

MICHIGAN FARM NEWS

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

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Focused On The Future

1, 1970

Governor Looks To The Seventies . . .



Left to right, seated, Robert Smith, Governor Milliken, MFB President Elton Smith — standing, Dale Sherwin and Dan E. Reed.

Governor Milliken's State of the State Address on January 15, before the joint session of House and Senate, was most comprehensive. He reviewed the decade of the "sixties" and suggested a blueprint for the decade of the "seventies". Many of his recommendations are of great importance to agriculture and are in line with Farm Bureau policies.

He said the decade of the sixties in Michigan was one of "great turmoil and disorder" (but) "masked great progress on many fronts." He mentioned many of the happenings of the sixties — the most important perhaps was the adoption of a new state constitution, which in turn brought about a significant basic reorganization of state government.

In the section of his 33-page message specifically discussing agriculture, he pointed to the "key role" that agriculture must play in spurring Michigan's economic expansion in the seventies, particularly through world trade. He pointed out that since the opening of the St. Lawrence Seaway, Michigan, has been moving toward a greater role in foreign trade. He said that our state's highly diversified agriculture must continue to seek new markets abroad. (Several Michigan farm products are sold overseas and as much as 20%-30% of our navy beans must be sold in export markets.)

The Governor said that it is estimated that "every ton of produce" bound for overseas markets "adds from \$17 to \$30 to the economy" and that "one out of every four acres of agricultural production in the U.S. is being exported."

He said that "major concern in the future will focus upon land use planning to protect the prime agricultural farm land of Michigan from the encroachment of commercial enterprises and urban development." Governor Milliken went on to say that "land use planning must be accompanied by re-examination of our property tax policies. If we do not develop tax policies that consider more than fiscal factors in assessing land, we will be headed toward a loss of our agri-business industry and destruction of our nature-preserving and esthetic greenbelts."

The property tax structure and the need for encouraging the preservation of prime agricultural land were among the several topics that Farm Bureau spokesmen discussed with the Governor at the January 8 meeting.

In the area of labor, especially as it pertains to migrants and to young people, he said that he will ask for an appropriation of \$150,000, together with \$300,000 in available federal funds to finance a program to help improve migrant housing. He said there will be other specific legislative proposals on education, health and other issues facing migrants.

He called for an effort to "expand youth employment opportunities." He said "we allow a young person to leave school, but we hinder him with outdated restrictions on employment opportunities."

"Environmental quality" will be a key issue throughout the seventies. He said "there can be no frontiers, no boundaries, in the fight . . . against pollution" and that "the fight must be waged on a local, state and national scale." He listed a four-point anti-pollution program, including: (1) establishment of "environmental standards for air, water and land disposal sites;" (2) improved pollution control laws, especially on solid waste, erosion control and radiation safety; (3) implementation of the Clean Water and Quality Recreation Bonding Programs; (4) new research on pollution control at the state level. The environmental issue pointed out by the Governor and others will be of major importance to agriculture.

He told the Legislators that educational reform should continue to be at the top of the legislative agenda, as it controls in large part the level of funding that will be required in the next state budget. That budget, to be submitted in February, will be very tight and will be some \$60 million lower than contemplated last fall. In spite of the cutback in the budget, it is estimated that \$143 million of new revenues will be needed to finance school aid requirements and other government costs.

He mentioned three reasons for cutting the expenditure level — first, the Legislature did not enact any of the revenue measures that were recommended for the fall session; second, the national economy is growing at a slower rate and some Michigan industry has slackened; the third reason is that a \$30 million proposal in the school aid program, reducing the ratio of pupils to teachers, would be postponed.

The General Fund budget will probably be in the area of \$1.673 billion. Much of this, of course, is used for education. On this issue, he called for the establishment of "equal educational opportunity for every Michigan child." But, he said, if this is to be achieved a major portion of the finance of K-12 education must be assumed by the state. He said, however, that the "property tax cannot be eliminated as a source of funds for education, but reliance upon the property tax must be decreased, with an increased share coming from income tax."

