jr., Robert C. Stites, Russell H. Strange, Quincy Hoffman, William S. Ballenger, Raymond C. Kehres, Wayne B. Sackett, Dale Warner, Stanley M. Powell, Michael A. Dively, George A. Prescott, Joseph P. Swallow and William P. Hampton.

> Prevention of inequities arising from special assessments on property that receives no benefit from the project.

The balancing of Michigan's tax structure should result in every citizen paying his fair share toward the support of his schools and other local and state government services.

AGRICULTURAL LAND ASSESSMENT

Certain characteristics of a growing industrial state such as Michigan create strong economic pressures forcing agriculture to move to other states that offer greater competitive advantage.

Many Michigan leaders are becoming increasingly con-cerned with the rapid disappearance of good agricultural land. Future leaders may look back at the folly of our unwise land use. A proper tax structure can be an ef-fective method of saving the better farm land for future food needs and also meet the need for water conservation food needs and also meet the need for water conservation and the preservation of "open spaces" for aesthetic and recreational values.

Many progressive states (20 or more) have taken ac-tion to allow assessment of farm land on the basis of its value for agriculture rather than for non-farm uses. The voters in some states have approved such legislation by large majorities.

For instance, the Maryland law states expressly that it is "in the general public interest that farming be fost-ered and encouraged in order to maintain a readily avail-able source of food and dairy products close to the metropolitan areas of the state, to encourage the preserva-tion of open spaces as an amenity necessary to human welfare and happiness, and to prevent the forced conver-sion of such open space to more intensive uses as a sion of such open space to more intensive uses as a result of economic pressures caused by the assessment of land at a rate or level incompatible with the practical use of such land for farming."

This is becoming an increasingly serious problem in Michigan. We recommend legislation that will protect prime agricultural lands and require assessors to consider only agricultural factors in assessing land used for that purpose. To prevent misuse it may be necessary to have a "roll-back tax" feature in the legislation.

The National and International Policies adopted at our National Convention will serve as the policy for all State Farm Bureaus. This is essential in order that there may be effective harmony and unanimity among Farm Bureau organizations throughout the Nation.

Michigan's recommendations on National and International Affairs are available to County Farm Bureaus and others upon request.

PART I - POLICIES ON STATE AFFAIRS

APPRECIATION

The first session of the 75th Michigan Legislature has already acted favorably on several Farm Bureau policies, some of which include:

- 1. Further tax reform measures, including the requirement that notice be given to property owners of assessment increases and requiring that zoning and existing use be considered in determining property valuations.
- Advancement of legislation on assessment of farm land.

We, therefore, continue to support further tax reform and believe that the following will lead to greater equity of taxation:

- New sources of revenue for local units of government in order to relieve property taxes.
- Improved assessment and equalization procedures.
- Permit assessment and taxation of new property for school purposes the first year it is built.
- New methods of financing schools with strict limitations on property taxes for school purposes.
- Use of the income tax as a major source of funds to finance schools.
- Assessment of agricultural land as farm land as long as it is so used instead of on its possible po-tential value.

AGRICULTURAL LAND USES

We recognize that the projected population growth will make demands for all kinds of land for a variety of public and private uses. We believe that the need for food is as important as any other need and we know that certain areas are much more productive than others. Therefore, we recommend that all alternatives be given every possible consideration before productive farm land is taken for such purposes as reservoirs, research, indus-trial and housing developments and roadways. We be-lieve that tourship county or state planning and zoning lieve that township, county or state planning and zoning may be tools which can help in solving the problems of land use.

TAXATION OF MOBILE HOMES

Presently, mobile homes in trailer parks pay, in lieu of property taxes, a fee of \$3 per month. Two dollars of this amount goes to the school, 50¢ to the township and 50¢ to the county. This fee system enacted in 1959 is no longer realistic. The increased value of trailer homes is not reflected use the they contribute access homes is not reflected nor do they contribute a proper share of the costs of schools and local government.

PULL-OUT SECTION: 1970 State Farm Bureau Policy Statements

POLICIES The Voice of the Membership

We urge that legislative action be taken to increase the fee to a level in relation to the property taxes paid by other homeowners.

SALES TAX ON AGRICULTURAL INPUTS

The application of the retail sales tax to agricultural production inputs would place an unfair tax burden on agriculture. Farmers pay the same sales taxes on fam-ily living as anyone else. Any exemption only applies to items used in the actual production of food and fiber. This concept has been totally justified through the courts and in legislation in Michigan and other states. Application of the retail sales tax to such production items would only add to the ever increasing "cost-price squeeze," thereby further depressing farm family in-come. Farmers, unlike most segments of the economy, cannot readily pass on such additional costs.

Therefore, we oppose the application of the retail sales tax to agricultural production inputs. We believe that any necessary additional revenues should come from the only equitable tax — the income tax.

TAXATION OF FOREST RESERVES

About half of Michigan's privately-owned commercial forest lands are controlled by citizens owning small par-cels, averaging about 60 acres in size.

The larger privately-owned commercial forest reserves are mostly in the Upper Peninsula.

Since 1925, owners, at their option, have been per-mitted, for tax purposes, to list these lands under the Commercial Forest Reserve (Pearson) Act. Certain qual-ifications must be met, including the requirement that such land be open to public use (hunting, fishing, etc.).

Legislation to modernize the law and increase the "in lieu of tax" income to local government passed the Mich-igan House of Representatives in 1965, but died in the Senate during the 1966 session. It was introduced in the 1967-68-69 sessions, but remained in Committee.

We will continue to support legislation to achieve equitable taxation of these properties. We believe the State must recognize the "multiple-use" values, especially recreation, and at the same time eliminate the uncertainty of local government revenues in lieu of taxes.

MICHIGAN TAX COMMISSION

Presently, this agency of government has unique pow-ers. In effect, the Commission promulgates rules, regulations and required practices and then sits as judge on appeals which may result therefrom.

We will support legislation that will resolve this ob-vious conflict of interest and create an appeals pro-cedure assuring taxpayers and local governments ef-ficient and impartial treatment.

EDUCATIONAL FINANCE REFORM

We believe that school finance is undoubtedly a major key to total educational reform, as statewide equality of educational opportunity cannot be achieved unless the method of financing is first restructured to achieve equity.

With the adoption of a state income tax, new methods of financing our schools became available. It is gen-erally agreed that property taxes for this purpose are obsolete and do not have the capacity to expand to meet the increasing needs nor are they a good measure of ability to pay.

ability to pay. It is interesting to note that new studies show that dur-ing the seven years between 1961 and 1968 the average millage rates on property for schools increased 57% (17.89 to 28.05). However, during that same period of time, if, beginning in 1961, an income tax for schools had been levied with \$600 exemptions at 4.19% rate, the rate could have remained unchanged during the seven year period and yielded \$20 million more than the actual yield of the property tax despite the 57% increase that occurred in the property tax rate. During that period of time assessed valuations also increased at an alarm-ing rate, which multiplied the tax burden. This is ample proof that income taxes can keep pace with increasing needs and property taxes cannot. needs and property taxes cannot.

Increasing voter rejection of millage proposals through-out the state clearly indicates the need for new ap-proaches to school finance and for educational reforms.

We recommend:

Property taxes for all K-12 school purposes be strictly limited by law (should not exceed 12 mills).

- Reorganization of K-12 districts should continue to be voluntary. Required reorganization should be delayed until such time as assessment and evalua-tion tests provide factual information as to quality education programs for students.
- State funding for schools should be sufficient to provide, as nearly as possible, equal educational op-portunities for all students.
- Local school facilities be used to their fullest potential for educational purposes for both youth and adults.
- Vocational-technical programs for both youth and adults be made available to all areas of the state, fully financed by state funds. Existing educational facilities should be used wherever possible. The "World of Work" demands salable skills. Vocational programs, whenever feasible, should include on-the-job training with local business places for school credit credit.
- Special Education programs be available to all handicapped children. It has been proved beyond a doubt that these children can be educated to lead productive lives with dignity and contribute to the economy
- New and innovative instructional methods be researched and used wherever possible.

OUR SCHOOL CURRICULUM

Many parents are concerned about the subjects being taught (sex education, etc.), the material used in teach-ing and some of the suggested reading lists in our schools.

The school curriculum is primarily the responsibility of the local school board. However, parents should be interested in what is being taught and should work with local school board members in developing curriculum that upgrades moral training in our schools: This can be done by: be done by:

- Reviewing present curriculum.
- Volunteering to serve on any review committees.
- Helping to elect the best qualified people to serve on local school boards.

VOCATIONAL EDUCATION

Educators in Michigan should have the responsibility of providing all citizens with an opportunity to become and remain occupationally competent. Occupational edu-cation should be an integral part of the total education process. A recent statewide committee called the State Vocational-Technical Curriculum Committee recom-mended a vertically integrated occupational curriculum that extends through the elementary and through the post-secondary levels. Such an integrated program could develop positive attitudes about work, create awareness of the vast occupational opportunities and provide knowl-edge and skill to meet the demands of a constantly changedge and skill to meet the demands of a constantly changing society.

Vocational centers are also rapidly developing, many through existing local educational units, including com-munity colleges, intermediate districts and high school districts

We fully support these programs and believe that the ultimate goal should be to develop and implement ef-fective occupational programs in all regions of the state. Such training opportunities should, wherever feasible, include "on-the-job" training for school credit in cooper-ation with local businesses.

We urge the Legislature to adequately finance construction of vocational education centers wherever needed and operation of all such programs; also for the trans-portation of students. Local property cannot be expected to assume this additional tax burden.

AGRICULTURAL EDUCATION

The demand for more teachers of vocational and technical agriculture continues with the advent of specialized programs on both secondary and post-secondary levels in vocational centers and community colleges. We urge capable students to consider this career opportunity.

The Institute of Agricultural Technology, MSU, re-The Institute of Agricultural Technology, MSU, re-ports a constantly increasing demand in many occupa-tional fields for employees with agricultural background and training. The Federal Vocational Act of 1963 fi-nally recognized the urgent need for technical training in agriculture. Nationally, the number of students in-volved in technical training in agriculture has doubled in the past three years and is expected to double again in the next three years. The National Academy of Sci-ence is presently conducting a survey of the need for two-year programs in agriculture.

Summer months provide the opportunity for students to put into practice much of the vocational agricultural instruction provided during the school year. Providing this on-the-farm instruction to students is an important part of the vocational agriculture teacher's responsibilities. We strongly urge that teachers of vocational agriculture continue to be employed on a 12-month basis and that greater emphasis be given to the increasing opportunities in technical agriculture and agri-business.

HIGHWAYS

Michigan has a total of 114,162 miles of roads and streets (45% inadequate). The State Highway Depart-ment has the responsibility to develop and maintain 9,207 miles of this total. This includes the 1,100 mile interstate highway system. Our excellent interstate sys-tem, as presently planned, is nearing completion. Ex-tensive use of federal funds (90% federal - 10% state), together with a bonding program, has made this possible; however, interstate roads constitute only 1% of the total mileage.

Michigan's 83 County Road Commissions are responsi-ble for 77% (87,790 miles) of the total road system (44% inadequate). Of this total, 25,261 miles are classified as Primary Roads (37% inadequate) and 62,500 miles are classified as Local Roads (47% inadequate)

Of all bridges on local roads, 62% are considered in-adequate. Most of these bridges were built in the 1890's for horse and buggy traffic and are unsafe for today's variety of traffic. Many are unsafe for school buses and other vehicles and have been posted. In many cases, the return of state highways to the counties creates an additional burden. In site of increasing revenue, little additional burden. In spite of increasing revenue, little progress has been made in eliminating the deficiencies in most county road systems. Obsolescence and structural failures are occurring faster than the facilities can be replaced.

be replaced. As a result of the rapid growth of the interstate system counties have the additional costly job of fitting county roads into that system and to accommodate the increased traffic on our local roads caused by small industry, rec-reation users, etc., which create added stress on such roads and structures. The most desirable recreation areas are, in most cases, accessible only by county and local roads. Proper development of rural areas, includ-ing industrial expansion, is dependent on an adequate road system. For instance, the Class A or frost-free high-way system permits trucks to carry the same weight the year around, but to service country areas they must often reload. often reload.

We recommend:

- Any needed increase in revenues be met through "user taxes" rather than a return to the old system of taxing property to build roads.
- Present matching requirements for local roads should be decreased. (Most local units of govern-ment are financially unable to increase their contributions.)
- Local roads serving recreational areas should be maintained without local matching funds.
- Local bridge replacement and reconstruction match-ing should be eliminated or substantially reduced, as they represent a specific problem and are ex-tremely costly.

MICHIGAN FARM BUREAU ANNUAL MEETING

- The income tax be used as one of the major sources of funds for our schools.
- A reasonable state aid formula be developed to assist school districts in meeting the cost of building need facilities
- Legislation to require each taxpayer to identify his school district on his income tax form.

EDUCATIONAL REFORMS

We believe the time has come for substantial reforms in our educational system.

We recommend that:

- The present State Board of Education should be replaced by a bipartisan, odd-numbered Education Commission appointed by the Governor with the advice and consent of the Senate. The Commission in turn to employ the Director of Education.
- The regional concept be followed if intermediate districts are reorganized. However, there should be a policy-making regional board, representing all local boards of education.
- Statewide testing and assessment of student progress and total evaluation of education should be impledotnetong mented as soon as possible.



More than 500 delegates, representing Michigan's County Farm Bureaus met in the auditorium on the Michigan State University campus November 10-12 to cast their votes on the nearly 100 proposed policies during Michigan Farm Bureau's Annual meeting. The policies approved by the delegates were submitted by the caunties, given careful study by the 20 member policy committee and submitted for approval at the state annual meeting.