He specifically called for property assessment reform, saying that the "tax burden on the individual now approaches the limits of tolerance." He said that equitable distribution of the property tax must be assured. To accomplish this, the budget will contain a recommendation for the training, upgrading and certification of the 1,600 assessors in the state (a law requiring such training was passed last year.)

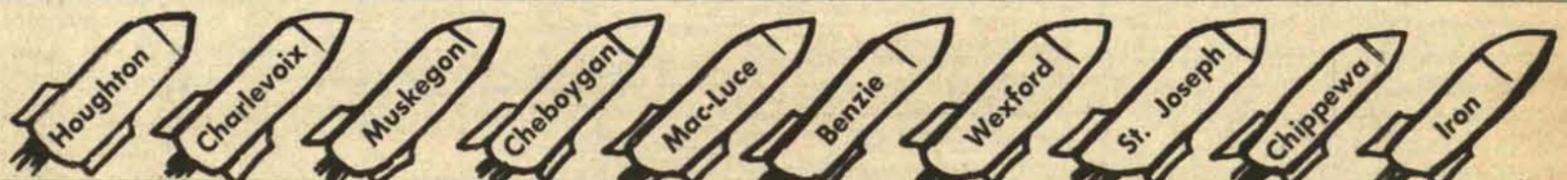
He said that legislation would be proposed to replace the State Tax Commission authority in the tax appeals procedure and that such appeals now consume approximately 75% of the Commission's time. (The Commission, in effect, now can make regulations to enforce the statutes and then sit in judgment of its own actions when taxpayers appeal.)

Governor Milliken also outlined broad programs on crime and corrections; consumer protection; traffic safety, including a recommendation to amend the drunk driving laws; public services, including a Council on Rural Affairs; management improvement in government (continuing the TRIM Committee); state, local and interstate relations; federal-state relations, with federal revenue-sharing; human rights; youth problems; aging; women's rights; manpower; mental health; public health; social services; drug abuses; the arts; tourism; research; Upper Peninsula; housing and transportation.

Governor Milliken recognized that private enterprise is the basic source of economic growth and an expanding economy. He said Michigan industry must be competitive with other states if it is to be maintained.

He closed his State of the State Address by saying that in the seventies, public trust must be restored in our democratic institution and he pointed out that in just six years our nation will celebrate its 200th anniversary. He said that "it is in the seventies, in our pursuit of common goals, that we will determine whether we reach a breakthrough — or a breakdown."

**BIG TEN
GOAL COUNTIES**



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EDITORIAL...

GRINDING AND POLISHING

There is comfort in the thought that once a year we may close the books on our failures and disappointments, and turn over a new leaf. One reflection is evident . . . was last year worthy to be remembered? "Hope springs eternal in the human breast," and the new year affords the opportunity to make this the year to remember.

So then, we have the opportunity to expand in the full glow of hope for the future. Sometimes the things against which we rebel most in life, and look upon as obstacles and hindrances, are the very things needed to develop our highest usefulness and efficiency.

We doubt not that if the diamond could express itself, it would rebel against the grueling, burning contact of the polisher's wheel that grinds and polishes its several facets. Without the contact of the polisher's stone, the diamond has little commercial value. The swiftly revolving wheel cuts into its surface and produces from a common appearing pebble, a gem of beauty and lustre that is much admired and most sought after. There is no other way to produce a diamond except by grinding and polishing.

In the same degree, it is necessary to subject the human life to difficulties, adversities, and discipline in order to bring out those qualities that will make it a life of value to its possessor, and of service to those about it. Many who have achieved much in the world can look back to incidents in their lives which at the time were viewed as misfortunes, but that later proved to be responsible for much development and enrichment in their lives.

Too many people are afraid to build their lives on the unforeseen. A faltering step forward terrifies them. A move to the unknown is often shunned in place of the comfort and security one has become accustomed to.

I am reminded of a poem of many years vintage, anonymously written but cherished by all who read it. "Brave Hearts Dare to Climb."

For every hill I've had to climb,
For every stone that bruised my feet,
For all the blood and sweat and grime,
For blinding storms and burning heat,
My heart sings with a grateful song—
These were the things that made me strong!

For all the heartaches and the tears,
For all the anguish and the pain,
For gloomy days and fruitless years,
And for the hopes that live in vain,
I do give thanks, for now I know
These were the things that helped me grow!

'Tis not the softer things of life
Which stimulate man's will to strive,
But bleak adversity and strife
Do most to keep man's will alive.
O'er rose-strewn paths the weaklings creep,
But brave hearts dare to climb the steep!

We all have a hill to climb . . . a cross to bear. Often times the road is rocky and we have to back down hill to accommodate those who rely on us, but we have to shift gears and try again.

As we enter a new decade we have a gigantic task of building a bridge to span the years ahead. This collective project needs the support of every citizen if we are to succeed. We must build a bridge above the dark waters of disaster, over which the generations-to-come may pass in safety.

The strength of America's bridge depends on spinning the tiny wires of individual ability into the sturdy cables of cooperative strength. All the tiny wires of constructive Americanism—firmness of purpose, courage, creative ideas, hard conscientious work, patience, team-work, loyalty, love of liberty, faith in God and our future—must be united in powerful cables to withstand the pounding force of the world-storms which are endangering our way of life.

Each of us can help to build the bridge by junking the defective wires of prejudice and discord and bitterness, and spinning into the giant cables only the best qualities of our minds, hearts, and spirits. We must spin together everything that is strong and good in America, and omit all that is weak. Thus, with a to-

Double Daylight Saving
Time Petition Fails

Back on November 14 the Greater Detroit Chamber of Commerce, followed very shortly by the State Chamber of Commerce, announced a petition drive to either force action by the Legislature or to put on the ballot the placing of Michigan on Double Daylight Saving Time.

This well-financed drive was given a great deal of fanfare and ballyhoo through the news broadcasters on both radio and television. An ordinary announcement such as this suddenly became such earthshaking news that one Detroit station not only reported it throughout the day on its November 14 broadcast, but also continued to report it throughout the day on November 15, 16 and 17 and again 12 days later on November 26.

The goal was to get at least 400,000 signatures. The requirement to bring an issue before the Legislature or to put it on the ballot is approximately 197,000 signatures. The petitioners were short by nearly 50,000 names to obtain even the minimum number.

During the petition drive many misleading statements were made. For instance, it was said "Michigan's tourist economy was dealt a severe blow by the capricious abandonment of Daylight Time." The facts are that the official reports of the Michigan Tourist Council said that 1969 was a record year for the tourist industry. This was substantiated by the reports of the managers of all four of the Regional Tourist Associations.

Newscasters, in their obvious editorializing, often claimed that rural people were the primary opposition to the Double Daylight Saving Time. Again, the facts were ignored. The results of the vote in November 1967 showed that more than 80% of the counties voted against Double Daylight Saving Time, with only 16 voting for it—five of those bordered the State of Wisconsin. Seventeen of the state's most populous cities voted against Double Time. These included Grand Rapids, Flint, Pontiac, Lansing, Battle Creek, etc., etc. In the City of Detroit the vote was almost a standoff.

County Farm Bureau members, however, will take a great deal of the credit for the defeat of Double Time, especially during the recount. County Farm Bureau leaders are credited with doing a "tremendous" job in the recount procedure, which resulted in the final defeat of the issue.

While the issue is probably dead for this year, it should not be forgotten, that it will no doubt be an issue from time to time either in the Legislature or through the petition route.

Another point that should not be forgotten is that Michigan is really on Daylight Time the entire year, due to our state switching time zones many years ago from Central Standard Time to Eastern Standard Time.

Robert E. Smith

getherness that assures our success, we can build an American Bridge to the future that will stand in supreme strength against any destructive force.

Remember the old Farm Bureau letterhead depicting two teams of horses? One team was trying to pull in opposite directions. The second was pulling together. As a nation . . . indeed, as members of Farm Bureau, we must pull together as a team to accomplish the goals in sight for a new decade.