POLICIES REFLECT: Policies for <u>All</u> Members

- Federal highway aid should be increased for County and local needs inasmuch as the Michigan interstate system is near completion.
- State and Federal highway authorities should recognize these spiraling costs of maintenance and equipment and make proper provisions in mainte-nance contracts with County Road Commissions.
- Consideration be given to counties with large areas of public recreation lands, not only because of the heavy financial burden placed on such counties, but adequate roads can also be part of an effective safety program.
- That no alterations be made in the distributions formula of the Motor Vehicle Highway Fund until such time as the current Highway Needs Study is completed.
- There should be no further increases in weight, width and length limitations of trucks using any road system. Most systems are inadequate to carry even the existing loads.
- Routes be chosen to avoid diagonal highways and the use of productive agricultural lands where feasible.

We endorse the current Highway Needs Study; how-ever, the special problems of county and local road sys-tems should be carefully considered.

DEDICATION OF HIGHWAY FUNDS

We re-emphasize our well-established position that revenues derived from the taxation of motor vehicles and motor fuels should be used exclusively for highway purposes. Michigan's new Constitution contains an antidiversion provision. However, it does state that highway purposes shall be "as defined by law."

The Legislature should not distort the intent of that provision by providing for the expenditure of highway revenues for any purposes which are not directly related to the construction, maintenance, or financing of modern and adequate highway facilities.

Motor vehicle owners, in addition to specific highway use taxes, contribute millions of dollars annually to the State General Fund through sales and use taxes on the purchase of vehicles, accessories, etc. These additional funds should be adequate to finance highway-related programs.

We do not believe that further diversion of highway funds for marine purposes should be permitted unless factual studies prove they are justified.

RELOCATION PAYMENTS

The Federal Aid Highway Act of 1968, passed by Congress, provides for relocation payments for farms and farm buildings of up to a maximum of \$25,000 for actual reasonable moving expenses. Other payments are pro-vided for displaced individuals, families and businesses.

We urge the Legislature to pass the necessary enabling legislation to fully implement this act.

COUNTY ROAD COMMISSIONS

The Board of County Road Commissioners is a unit of local government responsible for maintenance and construction of most roads within a county. The threemember Board have six-year staggered terms and are, in most cases, appointed by the County Board of Supervisors.

We believe this system has insulated the jurisdiction we believe this system has insulated the jurisdiction of our county road systems from direct politics and has resulted in efficient highway management throughout the years. We continue to support the Road Commission concept and oppose any effort to shift control of county roads to some other agency. However, liaison between Commissioners and citizens is sometimes poor and we believe that citizens should have a direct procedure for complaint and corrective action.

HIGHWAY SAFETY

Accidents on highways take many lives each year; many people are injured and much property damage occurs. To help reduce auto accidents, we recommend:

- The front and rear center clearance lights on school buses should be blue to distinguish them from trucks.
- 2. Hard-top roads should be marked with center lines and side lines as an aid to safer night-time driving.

LAW ENFORCEMENT

It is obvious that there is a lack of respect for law and law enforcement agencies in our society. We urge the restoration of authority and respect for our law en-forcement officers for their protection as well as for protection of the general public.

We urge:

- 1. Proper respect be shown officers of the law by all citizens.
- 2. Courts to follow through in the convictions and punishment of lawbreakers after apprehension and due process of law.
- Citizens to carry out their responsibilities in help-ing law enforcement officers by offering pertinent information and assistance.

FIREARMS CONTROL

We believe our laws should place more emphasis on the crime and the criminal rather than on the gun.

- 1. We oppose further expansion of registration of
 - firearms. We would support mandatory imprisonment for any person convicted of a felony involving use of firearms.

SNOWMOBILES

Due to the increased number of snowmobiles and the damage done by trespassing snowmobile operators to crops, young trees and fences on private property, we urge that snowmobile operators observe safety regulations and trespass laws. Snowmobiles should continue to be registered.

NONRETURNABLE BOTTLES

The nonreturnable bottle is a nuisance and a hazard. It is more than just "litter."

Farm implement tires, auto and truck tires, livestock and crops are being damaged or destroyed by broken glass, most of it in the form of throwaway bottles.

Time lost as a result of damage to a tire can mean many dollars of crop loss.

The seriousness of the problem has been recognized throughout the state.

The nonreturnables are thrown away where emptied and are not picked up for salvage because they have no return value. Our county and local roads and ad-joining fields and woodlots are favored spots for beer parties and rubbish dumps.

We have worked for several years to obtain establish-ment of a mandatory return value on beverage throw-aways. Legislation has been introduced but has not yet been adopted.

We will continue to seek relief through:

- 1. Use of plastic-type decomposable containers; or A required return value on glass beverage con-
- tainers; or
- A tax being placed on the manufacturers of these bottles to help cover the cost of cleaning them up 3. from our roadsides.

LITTERING

Littering is a costly nuisance and much of it is thrown on Michigan's farm lands. Clean-up of highway litter is costly to taxpayers. Over 18,000 truckloads of bottles, cans, paper and other filth will be picked up by hand on State highways alone during the present year, the Michigan State Highway Department estimates.

The recently-passed Anti-Litter Law can help in curbing littering. The judge may levy a fine and costs and may require the offender to pick up litter along a specified mileage of highway.

It is difficult to apprehend and identify litterers. Citizens must be willing to aid police officers in this difficult job. We must not permit local political influences to hamper enforcement.

We urge the use of signs posted along State and County highways and in parks, stating the maximum fine for littering. If "It Pays to Advertise," let's use this tool.

We also support legislation to make the owner of a vehicle responsible for litter thrown from his vehicle.

We commend television and radio stations and other media for their efforts to help "Keep Michigan Beautiful."

RURAL POVERTY

Writers in the public press tend to dwell on the problems of poverty in the urban areas and fail to recognize the increasing problems of rural poverty.

The report of the President's National Advisory Com-mission on Rural Poverty, published in 1967, pointed out that there are more than "14 million rural poor." This figure would be much larger had there not been a steady migration to urban areas. Unemployment and under-moloument are main problems in rural Amarice employment are major problems in rural America.

Poverty in rural areas is often more serious than in urban areas. Many of the costs of living may be higher; educational, cultural and many recreational facilities are not readily available; many public and private assistance programs are not available; distances and transportation are added problems are added problems.

It is estimated that some three-quarters of a million people in rural Michigan live under poverty conditions. Unfortunately, most of the poverty resources have been siphoned off into urban areas. Society's responsibility is just as important in rural areas as in urban areas.

We believe that there are presently sufficient agencies, public and private, to deal effectively in a coordinated manner with these problems. One of the most effective agencies with long-time experience in helping people to help themselves is the Cooperative Extension Service.

We believe that the Extension Service can provide valuable services in helping to solve this problem. Expansion of such services should be properly funded and should not result in a diminution of present services.

WELFARE

Welfare costs have been rising at an alarming rate. In Michigan, last year alone, the cost was \$537,650,000 to the State, \$288,100,000 Federal, and \$17,800,800 to the Counties. We believe that welfare programs should be redirected. A new welfare program should include:

- 1. Incentive to become productive. Welfare benefits should not be reduced by 100% of earnings until earnings exceed the established minimum.
- 2 Local administration.
- Retain County, State and Federal financial rela-3. tionships.
- Job training and placement programs should be related to the eligibility programs. 4.
- Food stamps to welfare recipients should be in-cluded as a method of insuring a percent of the welfare payments being spent on food. 5.
- Federal administration should be through Social Security contracting with State Government, to enable all assistance program payments to be co-ordinated and paid to recipients in one monthly 6. welfare check.
- 7. Day care programs should be included to enable welfare mothers to work.

"last resort," program and should not be allowed to be-come a way of life. Welfare should be considered as an emergency, or

B. Dale Ball, Director, Michigan Dept. of Agriculture, received one of Michigan Farm Bureaus' Distinguished Service Awards to Agriculture at the annual banquet. Mr. Balls' award was based on local, state and national service to agriculture.

- 3. STOP AHEAD signs should be placed the required distance from *every* STOP sign.
- County Road Commissions clear roadsides and 4. intersections of anything that obstructs the view of motorists.
- We oppose the erection of rigid signs within the travelled lanes of any highway. At locations where signs are necessary, we believe that they should be flexible and of breakaway type.

UNINSURED MOTORIST FUND

We feel that the \$1 fee which is charged auto owners and which is put in the uninsured motorists fund should be eliminated. If the fund needs money, charge the uninsured enough to cover the costs of the program.

INTOXICATED DRIVERS

No operator of a motor vehicle makes our highway more hazardous than the person who drives under the influence of an intoxicant. Measures must be taken to increase the effectiveness of our laws in preventing this practice.

We urge our State Legislature to update our implied consent law to meet the established federal standards.

If we do not conform with these standards, we could jeopardize Michigan's share of federal highway funds.

HEALTH CARE

Adequate health care facilities, technicians and doctors are essential to our greatest resource, healthy people. We are concerned about the shortage of doctors, nurses and medical technicians in Michigan. Rural areas are experiencing difficulty attracting and maintaining enough qualified medical personnel. We support efforts to edu-cate a greater number of people in health care vocations.

HEALTH SERVICES

We ask for a review of the Medicare and Medicaid programs to eliminate excessive use and abuses.

JUVENILE VANDALISM

We are concerned about the extensive and malicious destruction of road signs, mail boxes and other property by young people in many communities.

Not only does it create an expense to property owners and the county, but it also reflects unfavorably on all young people of today.

We urge parents to teach their children responsibility, We urge parents to teach their children responsibility, the importance of avoiding the destruction of the prop-erty of others, and the necessity of obeying law enforce-ment officers. We recommend stronger penalties on offenders and that parents be held responsible for the damages involved in such actions.

imere learnes etca etc to scenero tet contract, one



Stephen Nesbit Jr. accepted a Distinguished Service Award for service to agriculture for his father, Stephen Nesbit Sr. who is in Florida and not able to be present. MFB president Elton Smith made the presentations. actives as acta to plantic

AGRICULTURAL MARKETING AND BARGAINING ACT

We shall develop and support an Agricultural Market-ing and Bargaining Act to define and clarify the rights and limitations of bargaining associations.

- Provisions of this legislation should:
- 1. Define an agricultural bargaining association.
- Provide standards for recognition of bargaining as-2. sociations by buyers of agricultural products.
- Provide that failure of a buyer to negotiate in good faith with a recognized bargaining association shall 3. constitute an unfair trade practice.
- Improve and strengthen marketing rights and the definition of agricultural fair practices. 4.
- Re-define and broaden the rights of bargaining as-5. sociations under antitrust law.

This approach would provide the necessary legal frame-work on which farmers can build their own effective marketing and bargaining programs.

We will support and work for legislation that will enable a producers' association supported by a referen-dum vote of 51% of the growers with two-thirds of the production of a commodity or representing two-thirds of the growers with 51% of the production of a commodity, to bargain for and be supported by all producers of that commodity. This legislation should provide for a periodic rehearing or referendum to assure that the association is adequately serving the industry. adequately serving the industry.

We will support legislation to provide that purchasers of farm products, through negotiations, shall state their buying price, or a formula for determining this price, at or before the time of delivery.

MARKETING ORDERS

Federal and state marketing orders are acceptable marketing tools through which groups of producers of perishable and specialty agricultural commodities can work to improve farm income through industry-operated, market-oriented programs. Marketing orders have specific and limited application. They are not a substitute for effective producer marketing associations.

Marketing orders should be designed to provide for orderly marketing, establish quality standards, generate market information and dispose of unanticipated surplus commodities. Orders should not be used to control pro-duction directly, establish closed markets, or maintain artificially high prices. Money collected under marketing orders should be used only for administrative costs, marketing research, market development, or for advertis-ing and promotion if it is clearly evident that advertising and promotion expenditures will increase producers' net incomes. incomes

We believe that any marketing order should meet the following criteria:

- 1. Be market-oriented; used to maintain and expand markets.
- 2. Provide opportunity for new producers to enter production.
- 3. Contain provision for periodic review.
- Allow a minority to petition for rehearings or a new referendum. 4.
- 5. Include products produced for the same general market irrespective of production area.
- 6. Be administered by an advisory committee with the Secretary or Director of Agriculture having au-thority only to make sure the law is properly carried out.

Orders for commodities produced for processing should not require processor approval when confined to raw agricultural products (e.g. cherries).

We support amendments to the Act to authorize orders for additional agricultural commodities whenever producers demonstrate a need for such programs.

Farm Bureau should be keenly aware of producers' marketing needs and take leadership in meeting these needs. Farm Bureau should:

- 1. Provide evaluation and information to affected producers.
- Obtain a "feedback" of ideas from producer-mem-2. bers in developing a program in line with Farm Bureau policy.
- Take leadership, where an order is appropriate, in developing a program in line with Farm Bureau policy.
- Hold special producers' meetings or conferences.
- Submit recommendations at hearings.
- Provide information to producer-members prior to 6. referendum, including recommendations developed by special Farm Bureau evaluation committee.
- 7. Follow through to gain appointments of responsible producers to advisory committees.

We recommend that all processors and handlers offering contracts to producers for the production of vege-tables be required to file a copy of the contract offered, including contract terms and financial rating of contractor with Michigan Department of Agriculture before offering contracts to producers.

DRY EDIBLE BEAN MARKETING

The production and sale of dry edible beans comprises an important part of Michigan agriculture. Rapid changes in farming and the bean industry have resulted in fewer and larger buyers and more specialization by growers. Producers have fewer market outlets and are forced to make marketing decisions without adequate information. Many commercial growers recognize that there is an urgent need for producers to have a greater voice in price determination and other marketing conditions.

As the largest farm organization in the state, we are concerned about bean marketing problems faced by members. An extensive study of the need and feasibility of statewide organized marketing has been conducted by the Michigan Farm Bureau in conjunction with the County Farm Bureaus in bean-producing counties.

We stand ready to assist bean producers with organizing and operating marketing programs when such efforts will benetit Farm Bureau members to an extent that justifies the expenditure of Farm Bureau resources in such activities.