Michigan Farm Bureau has high goals outlined for the next few years. It would be a pleasure to be a part of the team in carrying out the programs that will lead to them. Just a little bit of extra effort on the part of each member will assure success in any undertaking.

Evan Hale

(Evan Hale, Information Division Director, has resigned this position to become Information Director of the California Farm Bureau. Mr. Hale came to Michigan Farm Bureau from Idaho. Carl Kentner, Communications and Public Relations Director, has been named Acting Director by Dan E. Reed, Secretary-Manager.)

MICHIGAN FARM NEWS

THE ACTION PUBLICATION OF THE MICHIGAN FARM BUREAU

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PRESIDENT'S COLUMN

VOLUNTARY... WHY?

The question is often raised, "Why is membership done by the membership? Why doesn't paid staff do all of the soliciting of new members?"

This question can best be answered by relating a true story that occurred last year with two membership workers.

Harold and Glen are Farm Bureau members. They believe in the principles and programs adopted by the voting delegates of Farm Bureau, consequently when their Roll Call Chairman contacted them to help with the membership drive they were willing and anxious to take time from their farming operations to promulgate the story of Farm Bureau to their friends and neighbors. They worked well together as a membership team.

They attended the kickoff meeting, where techniques in contacting people and answering questions pertaining to various Farm Bureau programs were explained. As they started their assigned route it was decided between them that they would visit every farm, regardless of the stories they had heard that "this farmer or that farmer would never listen to a thing" they had to say.

The first farmer greeted them warmly and readily joined Farm Bureau after the program was explained to him. "Hey, we're doing OK," they told each other as they drove to the next farm. The welcome at farm #2 was not as pleasant, nor did the conversation follow the same pattern as before.

"How much are you guys getting paid to try and sell me on Farm Bureau?" he demanded.

"Absolutely nothing," Glen said, "If we weren't sold on the importance of Farm Bureau and the need for being united, we wouldn't be here today."

"You've got to be kidding," farmer #2 said.

"Not at all," Harold said, adding, "I became convinced many years ago that I could not accomplish very much as an individual farmer, but when I joined with my neighbors and other farmers throughout the state and nation, I could have my voice heard in Lansing and Washington, D. C., yet be able to devote full time to my farming operation with confidence that agriculture's best interest were being taken care of in the legislative halls."

"What if I don't agree with all the things Farm Bureau stands for?" farmer #2 asked.

"As a member of Farm Bureau you have the right to voice your opinions in any meeting, plus the responsibility to present your ideas to other members. If they agree with you, a resolution can be written and submitted for consideration by delegates to the county Farm Bureau."

"You mean to say that the paid personnel in Farm Bureau doesn't write your policies?" farmer #2 asked.

"Absolutely not!" Glen responded. "All Farm Bureau policies stem from the man on the land. Farm families discuss issues. They talk problems over in the community and make recommendations. Paid staff may be called on to do research and give ideas, but they do not make any recommendations. This is reserved for the voting members."

"Members do not look to Farm Bureau to do something for them. Rather, they regard the organization as a means through which they can accomplish their objectives themselves, in cooperation with their neighbors and other farmers throughout the nation," Harold chimed in.

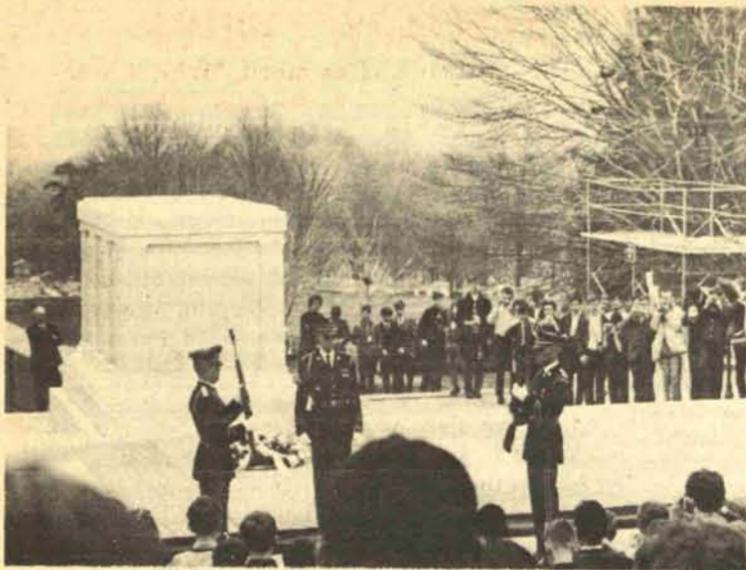
"I find it difficult to believe that members of any organization would spend their own time and money to try and get others to join," farmer #2 said.

"Well, we must admit that not every member will take time to promulgate Farm Bureau, but fortunately there are enough that our ranks keep growing each year, despite the trend to fewer farmers," Harold said.

"I'll join, but first I want you to know that had you been paid for signing me up, I wouldn't have listened to you one minute. I really believe you are sincere and I'm willing to become a member of your team. Membership work is an ideal place to expound the philosophy of our great organization."

Elton Smith

On Washington Seminar Tour



Farm Bureau women in Michigan are again sponsoring a Legislative Seminar to Washington, D. C. March 16 - 19, 1970. The main purpose of this seminar is to provide an opportunity for selected Farm Bureau leaders to meet personally and discuss key issues with their Michigan Congressmen.

County Farm Bureaus are encouraged to select a leader who has the responsibility of helping to carry out Farm Bureau policy to be a part of this seminar. In addition to persons selected by County Farm Bureaus, President Elton Smith, Mrs. Jerold Topliff, chairman of the State Women's Committee, and members of the National Legislative Committee will represent the Michigan Farm Bureau.

Combined with the congressional contacts will be organized tours of the city of Washington and surrounding areas. Any Farm Bureau member is invited to be part of an American Heritage tour group. This American Heritage tour gives you an excellent opportunity to travel to Washington comfortably and economically with other farm people, and enjoy the sights of that city and the surrounding area with an organized group.

Travel will be by chartered plane from Lansing to Washington on March 16, returning on March 19. While in Washington, all seminar participants will stay at the Hotel Washington. Organized tours will be conducted to include the Capitol, the Washington Cathedral, Arlington Cemetery, Mount Vernon, the Bureau of Printing and Engraving, as well as other highlights. The cost of this seminar will be \$130 per person, and will include transportation, hotel, one full day of touring, and several meals.

Reservations for this seminar must be in the Michigan Farm Bureau office not later than March 1. If interested in being a part of the American Heritage group for this seminar, please fill in the following reservation blank and send it with your check, to Lansing, not later than March 1.

Please include my reservation for
THE WASHINGTON SEMINAR
 sponsored by Farm Bureau Women
 March 16 - 19, 1970

Name _____

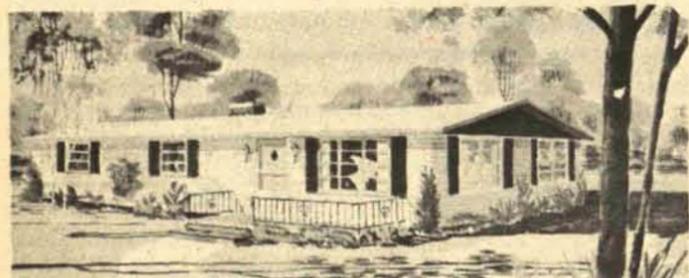
Address _____

The cost of this Seminar is \$130 per person. Enclosed is my check in this amount, made payable to Michigan Farm Bureau.

Your reservation should be sent not later than March 1, to:

Michigan Farm Bureau
 Att.: Helen Atwood
 Women's Department
 4000 N. Grand River Ave.
 Lansing, Michigan 48904

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State Women's Committee Represent All F. B. Women

Mrs. Jerold (Maxine) Topliff, Eaton Rapids, is starting her second term as Michigan Farm Bureau's State Women's Committee Chairman. Mrs. Richard (Doris) Wieland, Ellsworth, was elected vice-chairman at the November Annual Meeting.