We urge:

- 1. All bean producers to participate in marketing ac-tivities that are based on realistic economic ap-proaches to solving marketing problems and improving producer income.
- County Farm Bureaus in the bean producing area to evaluate and assist members with the development of effective bean marketing programs.
- Greater unity of effort among cooperatives in-3. volved in bean handling and marketing.
- The Michigan bean industry study the feasibility of establishing a marketing system utilizing production contracts and advance pricing concepts.

PRICE ANNOUNCEMENTS

At times, fruit and vegetable growers have had to de-liver produce to processors without the benefit of know-ing what price the processor is going to pay and later find that the prices paid by the processor are unrealistic. We urge the Michigan Legislature to enact legislation that would require fruit and vegetables a reasonable length of time prior to the beginning of the delivery date of the products for which the price would apply. The posted prices should include the date on which the prices are effective. If new prices are subsequently posted which are lower than the previous prices, the new prices should not apply to any produce delivered or contracted before the posting of the new prices.

PAYMENT FOR PRODUCE

We deplore the practice by some independent fruit we deplote the practice by some independent truit and vegetable processors of operating on growers' money due to delayed payment for product delivered. Some-times this period extends for as long as a year or more. Growers must pay farm workers immediately after work is performed and are required to pay for their other costs of production within a set period of time along the standards of normal business practices. We urge the Michigan Legislature to enact hegislation that would set Michigan Legislature to enact legislation that would require processors who purchase fruits and vegetables from growers to make full payment within 30 days of the date of purchase unless other provisions are made by written contract.

MARKETING ASSOCIATION FEE COLLECTION

An increasing number of farmers are joining cooperative marketing associations to improve their income and become better informed about marketing. With the expansions of marketing activities into previously unorgan-ized commodities by MACMA, there is need for a system of marketing service fee payment that will provide ade-quate and sound financing of the association.

Although some processors have recognized the value of marketing services and information provided and have cooperated with MACMA in the collection of memhave cooperated with MACMA in the collection of mem-bers' marketing service fees upon the association's and members' request, other processors have refused accom-modation even though they purchase members' com-modities. A uniform system of collecting marketing service fees at time of sale could provide a simple, ef-ficient procedure that would benefit the association, the members and the processors.

We favor legislation requiring processors and other buyers to deduct marketing service fees from cooperative marketing association members' receipts upon official notification by the association verifying that such growers are members of the association and have voluntarily conand includes of the association and nave voluntarity con-sented to the deduction. These deductions need to be made promptly and then forwarded to the association within a reasonable length of time. The legislation should be similar in principle to the New York Agri-culture and Markets Law in regard to deduction for navment to concertainty. payment to cooperatives.

POULTRY BUYER BONDING

MICHIGAN FARM NEWS

Marketing alternatives for producers of live poultry in-Markening alternatives for producers of new poultry in-clude both state and out-of-state buyers. Modern roads and vehicles enable buyers to travel long distances from processing plants to obtain poultry from producers. A large percentage of Michigan-produced poultry is han-dled by out-of-state processors. Dealing with unkown poultry buyers increases the potential for serious finan-cial large to producers cial loss to producers.

We strongly urge legislation to require buyers of Michigan-produced poultry to post adequate bond for the protection of poultry producers in their marketing operations.

MIDWEST EGG PRODUCERS COOPERATIVE

Commercial egg producers have experienced severe price fluctuations in recent years. The lack of a responsi-ble voice for all egg producers has contributed to this problem. Egg producers now have the opportunity to benefit from a united voice. We commend the activities of Midwest Egg Producers Cooperative Association and the United Egg Producers in promoting the orderly mar-keting of eggs. We urge poultry producers to consider joining the Midwest Egg Producers Cooperative Association.

POULTRY MEAT IN SAUSAGE

Recent amendments to Federal meat and poultry in-spection regulations provide for the inclusion of poultry in cooked sausage products. Present Michigan law does not permit the addition of poultry meat in sausage prod-ucts. We urge Michigan Farm Bureau to seek legis-lative changes to our comminuted meat law to permit the addition of poultry meat in accordance with USDA standards.

MEAT INSPECTION

Congress passed the Wholesome Meat Act of 1967 re-Congress passed the Wholesome Meat Act of 1967 re-quiring all state meat inspection programs to meet fed-eral inspection program criteria within two years. Mich-igan Meat Inspection Law presently requires ante-mor-tem and post-mortem inspection. The necessary changes in our meat inspection law to meet the federal require-ments are as follows:

- 1. Provide for re-inspection of meat (at the processing plant) being used for processed meat products.
- 2. Change current escalating license fee requirements to a flat rate annual fee.

We favor Michigan Department of Agriculture carrying out the federal program on a cooperative basis. When federal standards are met (with the cooperative Federal-State program requirements), meat inspected under this program should be qualified for interstate shipment, as present federally-inspected meat.

PESTICIDES

The American consumer has been subjected to an insidious barrage of propaganda claiming that he and his environment are being systematically poisoned by pesti-cides, fertilizers, herbicides and other modern chemicals. It is seldom that the information that is circulated is balanced or objective. Farmers in general and Michigan farmers in particular, have been singled out as a target by irresponsible agencies and private organizations such as the Environmental Defense Fund, headquartered in New York.

Pesticides have been one of the major reasons for ag-riculture's phenomenal ability to produce abundant and high quality food. Pesticides have also helped rid the world of plagues, and continue to control disease. Farmers, in general, have used them judiciously, and only in the quantity necessary to assure control of disease and pests that affect agricultural products. Many of the pesticides under attack have been used little in recent years

We believe that every effort must be made to properly inform the American public of the fact that pesticides are subject to international, national and state regular-tions. Authority for national regulations has been estab-lished by Congress, and stringent regulations are determ-ined by the U. S. Department of Agriculture and the Food and Drug Administration within the Department of Health Education and Welfare. Further restrictive of Health, Education and Welfare. Further restrictive regulations and statutes are enforced within the state and are carried out by the Department of Agriculture and other departments and agencies. Surveillance and monitoring programs are being expanded substantially.

We commend the Michigan Department of Agriculture for effective and necessary control of pesticides and their courageous efforts to prevent the Japanese Beetle infestation in Michigan. We urge continued and inten-sified research on this subject at the MSU Pesticide Center Center.

PUBLIC WATERS

We oppose permitting county drains, private ditches "public waters."

8. Work for needed changes.

EXPANDING MARKETS FOR DAIRY PRODUCTS

The production and marketing of high quality dairy products represents a dynamic segment of Michigan agriculture. Dairy substitutes continue to challenge and com-pete with dairy products in the market place. We com-mend the dairy industry for developing and financing strong promotion programs to expand the market for dairy products. We also commend the efforts of the in-dustry to remove some of the legislative barriers re-stricting markets for dairy products. The Michigan dairy industry will benefit from these accomplishments. We will continue working together with dairy organizations culture. Dairy substitutes continue to challenge and comwill continue working together with dairy organizations in determining and seeking solutions to the competitive problems facing dairymen.

FILING PRODUCTION CONTRACTS

Michigan ranks high as a producer of processing vege-tables. This important segment of Michigan agriculture should be expanded. Two of our major competitiors, Wisconsin and North Carolina, have legislation which re-quires processors to file proof of financial responsibility and contract terms with the Department of Agriculture. In both states, farmers, processors and the industry have benefitted from this requirement and the industry has grown grown. Jay a minister staning ? ... anara a a danguna

VOLUME MEASUREMENT OF CHERRIES

Whereas conversion factors for volume measurement of cherries have varied considerably and, whereas the costs of adding standardized tanks to the list of equip-ment owned by cherry producers would be prohibitive to many growers. We support policies against compulsory volume measurement of cherries.

We urge continued research and collection of data on volume measurement.

SUPERPOOL SUPPORT

Efforts by Michigan dairymen to develop a strong Superpool have contributed much to the economic well being of our dairy industry. The continued cooperation of dairymen is essential to retain the economic benefits available through the Superpool. We strongly urge all Michigan dairymen to support the Superpool through their dairy arguitations their dairy organizations.

WATER AND AIR POLLUTION

The present public concern for water and air pollution is commendable. Sources of pollution are not well under-stood and identified. To make sound progress toward the solution of our water pollution problems, we need to know the source of all the source of the solution of the solution of the solution problems. to know the source of pollutants.

While we believe agriculture is not a major source of water pollution, we ask research laboratories of our public and private institutions to assist us in minimiz-ing any leaching and runoff of plant foods and agricul-tural chemicals. Good soil conservation practices, mini-mizing erosion, can be one of agriculture's most impor-tant contributions to pollution clean-up.

We commend the Michigan Water Research Commission for the important contribution it makes toward the clean-up of Michigan's surface and underground water.

We commend the Governor of Michigan and the Gov-ernors of the other Great Lakes States for their realistic and aggressive approach to the problem of the pollution of the Great Lakes and their watersheds. We urge the Michigan Legislature and the five State Governors to make every affect to provide the provide provide and peeded make every effort to provide study programs and needed legislation that will encourage homeowners, municipal-ities and others to join Michigan farm people in their effort to make wise and careful use of these essential chemicals. and an

SEDIMENTATION AND EROSION CONTROL

Farm people have worked hard over the years adopt-ing good soil conservation practices in an effort to pre-vent erosion and water run-off from their properties bevent erosion and water ran-on from their properties be-cause the soil is the basis of their future, as well as their current income. This is not the case with highway and building construction companies and run-off from their work areas has made a sedimentation problem in our rivers and lakes.

We urge the enactment of legislation that will require construction firms and state and local municipalities to control run-off from their work sites.

RACCOON SEASON

Excessive population of raccoons and damage to crop continues to be a problem in some areas. We favor an extension of the present four-month season.

FEEDLOT REGISTRATION

Presently, state law prohibits all cattle over 18 months of age from being returned to a farm from a market for further feeding. Cattle 12-18 months of age are per-mitted to return for fattening under permit from the Michigan Department of Agriculture. All calves under 12 months of age may go back without a permit.

We believe that livestock producers should be per-mitted to feed the older cattle under a voluntary regis-tration system. Such permission should require regis-tration of those feedlots wishing to handle older cattle. In this manner, the possibility of disease outbreak could be eliminated be eliminated.

ANTIBIOTICS

The use of antibiotics is essential to efficient modern-day animal husbandry. Traces of antibiotics in farm products are usually the result of misuse. In case of in-jectable antibiotics, government authorities have threat-ened to deny their use to farmers if residues show up in meat products.

We urge all farmers who use antibiotics to follow directions carefully and be judicious in their use.

CALFHOOD VACCINATION

The present law in Michigan for official calfhood vac-cination against brucellosis (Bang's Disease) calls for age limits of four months through eight months. Prior to September 1, 1969, the Michigan law conformed to the Federal law for calfhood brucellosis vaccination. On September 1, 1969, the age limit under Federal law for calfhood vaccination against brucellosis was changed to three to eight months.

Scientific evidence now indicates that vaccination at three months confirms as solid an immunity as does vac-cination at four months. It is also well known that the older a calf is at the time of vaccination the greater the chance of a blood titer showing up later.

In light of this knowledge and the change in age limits for calfbood vaccination under Federal law, we recom-mend that the Michigan law be changed to require of-ficial calfbood vaccination between the age of three months to eight months.

CROP REPORTING

We recognize that crop forecasts and estimates may We recognize that crop forecasts and estimates may be used to advantage by either buyers or sellers in the market place, depending upon the market conditions. However, both buyers and sellers require accurate crop estimates in order to establish realistic terms of trade. We support the Crop Reporting Service as an unbiased party in making these crop and livestock estimates and in reporting market prices in reporting market prices.

Since this is presently our only source of crop report-ing, we urge farmers to cooperate in making these estimates accurate.

We urge the Crop Reporting Service and the Statistical Reporting Service to continue developing and using more reliable methods of estimating crops and livestock and in giving market price reports.

In addition to present reports, we urge the Crop Re-porting Service in Michigan to make official annual reports of fruit trees planted, bearing, and removed from production — each by variety and general location.

MICHIGAN STATE UNIVERSITY

We commend Michigan State University and its Board Trustees on the selection of the new President, Dr. Clifton R. Wharton.

We appreciate the continued support of the College of Agriculture and Natural Resources and its programs.

We would point out the need for a new facility for the Department of Crop and Soils Science. The research demands and opportunities for this new department must be fulfilled if we as a State, are to maintain a

Eighteen year old Jane Ross of Marlette, Sanilac county, was chosen the 1970 Michigan Farm Bureau queen, competing in a field of 25 contestants. Jane, a freshman at MSU, is a brown-eyed blonde and the daughter of Mr. and Mrs. Kenneth Ross.

- Disease control in turf.

- Vegetable variety development.
- Research to aid our cherry industry.
- Continued pesticide research.
- Cereal Leaf Beetle research.

We also support further intensive research to develop varieties of fruits and vegetables and crop cultural prac-tices to accommodate mechanical harvesting.

We ask the Legislature to appropriate adequate funds for the work of the Agricultural Experiment Stations.

DAYLIGHT SAVING TIME

We continue our support for Eastern Standard Time for Michigan on a year-round basis,

FARM LABOR

We are encouraged by the current arousing of social conscience and public awareness with regard to special problems related to seasonal farm workers. In the past, these special problems have been recognized only by their farmer-employers. Farmers have for years carried the burden for providing not only jobs for these people, but even while their own families are forced to live on 75% of parity, have tried to provide housing and im-proved living conditions during the work period. They have increased farm wages at a faster rate than most other wage rates even as net farm incomes have de-creased. In addition to increased wages many farmers creased. In addition to increased wages many farmers pay transportation costs for workers from their home states to the work state and provide loans and pay ad-vances to support workers who reach the work area dur-ing times of a work shortage.