Other State Women's committee members (by districts) are: District 1, Mrs. Robert (Alice) Burandt, St. Joseph; District 2, Mrs. C. G. (Alice) Lee, Addison; District 3, Mrs. Andrew (Claudine) Jackson, Howell; District 4, Mrs. Gerald (Leora) Smith, Hastings.

District 5, Mrs. Clifford (Maud) Bristol, Durand; District 6, Mrs. Harland (Margaret) Welke, Mayville; District 7, Mrs. Harold (Grace) Greenhoe, Carson City; District 8, Mrs. Hugh (Marie) Swindlehurst, Mt. Pleasant; District 9, Mrs. Leon C. (Ruth) Cooper, Mesick; District 10-E, Mrs. Robert J. (Margaret) Kartes, West Branch; District 10-W, Mrs. William (Bertha) Parsons, Charlevoix.

District 11-E, Mrs. Raymond (Marie) Postma, Rudyard; District 11-W, Mrs. Lauri (Eleanor) Honkala, Crystal Falls.

People Involvement Aim of FB Women

This year Michigan Farm Bureau women are again promoting a Sewing and Craft contest as another way for "people involvement". In 1969 such a project was first carried out by several County Farm Bureau Women's Committees in Michigan and it was found that several members did become involved in women's activities for the first time.

County Women's Committees are encouraged to promote county contests for sewing projects (dresses, tailored suits, coats, etc.) as well as other craft projects women enjoy, which might include crocheting, quilt making, embroidery, needlepoint, ceramics. It is suggested that a special county committee be appointed who would determine the guidelines for their County Sewing and Craft contest, as well as what sewing projects and crafts will be included in such a contest. County committees should also decide when their contest will be held, how the articles will be judged and by whom, and any prizes they want to present to winners.

Suggested guidelines for conducting county Sewing and Craft contests are being offered by the Michigan Farm Bureau Women's Committee and have been sent to county leaders. We suggest any Farm Bureau woman who might like further information about such a project in her county, contact her County Farm Bureau Women's Committee Chairman. (See above for the names of these Women's Committee Chairmen.)

F. B. WOMEN INVITED TO SPRING ART EXHIBIT

Michigan Farm Bureau Women have been invited to participate in the 1970 Town and Country Art Exhibit sponsored by Michigan State University. The exhibit is to be held during the Fifty-fifth Annual Farmer's Week, March 24, 26.

The third annual exhibition of work in oils, acrylics, water colors, pencil, pen and charcoal by amateur artists residing in Michigan's rural areas, is chaired by Mrs. Anne J. Wolford, Program Leader, Cooperative Extension Service.

Registration labels must be returned to Mrs. Wolford at 103 Home Economics Building, Michigan State University, East Lansing, Michigan 48823, by Monday, February 16. Art pieces must be to the above address March 18 and 19 between 8:30 and 5 p.m.

Farm Bureau Women will receive further information by contacting Mrs. Wolford.

A Word from Maxine...

February, why yes, our little friend, the ground hog, will be forecasting the arrival of spring, be it soon or late. Winter is fun time in Michigan for a lot of people, the snowmobile being one of the machines we use for that fun. We must remember that the snowmobile is a machine not a toy and that our little people should not be driving a machine with the speed and power of a snowmobile. They deserve the right to grow up, so please let them be riders and not drivers of these fun machines. This year the snowmobilers are getting themselves a bad name because of the several deaths and many acts of recklessness that have been reported, these might lead to tough controls, so take it easy and be careful.

Our legislatures and congress are back in session again. We send these people to represent us so let's remember that we have a responsibility to them too. They like to know what their people back home think, so don't write to them only to object to something, but tell them when we think they are doing a good job too. Rep. William L. Scott (R. Va.) says "Try, before writing your congressman, to realize what he can and cannot do. Perhaps the following suggestions will be useful to you when you write your city councilman, district supervisor, state legislator, or any government official, including your congressman: 1. Make your letter brief, but thorough. 2. Confine your comments to one subject for each letter. 3. If you are urging a position on specific legislation, give your reasons for being for or against the bill. 4. Write your own letter. If you can't type, write it in your own hand and don't worry about spelling or grammar. Don't copy another letter on the subject. 5. Don't promise and don't threaten. Public officials are human too. 6. Don't give up on your representative because he fails to always support your views. Although we are servants of the people, we also try to be leaders. It would be impossible for one man to agree with more than 600,000 people on every issue. But this doesn't mean we can't try to understand each other. Keeping in touch leads to agreement more frequently."