Even with the recent gains farm employers have pro-vided for seasonal employees, there are still problems inherent in migrating from state to state each year, par-ticularly for a group with a low general educational level and when a language barrier is sometimes present.

In light of these facts:

- We commend leaders in government and civic organizations for realizing the presence of these special problems.
- We encourage members of the Legislature and 2. We encourage members of the Legislature and leaders in agencies of government to be informed of the true agricultural labor situation so that understanding, reason and knowledge of the farm labor system and the agricultural situation will guide the development of legislation and imple-mentation of programs dealing with farming and farm labor farm labor.
- 3. We caution these leaders against reactionary ap-proaches to emotion-packed allegations by certain pressure groups that would lead to the establish-ment of costly and unwise programs that would be of little value to seasonal farm workers while causing unnecessary hardships on farm families.

David Farley, 1970 Discussion Meet winner will represent Michigan at the AFBF Discussion meet in Washington, D. C. December 7-10. Mr. Farley, lives in Albion, has a 500 acre nursery, is a Kellogg Young Farmer and active in many civic activities.

MINIMUM WAGES

Adjustments in the state minimum wage should take into consideration many factors that are often unknown into consideration many factors that are orten unknown or are ignored. Most farm wage rates are well above the present minimum. It should be recognized, however, that many employees have gravitated to farm work be-cause they are denied job opportunities in other seg-ments of the economy, either through a lack of skills or because they cannot meet production norms, health or other standards set up as conditions of employment.

Agricultural employment differs in many respects from industrial employment, such as occasional employ-ment, family employment, substantial fringe benefits in addition to Social Security and Workmen's Compensa-tion (e.g. housing, utilities, transportation costs, loans, etc.), minimum supervision and payment of wages by niece rate piece rate.

Minimum wage provisions must be flexible to fit these varying situations and differences. Piece rate pro-visions are essential to provide employment opportunities for workers who have handicaps which may prevent them from other employment and at the same time pro-vide proficient workers much higher earning opportu-nities than do hourly rates nities than do hourly rates.

Farm commodities produced in Michigan must com-pete with commodities produced in other areas of the U.S. and the world. Michigan minimum wage rates should not exceed the federal minimum wage for agri-cultural workers, as many states do not have state mini-mum wage laws applicable to agriculture.

Farmers themselves are at a serious disadvantage being the victims of ever-increasing costs and low prices. Unlike other segments of the economy, farmers are not in a position to readily pass increased costs on to the consumer.

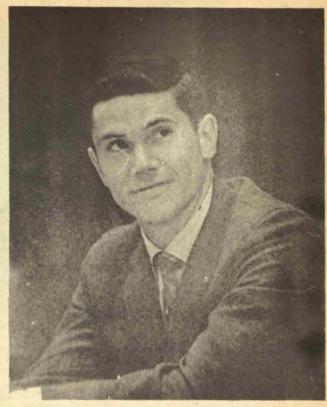
EMPLOYMENT OF YOUNG PEOPLE ON FARMS

We are concerned about regulations by the Secretary We are concerned about regulations by the Secretary of Labor to prohibit the hiring of young people under sixteen years of age to operate tractors, climb ladders, etc. The people involved in agricultural production are aware of the need for safety in all areas of their work. However, we view these regulations with grave concern at a time when our nation is plagued by restless youth with little opportunity to develop work habits.

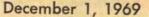
In order to provide young people with the opportunity for healthful and gainful employment and discourage idleness and juvenile delinquency, we urge farmer-employers to utilize programs that are available through 4-H and F.F.A. for training minors to work on farms.

CHILD LABOR

We believe that children should not be deprived of educational opportunities. However, during the summer vacation when regular schools are not in session, we be-lieve it is desirable that children be allowed to work. except at those occupations which have been declared hazardous by the Secretary of the U.S. Department of Labor. We oppose any attempt to bring agriculture un-der the Hittle Juvenile Employment Act.







competitive position in agriculture.

AGRICULTURAL RESEARCH

Agricultural research is essential to maintain the ef-ficiency of agricultural production. New problems con-tinuously arise in the production and marketing of agricultural crops (an example of this is the blight and root rot problem in the 1969 Michigan dry edible bean crop) and in the field of farm management. Solution of these problems must be supplied through basic and applied research. This research can best be done by educational institutions such as Michigan State University.

The agricultural research facilities of our land grant institution have done much for consumers as well as farmers.

The following are among the research projects in which we have concern:

- Various projects in advancing food science.
- Dry edible bean research in areas of blight, root rot and mechanical damage to quality.
- Infertility in livestock.
- Alfalfa Weevil, potatoes and sweet corn.
- Beef cattle and forage.
- Mastitis prevention and control research.
- Improvement of Michigan soft wheat varieties

4. We encourage state and federal regulatory agencies to work toward simplified interstate recruitment procedures so that workers will be encouraged to have employment arranged before they leave their home states.

FARM LABOR HOUSING

Agricultural employers are in a unique position among the major employers of labor. For many years, farmers have carried the financial burden of providing housing for their employees

The expenditures for new and improved housing are reliably estimated to be between \$750,000 and \$1 million each year for the last five years. These expenditures have been made in face of an economic squeeze which, in many cases, results in a reduced income for farmers.

Social action groups often insist upon standards for migrant housing which are desirable but economically unfeasible. Society as a whole should bear a portion of unfeasible. Society as a whole should bear a portion of the responsibility for providing housing that meets these standards. This responsibility should be discharged in the form of a 50% cost sharing by the State Government with the farm employer for improvements in present housing or the construction of new facilities; and, further, that migrant labor housing should be exempt from property taxation.

WORKMEN'S COMPENSATION

Employers of farm workers in Michigan are having difficulty adjusting to the provisions of the Workmen's Compensation Act as it applies to agricultural workers. Without a broad base of experience, this inflexible law imposes a financial hardship upon farm employers and causes a decrease in the number of available farm jobs. We should continue to work for fair and equitable ar-rangements for farmers under the Workmen's Compensation Act.

Insurance rates for this coverage can be lowered by reducing farm accidents.

We recommend that Farm Bureau and its affiliates continue to work toward improving farm safety programs.

WORKMEN'S COMPENSATION RATING

Because of the accumulation of two years of experience under the agricultural workmen's compensation pro-visions in Michigan, we recommend that rating associations review job class and rating of farm workers to ac-complish a realistic and equitable insurance cost. ⁴²⁷



Glenn Lake of Michigan Milk Producers Association presented a framed certificate to MFB, honoring the Farm organization for their service to agriculture. MFB president Elton Smith accepted the certificate.

RURAL MANPOWER CENTER

We continue to support the operation of the Rural Manpower Center as a part of the College of Agriculture and Natural Resources at Michigan State University. We should evaluate the program of the Rural Manpower Center and suggest to the Center research and activities that will be of value to Michigan agriculture.

NEWS MEDIA SUPPORT

We are grateful to Michigan news media for their continued support, understanding and recognition of agriculture. We are most appreciative of those special services provided farmers — such as market reports and honest news reporting.

We are aware of continued attempts to expand gov-ernment "guidance" within the news media industries, and compare these attempts with similar interference by government within the agricultural industry.

In both cases, we believe the least amount of gov-ernmental intervention is best.

ernmental intervention is best. Farmers oppose further government control of the news media industry just as we oppose further supply-management schemes for agriculture. However, we note that in both cases the best defense for such attacks is the acceptance of self-responsibility and self-discipline. The future prosperity for farmers, we believe, depends strongly upon our success in working together to develop farm programs and facilities through which we can co-ordinate production with demand, rather than allow this privilege to pass to government.

privilege to pass to government.

In similar fashion, we believe the news media must work together to maintain accurate reporting and qual-ity business standards, and the acceptance of public-interest responsibilities — both for the sound growth of their own industry and as the best assurance that they will be allowed to continue to operate with minimum government interference in the future.

UNDESIRABLE MATERIALS AND PROGRAMS

American youths and adults are exposed to a mounting flow of pornographic publications and programs — in the movie theaters, on the newsstands, in the bookstores, and, to some extent, on television. We believe this is a contributing factor to immorality and delinquency.

We do, however, commend movie theater operators for the use of the G-M-R-X rating system as an aid in identifying films inappropriate for younger age groups.

We believe the general public can be effective through personal contact or letters to theater owners, movie pro-duction companies, publishers, newsstand operators and television stations and networks, as well as any sponsors of such programs, in asking their support and coopera-tion in controlling this danger to our nation's well-being.

DRAINAGE LAW

We urge that Michigan drainage laws be recodified. Future legislation should emphasize understandable general provisions rather than specific legislation fitted to special situations.

Lands owned by public agencies, such as School Dis-tricts and the Department of Natural Resources, often receive direct benefits from drainage projects which are financed and paid for by adjoining landowners.

December 1, 1969

UTILITY PIPELINES

There is increasing construction of utilities across private lands. Many landowners are unaware of their legal rights and are seldom informed of a utility route until land leasing or purchasing has begun. Present laws, rules and regulations are designed primarily for safety with little consideration of land conservation or for land-owner circles. owner rights.

We recommend that legislation be enacted to protect all the rights of landowners, including protection from land deterioration, vegetation destruction and tile line and open drain interruption. Regulations are also needed to require utility companies to file public notice of im-pending projects and their routes.

UPPER PENINSULA EXPERIMENT STATION

Agricultural and timberland enterprises in the U.P. have progressively changed since the establishment of the Experiment Station at Chatham. The Experiment Station can continue to effectively serve the U.P. farmers and timberland owners.

We need the leadership that one experiment station in the central part of the U.P. can furnish in the further development of agriculture and timber management. Some of the research projects needed under U.P. con-ditions include: ditions include:

- 1. More test trials in small grains on disease resistance and production.
- 2. Alfalfa and trefoil variety development.
- 3. Beef breeding and feeding.
- 4. Field demonstrations in potato, rutabaga and other cash crops

We urge that the Chatham Experiment Station be maintained.

PART II - OUR FARM BUREAU

FARM BUREAU MEMBERSHIP

Our Golden Anniversary year, 1969, has been one of accomplishment for our Michigan Farm Bureau. For the first time in the history of our organization, every county experienced a gain in membership. Sixty-four County Farm Bureaus surpassed their membership goal. As a result of the outstanding work done by volunteer workers throughout the state, our membership in-creased by over 2,000 families. We commend those people whose efforts strengthened our Farm Bureau.

The effectiveness and financial well-being of our organization depends greatly on the number of dedicated families. If Farm Bureau is to remain the voice of the Michigan farmer, it is important that a majority of the farmers be a part of Farm Bureau.

With this in mind, we approve the 1970 membership goal of 55,560 Farm Bureau families. We further encourage each county to accept its proportionate share of the 485 member increase.

MEMBER RESPONSIBILITY

We have in Farm Bureau a very democratic organization with the right to participate in making recommenda-tions and decisions. This opportunity to participate is available to us by attending Community Group Meetings, County Annual Meetings and the State Annual Meeting. We are pleased that our members take this responsibility seriously seriously.

We would point out that this right to participate carries with it the responsibility to support the decisions of the majority. This requires a sense of organization discipline which can only be self-imposed by the member.

We encourage our members to discuss, disagree and recommend changes in the policy when these actions are appropriate. WE ALSO REQUEST THAT MEM-BERS GIVE ENTHUSIASTIC SUPPORT TO ALL MATTERS OF FARM BUREAU POLICY AFTER THEY HAVE BEEN PROPERLY APPROVED.

SERVICE TO MEMBER PROGRAMS

The Michigan State University survey of farmer at-titudes establishes that farmers are most strongly moti-vated to join a farm organization through the provision of tangible economic benefits. Our Farm Bureau experi-ence has been that strength of membership has bene-fitted through the offering of some services of this bind in the past. kind in the past.

We feel that it is important for the Michigan Farm Bureau to promote and develop specific new programs which will provide services to Farm Bureau members only. We must preserve to the fullest degree possible those service-to-member programs which fulfill the needs of present and future members. We direct the Annual Meeting Committee to allow more time for discussion of policies in our three-day annual meeting of policies in our three-day annual meeting.

FARM BUREAU WOMEN

The Farm Bureau Women's Committees have represented a very active phase of our Farm Bureau program and we commend them for this leadership.

We urge County Farm Bureau Women's Committees to provide for active participation of women of all mem-ber families in activities, projects and programs of Farm Bureau. We also urge Farm Bureau Women to continue to relate their efforts to the furthering of the total pro-gram of the Farm Bureau at local, county and state levels.

We encourage action on the part of Farm Bureau Women which would strengthen, reinforce and vitalize action programs on the part of County Farm Bureaus.

COMMENDATION OF FARM BUREAU WOMEN

We commend Farm Bureau Women for 25 years of dedicated efforts and their record of accomplishments. Farm Bureau men are appreciative of the gentle, but

insistent, prodding by our women to get on with the job and maintain a positive course.

Women have frequently been the best possible spokes-men for agriculture and we are proud of our women in the outstanding manner in which they have filled these assignments.

COMMUNITY GROUPS

Community Farm Bureaus are the cornerstones of Farm Bureau and every effort should be made to build and improve this important part of our organization. The advancement and maintenance of Community Farm Bureaus should be a top priority project. In order to immediately move forward in the growth of community group programs for the good of the total Farm Bureau, we recommend the following:

- That County Farm Bureau Boards give emphasis to the group program by appointing and develop-ing active, enthusiastic County Community Group Committees. This will require that the Board work with the committee in formulating county goals for strengthening existing groups and organ-izing new community groups. The committee should then take the initiative in sponsoring ac-tivities to achieve the mutually accepted goals.
 Most community groups are having new group
- Most community groups are having new group officers assume their responsibilities September 1, at the present time. Therefore, we urge all com-munity groups to have elections in the spring or summer so that group officers may receive their material and assume their office at the September meeting. This system will improve the opportunity to coordinate state, county and local community group activities. group activities.
- 3. An officer training school should be held in each county in October or November, or as soon as all community groups have elected new officers.
- Establish a special program of organizing young farmers into new community groups.

LOCAL AFFAIRS

People support best those things which they help build. County Farm Bureau officers and leaders are therefore urged to provide "building opportunities" for members by encouraging them to become involved in the work of Farm Bureau.

An opportunity to serve on an action committee is welcomed by many members. It allows them to build their organization. Care should be taken by County Boards to see that many people are involved. New members should be given committee assignments in line with their interacts with their interests.

Once established, a committee should be given strong support and guidance from the County Farm Bureau Board. It should be given important tasks to do and budget, if needed, to do them. There should be regular reports and action deadlines. The committee should call upon the County Information Committee to promote and publicize its work.

Because the strength of Farm Bureau springs first from the strength of its local membership, much of the work should be done by these members, locally. It is suggested that a "Local Affairs" committee be ap-pointed and made active in each county, with these committees charged with the responsibility of involving Farm Bureau in local affairs and problems. This committee should study local issues including

This committee should study local issues, including those of a controversial nature. It should assist in re-search work on such things as zoning and bonding issues. It should involve itself in local road, school, health, safety and finance matters. It should work closely with the County Information Committee to bring such things to public attention.

CITIZENSHIP

We support legislation to provide for assessment and collection of drainage benefits to publicly-owned lands.

SOIL CONSERVATION AND SOIL CONSERVATION DISTRICTS

Responsibility for the use and improvement of land and water resources rests on all citizens, urban as well as rural. Cities are dependent on rural lands not only for food, but for most of their water supplies.

The annual increase in our population places a definite responsibility on agriculture and the nation to safeguard our needed future food production facilities. Farm owners and farm renters, as well as our urban population, must be aware of the need for intelligent use and conservation of our lands.

The Soil Conservation Districts now organized in Michigan are efficiently operated by elected farmers serving without salary and are effective units of soilsaving activity.

We commend the Legislature for its action in pro-viding part-time assistance to aid these volunteer of-ficers. We favor the appropriation of adequate state funds to provide a district aide for each Soil Conservation District. The use of part-time or full-time aides would provide greater efficiency. We misuse our resources by requiring trained conservationists to do routine office paper work. الشرائية الرواء

FARM BUREAU YOUNG FARMERS

We commend County Farm Bureau Young Farmer Committees for continued development and implementa-tion of the Young Farmer program. Dedicated leadership can only be developed by a series of rewarding and successful experiences. Young Farmers must be in-valued in meaningful activities and pleaded in leadership volved in meaningful activities and placed in leadership roles.

The program is one of building for the future, which an organization must do if it is to survive. Effective and meaningful participation requires that Young Farmand meaningful participation requires that Young Farm-ers become a part of — not apart from — Farm Bureau. This means activation and participation in all phases of Farm Bureau. The Young Farmer program should con-tinue to provide opportunities for leadership develop-ment training to inform, equip and motivate Young Farmers for active participation in all phases of Farm Bureau. This program must have a high priority in the total Farm Bureau program. total Farm Bureau program.

We urge Young Farmers to accept their individual responsibility to make both agriculture and Farm Bureau even greater in the years ahead.

Good citizenship consists of rights and responsibilities. It involves being INFORMED on issues, willingness to work and courage to act in our two-party politcal system of government and enterprise.

Michigan Farm Bureau will continue local training and incentive programs to encourage Farm Bureau people to become active in the political party of their choice. Members should pay particular attention to voting records of incumbents at both the state and national levels, and should make every effort to support and elect candidates who will support Farm Bureau policies.

Members should also make regular contacts with their Senators and Representatives to inform them of the importance of issues which affect farmers and agri-culture, and should not fail to thank them, in writing, for support which the Legislators give to agriculture's cause.

Through the years, Farm Bureau has provided opportunities for members to gain information on citizenportunities for members to gain information on citizen-ship matters. Activities such as Legislative Seminars, Meet and Measure the Candidate Meetings, Young People's Citizenship Seminars and Freedom Conferences have been part of keeping our members informed, and should be continued.

We urge that activities be conducted at the Michigan Farm Bureau and County Farm Bureau levels to moti-vate members to accept their responsibilities as good citizens.

COUNTY COOPERATIVE COUNCILS

Cooperatives have been organized to serve farm people. In many instances, members and leaders of one cooper-ative know very little about other cooperatives.

Several counties have organized cooperatives. made up of leaders from all cooperatives which operate in the counties. The purpose of this council is to create an understanding of all organizations, an opportunity for leaders to become acquainted and a vehicle to solve problems involving cooperatives.

We encourage County Farm Bureaus to take a leader-ship role in operating and promoting County Cooperative Councils.

MEMBER COMMUNICATIONS BY AFFILIATE COMPANIES

Farm Bureau affiliate companies have been or-ganized to serve Farm Bureau members. The rapid growth in programs has shown that these companies have moved aggressively in this direction.

Growth in programs is sometimes more rapid than understanding. We are concerned that members may not know of services available to them from their com-panies; understanding is the first step to participation. This understanding must be created with constant in-formation as well as advertising.

We urge Farm Bureau affiliate companies to utilize all existing Farm Bureau information programs to build a stronger communications network to inform members of the available programs and services of their organization

PRODUCTION AND MARKETING PROGRAMS

PRODUCTION AND MARKETING PROGRAMS We believe that farmers should act through their own initiative to solve the problems confronting them today. Faced with the fact of low farm prices, the need for large amounts of capital to operate their farming enter-prises, the threat by corporate farming, the rapid changes in agricultural technology, and the interference of the Federal government in agriculture, we accept the challenge to shape the future to the benefit of the family farmer. We, therefore, support and endorse the efforts of the affiliate companies of Michigan Farm Bureau to provide production and marketing programs for members. As the largest and leading statewide farm organization, we have the responsibility to establish standards for production and marketing programs to assure that they work directly for the benefit of farmers. Farmers work-ing through their own organization, the Michigan Farm Bureau and its affiliate companies (MACMA and Farm Bureau Services) are utilizing current marketing tools, such as contract production of crops and livestock, such as contract production of crops and livestock, ownership of processing facilities and bargaining. Use of these tools can be helpful in assuring a successful future for the family farm.

ORIENTATION OF EMPLOYEES AND ACENTS

The employed representatives of the Michigan Farm Bureau and all of its affiliated companies represent Farm Bureau, in general, when contacting members around the state, and the public-at-large.

Uninformed or misinformed employees or agents may contribute to a poor or weak image of Farm Bureau, either in answers given to questions or statements made to other people when the information involves companies other than their own. A lack of information shows a weak interest on their part toward Farm Bureau gener-ally when inquiries are made.

We feel that all persons, employees or agents repre-senting Farm Bureau and all of its affiliates who contact people in the field should be given intensive and regular orientation regarding philosophy, programs, services and operations of the Farm Bureau and all other affiliates.

Real progress has been accomplished in this area. Our membership gains are in part attributable to this team spirit among the employees of our affiliate companies. Farm Bureau members can be most grateful for the support and understanding our employees give to the membership organization and its programs.

We feel that organization-wide meetings to orient and we reel that organization-wide meetings to orient and enthuse personnel would be worth the time and expense involved by all companies, and we request that managers of the Farm Bureau and all affiliate companies plan to hold joint meetings designed to present a well-grounded and united front by all personnel before all people.

MICHIGAN AGRICULTURAL SERVICES ASSOCIATION (M.A.S.A.)

Michigan farmers have long been concerned with the problems of hiring and retaining capable employees. Each year the gap between farmers needs and the number of available willing workers has grown wider. Each year the competition for skilled workers from business, industry and agriculture has become more set for Torka's for the set of the

Today's farm employer must not only compete for the available labor supply, he is faced with complex set of laws, regulations and practices which define how he will compete in hiring and retaining the type of em-ployees he needs. Housing standards, minimum wage and hour laws. Social Security, Workmen's Compensation. hazardous occupations, unionization, insurance, injune tions: strikes, boycotts, contract negotiations, records, child labor and anti-discrimination laws are all part of today's farm labor scene. The MASA organization has been helpful in recruiting labor, and providing a labor management information service for MASA members. Actual experiences gained in problems faced by agricultural labor and their employers have been communicated to legislative and regulatory bodies on behalf of the Michigan Farm Bureau to create an understanding of problems faced and actions taken to solve them. MASA also provides ex-pert testimony on behalf of Farm Bureau members at hearings of legislative and other bodies.

December 1, 1969





ELTON SMITH WAS RE-ELECTED PRESIDENT - of Michigan Farm Bureau at the November 20 Board of Directors meeting. Other members of the Board are, seated, left to right, Carl Howard, Sanilac county, Young Farmer Representative; Dean Pridgeon, Vice-President, Dist. 2; Mr. Smith; David Morris, 3rd Member, Executive Committee, Dist. 5; Mrs. Jerold (Maxine) Topliff, Women's Committee. Standing, I. to r., Andrew Jackson, Dist. 3; Arthur Bailey, Dist. 1; Richard Wieland, Dist. 10; James Sayre, Director-at-Large; John Laurie, Dist. 6; Walter Frahm, Director-at-Large; Eugene Roberts, Dist. 9; Calvin Lutz, Director-at-Large; Frank Schwiderson, Dist. 11; Kenneth Bull, Dist. 7 and Harvey Levenberger, Dist. 8.

AGRICULTURAL MARKETING

Agricultural marketing is of great concern to farmers. We recognize the need to improve our present marketing methods if we are to receive a more equitable net income.

We are proud of our efforts in the area of marketing. Since the forming, the Michigan Agricultural Cooper-ative Marketing Association (MACMA), operational marketing programs have been established for six com-modity areas. We recommend that similar marketing programs be developed for other commodities

Members are urged to become informed of the work being done by MACMA. We must recognize that the services of MACMA are available to any commodity group. Producers must express substantial interest and willingness to finance before a marketing program can be developed.

MACMA programs are farmer-controlled. These must be based on sound economics, selling products at realistic prices to the best advantage of the producer. Marketing information and market expansion are also necessary parts of such a program.

We ask that marketing continue to be given high priority in the expanded program of the Michigan Farm Bureau. This increased emphasis on marketing should be directed towards the expansion of MACMA or other appropriate affiliate.

FARM BUREAU WHEAT MARKETING PROGRAM

We approve the idea of farmers being more involved in the marketing of their own products. The Farm Bureau Wheat Marketing Program is a step in the right direction. We commend the efforts of Michigan Farm Bureau and the participating members for organizing and supporting this marketing venture.

We urge all wheat producers to consider the merits of We urge all wheat producers to consider the merits of marketing their wheat through this orderly marketing program. We believe that the program could be of even greater benefit if it was expanded to include soft wheat grown in other states. We therefore urge that the feasibility of a multi-state, coordinated wheat market-ing program be pursued with the other State Farm Bu-reaus in the major soft wheat producing states.

FARM BUREAU MARKETING STUDIES

Farm Bureau affiliates are engaged in many successful rarm bureau attniates are engaged in many successful marketing programs. Part of the reason for success has been that these programs were called for by members. Another reason has been that proper research has been done prior to establishing the service. This research includes need, economic feasibility and alternative methods of operations.

Members are urged to look to their Farm Bureau to improve their marketing opportunities. County Farm Bureau Boards should be informed of these needs. County Boards should then request the assistance of the Michigan Farm Bureau in seeking solutions to these needs.

issues facing specific commodities. Farm Bureau marketing activities directly serve the economic interests of members producing those commodities for which market-ing programs have been developed. MFB Commodity Advisory Committees represent the specific commodity interests of members throughout the state and play an important sole in midding form Bureau commodity important role in guiding Farm Bureau commodity policies and activities.

To strengthen the representation of specific commodity interests of members, we should:

- 1. Continue to expand commodity activities, especially affiliated commodity marketing programs
- Work closely with the many commodity organizations in the state.
- Recognize and award County Farm Bureaus that conduct exceptional commodity and marketing activities in their counties.
- We urge all County Farm Bureaus to:
- Designate high priority to commodity and marketing activities in county programs.
- Identify each member's commodity interest through a complete survey of the membership.
- Appoint advisory committees for commodities of major importance in the county. 3.
- Assign commodity advisory committees specific projects and require committees to make periodic 4. reports to the county Board of Directors.
- Cooperate with the Michigan Farm Bureau on 5. marketing exploratory studies.
- Promote participation of members in Farm Bureau 6. marketing programs.

REGIONAL FARM BUREAU AND DAIRY COOPERATIVE COMMITTEE

Farm Bureau has a long history of working with dairy organizations at the state and national level to help solve marketing problems. A similar united effort to solve regional or multi-state dairy marketing problems can also benefit dairymen. We urge the American Farm Bureau and Midwest state Farm Bureaus to explore the development of a Farm Bureau. Dairy Correction development of a Farm Bureau — Dairy Cooperative Committee to discuss and cooperatively seek solutions to dairy marketing problems.

CONTINUE DEVELOPING AND RESEARCHING NEW AND IMPROVED WAYS OF MARKETING LIVESTOCK

We are pleased that our organization has moved into livestock marketing. We should continue to explore new and improved methods of marketing livestock, giving consideration to contractural agreements, direct movement of livestock from farm to packer through marketing agencies doing the selling.

We urge the Michigan Farm Bureau Board of Directors to continue this service on a financially sound basis. Farm Bureau members who employ labor and County Farm Bureaus should support MASA and its newsletter program.

We ask the Board of Directors of the Michigan Farm Bureau to continue marketing studies as needs arise and resources permit.

PROCESSING PEACH, PEAR AND PLUM MARKETING

We recommend that a feasibility study be undertaken to determine the viability of a marketing program for processing peaches, pears and plums. Should the study indicate that such a marketing program could be self-supporting, we recommend that the Board of Directors establish the marketing program.

FARM BUREAU COMMODITY ACTIVITIES

Modern farmers are rapidly shifting from the pro-duction of several commodities to large scale specializa-tion and production of one or a limited number of commodities. Farm Bureau, although defined as a general farm organization, is serving the specific com-modity interests of its members. Much of the Farm Bureau legislative effort deals directly or indirectly with

FOWL MARKETING

The average price of fowl has declined sharply in recent years. As a by-product of commercial egg pro-duction, low fowl prices increase the need for higher egg prices to compensate for the depreciation of laying hens.

Modern transportation systems and quality standards have removed the barriers to inter-regional competition in marketing fowl.

We urge that the American Farm Bureau cooperate with the state Farm Bureaus in our four-state area to discover possibilities for strengthening fowl marketing.

POTATO INDUSTRY STUDY

We recommend that the Michigan Farm Bureau Potato Marketing Study be continued and that any AAMA multi-state potato marketing programs be supported by the Michigan Farm Bureau and its members.

FARM BUREAU FARM RECORDS SERVICE

We regret the discontinuance of any "service to mem-ber" programs. The decision of the Board of Directors to end the Farm Bureau Farm Record Keeping Program

Policies To Guide Our Organization

Farm Bureau Expresses Appreciation

on December 31, 1969 was not an easy decision to make. The decision was reached after the Board felt every effort was made to attract enough participants to make this program financially sound. The Board recognized that the resources of Michigan Farm Bureau could not be committed to keep a program which did not serve enough members to be self-supporting. This service is still available to members through

This service is still available to members through Farm Bureau on a direct mail-in basis with the Iowa Farm Bureau, which has processed records for the program carried on by the Michigan Farm Bureau.

We continue to encourage farm managers to develop complete farm labor records and cost analysis systems for their businesses, using the Iowa system when this meets their needs.

ODOR AND NUISANCE PROBLEMS

Producers of agricultural products are faced with increasing public complaints caused by odor and nuisance problems. In many cases these complaints arise from private and public developments around farming operations. We urge Michigan Farm Bureau to create a service to members who request information regarding ordinances on odor and other nuisance problems. This service should be valuable to producers who are confronted with legal complaints.

MFB STATE STUDY COMMITTEE

At the 1967 Annual Meeting of the Michigan Farm Bureau, the delegates asked that a study be made of Farm Bureau. They suggested that a State Study Committee be appointed to review the present programs, project needed programs and recommend alternative methods of adequately financing Farm Bureau.

The Committee was appointed and spent a total of thirteen days studying Farm Bureau in Michigan. To begin the study, the group asked three questions. These were:

- 1. Who should Farm Bureau serve?
- 2. What types of programs will be needed to serve members?

3. How should these programs be financed?

It was agreed that Farm Bureau must remain a farm organization. It must be an aggressive organization and serve commercial farmers. By commercial farmers, the the Committee meant those people who receive a sizable portion of their income from agricultural production. The Committee felt, however, that membership opportunity should be available to all persons interested in agriculture. Safeguards must be maintained to limit the voting rights to committed farmers. The distinction between regular and associate members must be clear and concise.

To build and maintain a strong Farm Bureau organization, the best in farmer leadership is needed. The Committee felt that steps must be taken to attract the best leaders throughout the state. Programs must be developed to provide members with opportunity for involvement and leadership development.

All programs of the organization were reviewed. The Committee noted that some twenty-nine separate programs were carried on by Michigan Farm Bureau. This number equaled or surpassed all other State Farm Bureaus. In reviewing each program, the Committee asked why the program was started, what its value is presently, and is the program needed for the future?

The Committee made recommendations for minor adjustments in many programs. It was felt that several programs needed to be given increased emphasis. Several programs should be curtailed slightly. The Committee felt that the future of Farm Bureau is tied to its success in the area of marketing. The Committee recommended that Farm Bureau continue and expand its marketing activities.

To many members, one of the chief values of Farm Bureau has been its legislative activities. This will continue to be true in the future. The Committee felt that Farm Bureau should expand its activities of working with legislative bodies in getting the Farm Bureau policies enacted.

The Committee viewed member involvement as the key to maintaining a strong organization. It was asked that greater emphasis be given to the areas of Young Farmer activities and the Community Group Program. These two programs provide an opportunity for members to become active in their organization and develop leadership ability, which is needed in agriculture.

The Committee asked that several activities be somewhat curtailed. One was to reduce television activities. It was felt that Farm Bureau should continue to make newsclips of people and events available to television stations. We should not attempt to make regular or feature programs unless issues warrant the time and expense involved.

Another activity which will be curtailed is the Farm Bureau Record Keeping Program. This activity has been carried on for the past four years. It has not been operating on a financially sound basis. Therefore, the program will be continued on a direct-mail basis between members and the Iowa Farm Bureau, which has done the processing of records.

The Committee expressed concern over the prospect of a deficit budget for Farm Bureau. The members of the Committee recognized that the major problem faced by Farm Bureau is that of inflation. Costs have increased in the neighborhood of 5% a year for the last two years. They recognized that Michigan Farm Bureau does have a reserve. The liquid portion of this reserve is equal to about a half year's operation. The Committee felt that this was not adequate.

The Committee felt that more income must be generated for Farm Bureau. A proposed subsidy by affiliate companies was considered. This was rejected. The Committee adopted the philosophy that Farm Bureau should be a dues-financed organization.

The Committee recommended that the bylaws of Michigan Farm Bureau be amended to allow for a \$5 dues increase in 1971. This \$5 increase would be divided: \$4 to Michigan Farm Bureau and \$1 to the County Farm Bureau.

We applaud the members of the State Study Committee for their dedication and willingness to serve their organization and agriculture. In doing so, we accept and agree with the (major) principles established in the report of the Committee.

BYLAWS AMENDMENT - ANNUAL DUES

RESOLVED, that Article X, Section 1 of the Bylaws of this corporation shall be amended to read, as follows:

"Section I. Annual dues. Except as to life membership contracts heretofore issued or undertaken by the association, the annual dues required to be paid by members of this association shall be \$25 effective with the 1971 membership year, and such dues shall be distributed between this association and the respective County Farm Bureaus as determined by the Board of Directors, and shall include the annual dues of the American Farm Bureau Federation and an annual subscription to the Michigan Farm News. Nothing herein contained shall prevent any County Farm Bureau from voting additional local dues to be used for local purposes only."

BYLAWS AMENDMENT — INDEMNIFICATION OF OFFICERS AND DIRECTORS

RESOLVED, that the Bylaws of this corporation be amended by adding a Section 13 to Article VIII, which Section shall read as follows:

"Indemnification of Officers and Directors. Each director and officer shall be indemnified by the company against any liability and/or expenses reasonably incurred by him in connection with the defense of any action, suit or proceeding instituted in which he may be made a party defendant by reason of his being or having been a director or officer of the company. Liability and/or expenses shall include the cost of reasonable settlement made with a view of avoiding cost of litigation and the payment of any judgment or decree entered in such action, suit or proceeding. The company shall not, however, indemnify such director or officer with respect to matters as to which he shall be finally adjudged in any such action, suit, or proceeding to have been derelict in the performance of his duties as such officer or director, and in no event shall anything herein be so construed as to authorize the company to indemnify any such director or officer against any liability he would be subject to by reason of willful misfeasance, bad faith, gross negligence, or reckless disregard of the duties involved in the conduct of his office. The foregoing right of indemnification shall not be exclusive of other rights to which any director or officer may be entitled as a matter of law. Said indemnify shall also inure to the benefit of the heirs, executors and administrators of such person.

WE COMMEND FOR UNSELFISH SERVICE

Many of our fellow farmers are serving agriculture and our state as members of boards, commissions, committees and advisory groups on which agricultural representation is important to all of us.

Often this service is rendered without any reimbursement for time and expenses involved.

Within our own organization are also many who give of their time and talent to make Farm Bureau the effective voice of farmers.

We commend these people and recognize them for their unselfish service to agriculture.

AMERICAN FARM BUREAU FEDERATION ANNUAL CONVENTION

Currently, the American Farm Bureau Federation Annual Convention is held in early December. State Farm Bureaus must therefore conduct their annual meetings in November. This eauses hardship, as active farmers are engaged in crop harvest at that time.

We ask that consideration be given to the necessary action to change the AFBF annual meeting dates to early January.

STATUS OF PREVIOUS POLICIES

The policies adopted at the four previous annual meetings are hereby reaffirmed except insofar as they have been modified or supplemented by later policies, including those adopted at this annual meeting. All other policies shall be deemed to have lapsed except insofar as the Board of Directors may specifically find that such a prior policy provides the only basis for action on a current problem.



TWO SPACEMEN, COMPLETE WITH SPACE SUITS - distributed special certificates



MICHIGAN FARM BUREAU'S 1969 QUEEN - Diane Traver placed the crown

to the 71 Farm Bureau County presidents attending the 50th Anniversary annual meeting banquet at Civic Center November 11. Farm Bureau staff members Norman Goodling and Ron Jensen were the spacemen. on the head of the 1970 queen, 18 year old Jane Ross of Sanilac county. Looking on was Miss Sally Johnson, Rosebush, Isabella county, who was runner up in the queen contest.



MEMBERS OF THE TOP TEN CLUB — were honored at the President's banquet and received special plaques from MFB president Elton Smith. Standing I. to r., C. Agle, Manistee; C. Conant, Antrim; E. DeWitt, Chippewa and T. Kopaczemski, Arenac. Seated, I. to r., D. Stevens, Muskegon; D. Block, Gladwin; H. Gosen, Saginaw. Not present were F. Perschinski, Mackinaw-Luce; F. Wilson, Montcalm and T. Wieland, Charlevoix.

SPECIAL MEMORIAL SERVICES — were an impressive part of the November 11 annual meeting program. A full-dress, color-guard from the U. S. Marine Corp, Lansing led the service at 11 a.m. In the detail were 1st Sgt. W. H. O'Keefe, Gy. Sgt. F. E. Cavey, S. Sgt. T. L. Flager and PFC S. W. Premer.

Annual Meeting Brought Changes

Another Michigan Farm Bureau Annual Meeting is now past history. Without a doubt the hundreds of people that attended the business sessions, Commodity programs, the Farm Bureau Women's program and luncheon, Young Farmer program, the President's banquet and the evening banquet, will agree that the 50th Anniversary observance was indeed a success.

Two new members were elected to the Michigan Farm Bureau Board of Directors at the 50th Annual meeting. Arthur Bailey, Kalamazoo county, replaced Harry Nye, St. Joseph county, representing the First district and Frank Schwiderson, Chippewa county, will represent the Eleventh District (Upper Peninsula). Clayton Ford, Cornell, was the former Director.

Other members of the Board of Directors are Dean Pridgeon, Montgomery, Dist. 2; Andrew Jackson, Howell, Dist. 3; Elton R. Smith, Caledonia, Dist. 4; David Morris, Grand Ledge, Dist. 5; John Laurie, Cass City, Dist. 6; Kenneth Bull, Bailey, Dist. 7; Harvey Leuenberger, Saginaw, Dist. 8; Eugene Roberts, Lake City, Dist. 9 and Richard Wieland, Ellsworth, Dist. 10. Other Directors-at-Large are Walter Frahm, Frankenmuth and James Sayre, Belleville.

Calvin Lutz, Kaleva, was re-elected as a Director-at-Large or a two year term and Mrs. Jerold (Maxine) Topliff, re-elected as chairman of the Farm Bureau Women's Committee. Mrs. Richard (Doris) Wieland was elected vice-chairman, replacing Mrs. Clare (Florence) Carpenter. Farm Bureau Young Farmer Representative on the Board of Directors for 1970 is Carl Howard of Sanilac county.

Blonde, brown eyed Miss Jane Ross of Sanilac county was hosen to wear the 1970 Michigan Farm Bureau queen's crown. Miss Ross competed with 25 contestants, from as many counties, for the title. Jane is the daughter of Mr. and Mrs. Kenneth Ross, Marlette. She graduated from high school in 1969 and is now enrolled at Michigan State University.

David C. Farley, Albion nursery stock grower and wholesaler, won the Discussion Meet contest held during the annual necting. Mr. Farley, 30, presented the winning discussion on the subject "Can Farm Bureau Survive Another 50 Years?"

Six county Farm Bureau Women's committees also were honored at the Ladies Annual luncheon held in the Big Ten Room at Kellogg Center. The three first-place winners were Chippewa county, Mrs. Carolyn Wilson, chairman; Isabella county, Mrs. Lillian Wonsey, chairman and Washtenaw county, Mrs. Lawrence Boettner, chairman.

Second place winners were Wexford county, Mrs. Julia Demike, chairman; Montcalm county, Mrs. Barbara Hansen, chairman and Kent county, Mrs. Evelyn Rodgers, chairman.

Shuman Outlines Need for New Farm Program

"The near record crops of wheat, corn and feed grains harested this year again demonstrates the impossibility of conrolling production by individual crop acreage controls," Chares Shuman, president of American Farm Bureau told Michigan arm Bureau members at the Fiftieth Annual Meeting, East ansing

At 1.5 billion bushels, this year's wheat crop is estimated to e the fourth largest on record, he reported. This is in spite of he fact that acreage allotments have been cut two years in a ow and wheat acreage seeded for harvest this crop year was he lowest since 1963. He added that the 1969 wheat carryover estimated at 51.6 percent over 1968.

Wheat prices, Shuman pointed out, hit a 27-year low this ummer. Similarly, he said the government's feed grain proram has failed in its stated objective of reducing production, spite of acreage cuts. The 1969 estimated production is 168 villion tons, slightly above the 1968 output and 10 million tons ver 1966, the first year of operation of the Food and Agriculture

December 1, 1969



Form Census to be Taken

Entirely by Mail

No census takers are to be hired for the 1969 Census of Agriculture, according to the U.S. Department of Commerce, Bureau of the Census.

The agriculture census will be conducted entirely by mail in January of 1970. Every operator of a farm or ranch will receive a census form by mail in early January and will be asked to fill it out and mail it back.

The decision to use the mail out-mail back method, reached after tests showed a high percentage of response, is the latest in a series of plans designed to gain in efficiency and economy by using the mails to the greatest possible extent in conducting all censuses. The Census of Business and the Census of Manufactures are now conducted entirely by mail. The 1970 Census of Population and Housing will be on a mail basis in most city delivery areas with enumerators being used in rural areas and in some parts of the inner cities.

In addition to the number and acreage of farms, the agriculture census will ask farmers for an estimate of the value of land and buildings, the amount of cropland harvested, acreage of irrigated land, acreage in major crops, the number of farm operators by age, value of farm products sold, the amount of time farm operators worked at off-farm jobs, and the number of autos, trucks, tractors, combines and corn pickers.

The completed questionnaire for each farm, ranch or other agricultural operation will be completely confidential. The information obtained, without names or clues to identity, will be grouped in statistical totals and published by counties and States as well as for the entire nation.

Christmas-Time Ħt

At Christmas-time, these are the things I know: Fragrance of pine; air-frosted, keen with snow; laughter of children, raised in glad surprise; breathless expectancy; the smiling eyes of friends with gifts white clad and ribbon tied; odor of good things cooking . . . There abide the dearest things I know in all the earth; home, and loved ones, friendship, song, and mirth.

Holly gracing windows, sprigs of mistletoe hanging in the doorways, colored lights aglow.

Friendly voices calling messages of cheer,

"Merry, merry Christmas, and a gay and glad New Year."

All the world is wishing peace, goodwill to men,

Since the Christmas spirit is in our hearts again.

-Enola Chamberlin

Use Christmas Seals. It's a matter of life and breath.





ct of 1965.

In light of these dismal experiences, "it seems incredible that nyone would propose a continuation of the same program that ot us into this mess - yet that is what a few members of Conress are suggesting," Shuman said.

Some even want to make the Food and Agriculture Act of 965 a permanent program with only a few minor amendments. his would mean a life sentence of low prices and restricted marets and opportunities for farmers producing controlled crops. "Even the Nixon Administration seems to be considering a atched-up version of the Act of 1965. Farmers will not accept is more of the same' approach. It is time for change and Farm ureau has the only new approach that has been offered in ongress," Shuman said.

The national farm leader outlined Farm Bureau's program hat has been introduced by 40 members of the House and 20 enators. Farm Bureau's proposal, he said, would redirect govmment farm policy so it helps, rather than hinders, farmers their efforts to improve per family farm income. Under the Act of 1969, farmers would be protected against e government dumping of surplus stocks on the market.

Sar T. L. Floger and REC.S. W.

MORE THAN 290 ATTENDED - Macomb County's Annual meeting held in October. Charter members cutting the special cake are I. to r., John A. Rinke, Warren; Jack Harvey, Utica; Harry Green, Washington; Allen Rush, Washington and Ray Potts, Waldenburg. ne i. Wieland, Charley

Gy. 5gt. F. E.

It Takes Team Effort. . . Right From The County Level



UNABLE TO SELL THEIR HARVEST THIS FALL — fruit growers in the West Central Region had just about decided to let the fruit stay on the trees. But they reckoned without their wives. They knew that this meant a loss of money to all. Farm Bureau ladies in the eastern part of the region wanted fresh quality fruit at reasonable prices. So . . . by means of telephone . . . the Oceana County Farm Bureau secretary contacted the Chairman of the Women's Committees in Clare, Osceola and Isabella counties. Just two days after the initial phone call, a "member to-member service" became a reality. Francis Hawley, President, Oceana County Farm Bureau and Bud Gilmore, Isabella County Farm Bureau president, unloaded the first truck load of prune plums, cling peaches and apples to Isabella County Farm Bureau Members. Fruit picked that morning in Oceana county was also delivered that same day to buyers in another part of the West Central legion. Bob Hukill, Oceana county fruit grower, also delivered fresh fruit and later in the day, Farm Bureau members were able to buy fresh fruit at Farm Bureau Services Elevator in Mt. Pleasant. All a matter of cooperation and working together. A characteristic that has made Farm Bureau "click" since the organization began.

Young Farmers' and Ranchers' Convention Plans Announced

The next half century in Farm Bureau will be highlighted during portions of the American Farm Bureau Federation's Golden Anniversary annual meeting in Washington, D. C., next month.

The future of Farm Bureau and its programs will be explored as discussion meet contestants consider the topic, "Can Farm Bureau Survive Another 50 Years?" The discussion meet is the responsibility of the AFBF Young Farmers and Ranchers Advisory Committee. The Committee is also responsible for the talent program on Sunday evening, Dec. 7.

Young farmers and ranches attending the annual meeting will have an opportunity to participate in all regular activities of the convention, in addition to the special programs designed specifically for them. One new innovation this year will be a young farmer and rancher reception at 4:30 p.m. on Monday, December 8. The reception will replace the traditional Monday luncheon program.



VAN BUREN CHARTER MEMBERS — attended their county annual meeting in Paw Paw. Present were Mr. and Mrs. Ward Hood, Mr. and Mrs. Stanley R. Cornish, Mr. and Mrs. John Fritz, Dean Foster, Mr. and Mrs. Earl Hartford, Mr. and Mrs. Earl Thomas. Rena Buskirk and Leua Webster.



OAKLAND COUNTIES FIRST MEMBER TO BE SIGNED UP — was Herbert Baynes, center. Mr. Baynes was signed up by Charles Bingham in 1919. Mr. Baynes attended Oakland county's Annual Meeting. Greeting him was Andrew Jackson, District director and Edwin Erwin, County president.

Be the "Toast of the Town" and solve all your Winter Comfort

2-SPEED "STANDARD" HUMIDIFIER

\$79<u>95</u>

Humidifies over

2500 sq. ft. with two-speed output control (900 and 1100 RPM). Features include "water wheel" action, front-filling, removable 8½ gallon rust-proof reservoir, automatic shut-off, humidistat and red "refill" indicator light.

See your local FARMERS PETROLEUM Dealer or Branch

December 1, 1969

SEVENTEEN

DISCUSSION TRUTH DISCUSSION TOPIC TOPIC LENDING LAW

By Gary A. Kleinhenn, Director, Education and Research

Happy Holidays. This Dethroughout most parts of the world. Here in Michigan it's no different as trimmings are being ages and in dollars and cents. applied for many festive occasions. Many of those trimmings include buying of gifts, and some of those gifts involve the big business of borrowing money and utilizing credit so items can be gift wrapped and delivered.

Credit business in the U.S. involves tens of billions of dollars in loans each year. In 1968 alone an estimated \$180 billion accounted for consumer credit.

The convenience of buying by credit is great, sometimes its the easiest way to do business, but the costs of borrowing for the consumer is expensive.

Sometimes three or four times more than the buyer ever realizes. But this holiday season will be different because of the new "Truth in Lending Law" which requires lenders of money to reveal total costs of products to the buyer.

Basically the new law centers around the disclosure ruling which requires sellers to give clear printed easy-to-read information of the true expenses the consumer is charged when buying an item.

In affect since July the "Truth-in-Lending Law" is more formerly known as the Federal Consumer Credit Protection Act, which former President Lyndon Johnson approved in early 1968.

Credit to individuals for personal, family, household or agriculture purposes of \$25,000 or less are covered by the new law.

According to Regulation "Z" which interprets the law's requirements of the Federal Reserve Board, the lender must tell consumer borrowers in writing and in clear terms, how much it costs in interest and other charges to get a loan, finance the purchase of a tractor, car, television set, or maintain a revolving charge account with a department store or take out a mortgage to buy a hom

The new law requires banks, cember is one of great activity finance companies, other lenders and retailers to state finance charges both in annual percent-

Learn the **TRUTH** about **CREDIT COSTS**

A 3% a month charge for a small loan - at a consumer finance company - is actually 36% a year

A 11/2% a month "revolving charge account" at a department store actually 18% a year costs

An \$8 per \$100 financing plan* on used cars is actually about ____ 16% a year

A \$6 per \$100 financing plan* on new 12% a year cars is actually about ____

"This refers to a "discount" deal where the interest, say 6% or 8%, is deducted from the total amount of the loan, which is to be repaid in 12 monthly installments. But you do not have the use of the entire amount of credit for a year, since you are reducing the balance each month. The true annual rate for credit actually used is about double the apparent rate.

The finance charges as a percentage of the unpaid balance need not be stated until January 1, giving financiers an opportunity to adjust to the new law. Meanwhile finance charges may be expressed as dollars per hundred. For example an 11 percent rate may be given as an \$11 annual finance charge for each \$10 of the unpaid balance.

PENALTIES

For the first time citizens have, in writing, the sellers responsibility to the consumer. If willful violation of the law can be proven the consumer also has the muscle to take the seller to court.

Willful violators are subject to maximum penalties of a \$5,000 fine and a year in jail. Furthermore, borrowers may sue for civil penalties of twice the amount of the finance charge plus court costs and attorney's fees. The law also makes extortionate extensions of credit, known as "loan sharking," subject to a maximum penalty of \$10,000 and 20 years

Michigan Director of the Con- lend money. They turn over fi- of charges, plus a detailed exsumer Finance Division, Alvin J. Trierweiler said a questionnaire survey is being circulated throughout the state to test the effects of the new law. But generally there have been no real problems with the new ruling, he said.

Trierweiler added that for problems that may arise, amendments to the law would be applied to correct them.

Stating the interest rate on an annual basis for the average person removes much of the confusion previously associated with the loaning of money.

On the other hand an area of contention may be in the judgement of what "written in clear terms" actually means when a seller is conveying terms of a contract. From the example shown below, careful reading by the buyer is still required.

SHOP FOR BEST CREDIT

Truth in lending policies now afford the consumer the luxury of convenient shopping for the best credit deal. Interest rate can now be compared among the various lending institutions.

Small Loan Companies - 30 percent maximum. These companies are authorized by statute to charge 30 percent on the first \$300 loaned, and 15 percent on the remainder up to \$1,000. They are also authorized to make extra charges for life insurance on loans.

Department Stores - 18 percent. This is the rate typically charged on revolving credit accounts and charge accounts not paid off in 30 days. Other rates, as low as 14 percent, may be found on installment contracts for large purchases.

Auto Dealers - 12 to 24 per-

nancing contracts to banks or finance companies, for which they are paid a commission or kick-back which depends on the rate collected. The rate will vary with the rate chart used. On new cars, law limits this to 12 percent, but it may go as high as 24 percent on used cars.

Credit Unions - 12 percent. The rate on credit union loans was established by law over 40 years ago, and has never changed. When you borrow \$100 from a credit union and pay it back in 12 equal monthly installments you pay a total of \$106.62. There is no extra charge for life insurance on loans. Credit unions often pay an interest refund at the end of the year.

Banks-12 to 18 percent. Bank rates vary from time to time and also according to the amount of the loan and the security offered. On new cars the common rate is 12 percent, and on credit cards the rate is usually 18 percent. Extra charges for life insurance will increase the cost.

HOW IT AFFECTS CREDIT ACCOUNTS: TWO TYPES

There are two kinds of credit accounts. One is the open end credit account, which is a continuing credit program like a credit card account or a revolving charge account used by department stores.

The second type of account are those other than open end accounts. For example, credit granted for a specified period of time. This type is usually for "big ticket" items like appliances, or machinery.

With each new account the cent. Auto dealers do not usually law requires complete information and date of payments due.

planation of charges on each monthly statement.

In all cases the borrower must receive in writing, a statement showing the total dollar amount of the finance charge, the annual percentage rate of interest as well as other descriptive information such as the number, amounts and due dates of payment and a description of any security held.

In real estate the law includes agricultural land sold for business, while other land transactions to persons must be for non-business purposes.

Furthermore, a homeowner can cancel within 3 days of purchase any credit deal if his residence is used as collateral, except in the case of a first mortgage to finance the purchase of his dwelling.

EXEMPTIONS

Installment purchases of no more than \$25 are exempt from any of the new lending law requirements. The exemption also applies to items costing \$25 to \$75 if the finance charge is less than \$5. In addition, up to \$7.50 in credit charges are allowed on purchases of more than \$75 without revealing finance charges.

NEWSPAPER ADS AFFECTED

The new law also protects the consumer in newspaper advertisements, which mention credit terms. For instance, "so much down and so much a month.' statements now must include more pertinent information such as the total cash price, the finance charge both in dollars and cents as an annual percentage rate and the number, amount,

CREDIT PLAN AGREEMENT EXAMPLE

The annual percentage rate in the contract below is easy to read as well as additional expense the consumer is required to pay. However, other terms of the agreement can be confusing if not carefully read. The new "Truth In Lending Law" is a great aid for farmers in knowing the true price of goods.

m jail.

REVIEW OF SCHOOL FINANCE LAWS

Of the more than 7,500 Farm Bureau members who participated which made up 610 groups replying so far, a state income tax was favored 485 to 65, (26 preferred other means), from those answering the question. It was 410 to 132 who believed the state should not bargain for teachers. It was 446 to 116 who believed that teachers should not be permitted to strike. The vote went 443 to 134 who believed that teachers should not come under the Civil Service, and one state-wide contract for all teachers. It was 280 to 29 who favored a local school income tax in place of increased property tax. It was 433 to 128 who favored state aid to provide educational opportunities beyond the resources of a community. It was 520 to 78 in favor of the local school board paying teachers instead of the state. Only four votes went for the federal government for this question.

NEXT MONTH - SCHOOL CURRICULUM

CREDIT PLAN AGREEMENT -- Notice to Buyer: Please read this Agreement before you sign it.

In consideration of your selling merchandise and services to me on the Extend-A-Charge Account, I agree to the following regarding all purchases hereafter made by me: I have the privilege of a 30-day charge account, in which case I will pay the cash price in full for all merchandise within 30 days from the billing date of each bill. If I do not pay for all merchandise in full within 30 days from the billing date, I shall pay the time sale price for all purchases, consisting of the cash sale price and shipping charges plus a finance charge of 11/2% on the unpaid previous balance of my account (The Annual percentage rate is 18%). Minimum charge is 5) cents. I will receive a monthly statement as of a specified billing date determined by you showing my unpaid previous balance. I will pay each monthly installment in accordance with your published schedule of payments within 30 days of billing date: however, if within 30 days from billing date, I pay the full amount shown on the statement, no finance charge on such amount will be charged on any subsequent statement. My scheduled monthly payment will not decline as my unpaid balance is reduced. I may at any time pay my entire balance. If I do not comply with any provision of this Agreement, the entire unpaid balance shall, at your option, become immediately due and payable. In such event, I agree to pay the entire unpaid balance upon demand. You may in any event limit the amount of my account balance.

NEW AND ADD-ON CUSTOMERS

SIGN HERE

Husband's Signature

Wife's Signature

Date

EIGHTEEN

MICHIGAN FARM NEWS

Action Through Community Groups

Do you want to participate more fully in your organization? You will find that participation makes an organization more meaningful to you. How can you participate? By joining a Community Group.

What is a Community Group?

A Community Group is an opportunity to be with people like you. It is a chance to discuss issues with them. It is an opportunity for you to learn events. It is a method in Farm Bureau for members to direct the policy of the Farm Bureau organization.

What else can I get from a **Community Group?**

By taking part in a Community Group you will find that you are informed on Legislative issues facing you as a farmer. Each Community Group has a Minute Man who receives information on activities of Legislative bodies both in Washington and Lansing. At each meeting these Minutemen will report to you. Many Community Groups also have speakers on local issues. Do you know what the welfare budget for your county is and how it is spent? What is being done in your county on county wide zoning? Many county group members know the answers to these and other questions because they have had a speaker in on these matters.

One thing agriculture and this country needs today is more and better leaders. Opportunity for leadership development is a part of Community Group. By serving as a group officer you will let your true colors show. With the practice you receive by being a leader in a small group you will be better qualified for greater leadership opportunities in your county. By belonging to a Community Group, one can also feel a sense of belonging to the organization. Finally, members feel that a Community Group offers them an opportunity to do something for their community in an organized manner. Some county groups carry on projects regularly. One Community Group maintains a township park. Another group maintains a township cemetery that had no care. Another group was able to organize a township volunteer fire department. One group, near an urban area, made arrangements with a school in the city and set up a schedule for classes to visit farms of the members of the group.

How often does a group meet?

Most groups meet once a month. Some take a vacation in July and August. Many of them meet 12 times a year, however. Often a group has a summer picnic for members and their fam-



years in a row.



N. GUTHRIE, EXECUTIVE VICE-PRESIDENT - Farmers Pe- AN ENGINEER FROM THE UNICO BATTERY PLANT - briefed troleum Cooperative, Inc., presented a special award to Wash- Bob Landheer, Farmers Petroleum Sales Representative from tenaw County's Hollis Carr recently for Carrs' having sold and Barry and Newaygo county; Fred Van Zandt, Tri-City branch delivered more than 1 million gallons of liquid fuel for two and Harold Hedin, MFB office, when the men were on a 3 day tour of the facilities in Logansport, Indiana.

Season's Best Wishes

We pause at this time of year to thank you for your continued patronage and wish that this holiday season and the coming year will be the best you have ever enjoyed.

What does it cost to belong to a community group?

The old saying, "The best things in life are free" is true in the case of Community Groups. A Community Group is free to Farm Bureau members.

How do I join?

Contact your County Secretary. She will see that you are invited to join in an existing group or you may be assisted in starting one.

Once you are participating in a group you will know more about Farm Bureau. You will find that it means more to you. You will see the value of Farm Bureau.

Contact your County Secretary today. Tell her you are interested in belonging to a Farm Bureau Co.amunity Group.



December 1, 1969

AFBF... A Staunch Ally

Although many U.S. consumers are unaware of it, The American Farm Bureau Federation, the nation's leading farm organization, is one of the staunchest allies in the interminable struggle to keep reasonably-priced, agricultural products flowing in abundance to the family dinner table. The Farm Bureau and its two million members are pledged to support legislation recently introduced in Congress that would initiate a new approach to government agricultural programs - new, since over a period of time the emphasis would be on phasing out agricultural subsidies which have cost taxpayers billions of dollars over the years.

The aim of The Farm Bureau is to get politics out of agriculture and strengthen the principles of the free market, which is also actively working to preserve a free market. Its leaders and its members have expressed strong opposition to the boycott of California grapes - a device that has been used, not as a voluntary protest by consumers but as a weapon to compel retailers to accede to labor union wishes by forcing them to remove grapes from store shelves, thus arbitrarily narrowing consumer choice. The Farm Bureau believes producers' freedom to market their goods is fundamental to the preservation of a free economy.

A California farm leader, and an official of the California Farm Bureau, in commenting upon the grape boycott, says, "Research will show that this is the first time in the economic history of North America that our consumers have been told what they can or can't buy in the marketplace." The rights of consumers to buy what they choose in the marketplace, and the rights of tradesmen to supply their demand without any exercise of fear or intimidation is basic to economic freedom. And, it should be added that economic freedom is basic to the political liberty of the individual.



ONIA COUNTY SECRETARY - Mrs. Irma Covert accepted a certificate from Michigan Farm Bureau's secretary-manager Dan Reed at Ionia County's annual meeting. Mr. Reed presented the certificate in recognition of her dedicated years of service.



Elsie, Michigan 48831

Petroleum's Newest STAGGERING STATISTICS Sell a woman a dairy product

she doesn't think looks or tastes just right and you have made a real enemy, according to a dairy products buying survey of 341 housewives in southeastern Michigan.

The Michigan State University survey showed that many women will change brands on the basis of one bad experience with a product. Just as many said they would contact the store manager for replacement of the product.

Others said they would complain to their husband or a friend, and a few indicated they would discontinue use of all products of that brand. Almost one out of every 10 said she would change stores.

Cooperative Extension Service.

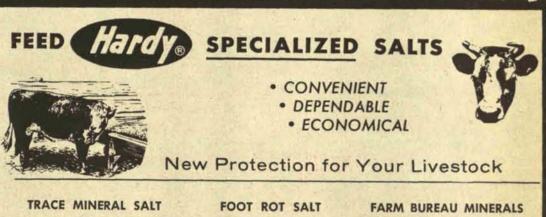


The newest addition to the The survey was conducted by Farmers Petroleum transport fleet Lysle Hutton, consumer market- is a Diamond-Reo tractor and ing information agent for MSU's custom semi-and-trailer combination.

Ralph Miller, Transportation supervisor, reports that two men. Bob E. Eberlein and Bill Hetherington will be assigned to the truck on a rotating basis. The Diamond Reo tractor is powered by a Cummins diesel engine and the complete unit is equipped with 26 Unico tires, a hydraulic seat, and will carry 11,600 gallons of fuel from the refinery to Farmers Petroleum bulk plants in its service area.

The transport will be based at Bay City and will serve bulk plants in the thumb area and the territory north of Lachine. The new rig replaces a unit that had 750,000 miles on the speedometer.

Eberlein and Hetherington both have top safety records with the company. In September Bob received his 9 year safety award and Bill, his 4th year award.



Complete mineral supplements provide economy and dependability. Choose from either 6%, 8%, or 12% Phosphorus levels. "Controlled daily intake" for free choice feeding takes the worry out of mineral feeding, salt guarantees proper levels. Ask for it mixed in your

FREMONT CO-OP Fremont, Michigan

FARM BUREAU SERVICES, INC. **Hastings Michigan**

HARDY SALT COMPANY

McBain, Michigan

FALMOUTH CO-OP COMPANY Merritt, Michigan

Saginaw, Michigan

Scottville, Michigan

FARM BUREAU SERVICES, INC. Traverse City, Michigan

GERALD BIEHL AND SONS Mancelona, Michigan

Leaders in Product Development

NINETEEN



Huge Transport

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.

POULTRY

26

FARM BUREAU MARKET PLAC

FOR SALE

14

FOR SALE: REGISTERED ENGLISH SHEPHERD PUPS and registered Polled Itereford heifers . . . Some to freshen now. Open and heifer calves. Lester Evitts, Vestaburg, Michigan 48891. Phone 268-5391. (11-2t-25h) 20

PICK-UP TRUCK STOCK RACKS — All steel construction. \$109.50. Dealerships available. Free literature. DOLLY EN-TERPRISES, 219 Main, Colchester, Il-linois 62326. (11-1t-19p) 8

FOR SALE: Having sold timber ..., have Vermont evaporator, fine type 5 x 14, complete arch, stack, filtering tank, storage tanks, 1,000 pails, covers, etc. Very good condition. Fritz Gasser, Route #2, Bellevue, Michigan 49021. Phone: PO 3-9442. (12-2t-30p) 14

-(-12-14-40)--1420 LIVESTOCK

FOR SALE: 75 bred ewes, 25 ewe lambs, 10 ram lambs, 10 breeds, all registered. From Michigan's best flocks. 35th annual sale. Livestock Pavilion. East Lansing, 12:00 noon, Saturday, January 3. 10% discount to bonafide 4-H and F.F.A. members. Write for catalog: Michigan Sheep Breeders Assn., 105 Anthony Hall, East Lansing, Michigan 48823. (12-1t-52b) 20

FARROWING STALLS — Complete \$26.75. Dealerships available. Free lit-erature. DOLLY ENTERPRISES, 219 Main, Colchester, Illinois 62326.

FOR SALE: 30 large Holstein heifers , due November, 30 Holstein heifers , due December and January, 20 open Holstein heifers . . all vaccinated; also 2 Holstein bulk. Ed Tanis, Route #1, Jenison, Michigan. Phone: MO 9-9226. (12-2t-30b) 20

HEREFORD BULLS—pure hred herd ire. Ready for service, Also, revistered heifers and calves. Egypt Valley Hereford Fa.m. 6611 Knapp St., Ada, Micmgan, Phone OR 6-1090, (Kent County) (14-tf-25b) - 20-

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 DE-KALBS, KLAGER HATCHERIES, Bridge-water, Michigan. Telephones: 313 429-7087 and 313 428-3034.

SHAVER STARCROSS 288 — Started pul-lets 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.

DAY OLD OR STARTED PULLETS — The DeKalb profit pullet. Accepted by the smart poniltryman for high egg pro-duction, superior egg quality, greater feed efficiency. If you keep records, you'll keep DeKalbs. Write for prices and catalog. KLAGER HATCHERIES, Bridgewater, KLAGER HATCHERIES, Bridgewater, Mushigan. Telephones; Saline HAzel 9-7087, Manchester GArden 8-3034.

36 MISCELLANEOUS WE BUY BOTTLES, coins, antiques, stamps, fruit jars, magazines (Anything!) Send \$1.00 (refundable) for huge buying lists, Schroeders, Route #4, Paducah, Kentucky 42001. (12-4t-20p) 36

FOR SALE: PATZ SILO UNLOADER 10' to 14'. Price \$275. Also new Barn-O-Matic silo unloader 14' silo. Price \$750, Phone Fremont 921-2570, Wyn-garden's Equipment. Route #3, Freemont, Michigan 49412. (12-1t-25p) 8

INDIANHEAD CENTS, V-NICKELS, eight different \$1.98. Moon cent (Medal) FREE with 3-1955-S cents \$1.50. Fifty different Lincoln cents 1909-1939 \$4.98, Edel's, Carlyle, Illinois 62231.

600 ASSORTED SWEET ONION PLANTS with free planting guide \$3.60 postpaid. TONCO, "home of the sweet onion," Farmersville, Texas 75031,

IDEAL GIFTS — Begin LIFETIME pleas-ure U. S. STAMP COLLECTING. Com-plete BEGINNER KIT includes SCOTT U. S. Album, ACCESSORIES, and 50 different U. S. Stamps to approval buyers, \$2.75; for stamps only, send 25e handling fee. Satisfaction Guarantered, KEXNEDY STAMPS, Department MEX, Box 2572, Overland, Missouri 63114.

36 MISCELLANEOUS

"ZIPCODE DIRECTORY" — (All 35,000 Postoffices): \$1,00 MAILMART, Carroll-ton 72, Kentucky 41008, (3-tf-11b) 14

VIRUS FREE strawberry, raspherry and blackberry plants, fruit trees, asparagus and rhubarh roots. Write for FREE price list, Fruit Haven Nursery, Inc., Kaleva, Michigan 49645. (12-4t-20p) 24

OVERSEAS JOBS — Australia, Europe, South America, Far East, etc. Openings in all trades and professions. \$400 to \$2,500 monthly, free information. Write: Foreign Employment Mart, Box 2235 A.M.F., Miami, Florida 33159, (10-1t-31p) 36

CALF CREEP FEEDERS — 30 bushel capacity: \$92.50. Dealerships available. Free literature. DOLLY ENTERPRISES. 219 Main, Colchester, Illinois 62326.

SAVE 2577, National Brand Chain Saws, Saw Chain, Write: Bero Brothers, Newark, Ohio 43055, (11-2t-15p) 36

WE CUSTOM BUTCHER everyday and pick-up. If you are in the 313 area, our phone number is: 727-1430, Also smoked ham, hacon ... make your sansage. Rich-mond Meat Packers, 68104 Main St. Rich-mond, Mich. 48062 (7-12t-30b) 36



The Gift That Never Wears Out ...

From infancy, through childhood, school years and retirement, your gift is always ready. As a guarantee for sound education, as a low interest loan, as an added retirement benefit, your child or grandchild will always remember your gift. No

other present is so personal, so thoughtful, so far-sighted, so remembered asLife Insurance at Christmas

FARM BUREAU INSURANCE -GROUP

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