Each person is important and needs to be told he is once in a while, and most everything is done with our hands and this little poem "Hands" by Bob Stone lets us see just how important hands are.

With two hands	The artist paints,
Man speaks,	The Lover loves;
The writer creates,	With two hands
The doctor brings life,	The blind man sees.

Mrs. Jerold (Maxine) Topliff

MARGE KARKER SCHOLARSHIP

Farm Bureau women in Michigan are receiving applications for their Marge Karker — Farm Bureau Scholarship, presented annually to a student enrolled at Michigan State University. To be eligible for this \$300 tuition scholarship, the student (male or female) must be from a Farm Bureau family, show financial need, and be enrolled at Michigan State University in studies related to the field of Agriculture, Veterinary Medicine, Medical Technology, Nursing, or the Field of Teaching. He must be at least a sophomore at MSU, carrying a 2.6 scholastic average.

Applications may be obtained from the Women's Department, Michigan Farm Bureau, Box 960, Lansing, Michigan 48904, and should be completed and returned by March 20.

COUNTY PRESIDENTS - SECRETARIES - IMPORTANT IN MICHIGAN FARM BUREAU

People who work in newspapers stop in the local newspaper office while on a trip or vacation; social and service club members look up fellow club members while on tour and it is likely that county Farm Bureau members will appreciate knowing who is secretary and president in other counties.

The 1969-70 county presidents and secretaries, by alphabetical-county-listing follows:

ALCONA, Pres., Alvin Andrews, Lincoln, Secretary, Mrs. Doris Cordes, Barton City; **ALLEGAN**, Pres., Junior Hoffman, Hamilton, Secretary, Mrs. Lucy Rice, Allegan; **ALPENA**, Pres., Esley VanWagoner, Alpena, Secretary, Mrs. Esther Kennedy, Posen; **ANTRIM**, Pres., B. C. Veliquette, Kewadin, Secretary, Mrs. Dorothy Conant, Central Lake; and **ARENAC**, Pres. Thomas Kopaczewski, Standish, Secretary, Mrs. Lois Stange, Twining.

BARAGA, Pres., Ronald Moilanen, Pelkie, Secretary, William Saarinen, Watton; **BARRY**, Pres., Robert Bender, Middleville, Secretary, Mrs. Winifred Woodmansee, Hastings; **BAY**, Pres., Herbert Schmidt, Bay City, Secretary, Mrs. Ellen Peppel, Bay City; **BENZIE**, Pres., Donald Nugent, Frankfort, Secretary, Mrs. Larry Luther, Mesick; **BERRIEN**, Pres., David Timmreck, Eau Claire, Secretary, Mrs. Maxine Cripe, Berrien Springs; **BRANCH**, Pres., Remus Rigg, Coldwater, Secretary, Mrs. Helen Brown, Coldwater; **CALHOUN**, Pres., Hugh White, Battle Creek, Secretary, Mrs. Donna J. Morse, Marshall; **CASS**, Pres., Levi VanTuyle, Jr., Dowagiac, Secretary, Mrs. Anna E. Carver, Cassopolis; **CHARLEVOIX**, Pres., Wayne O. Saunders,

East Jordon, Secretary, Fred Willis, Charlevoix.

CHEBOYGAN, Pres., Gerald Brown, Indian River, Secretary, Mrs. Cyril Rocheleau, Cheboygan; **CHIPPEWA**, Pres., Edwin G. DeWitt, Rudyard, Secretary, Mrs. Wm. Lockhart, Pickford; **CLARE**, Pres., Charles Magnus, Clare, Secretary, Mrs. Donald Armentrout, Farwell; **CLINTON**, Pres., R. Lee Ormston, St. Johns, Secretary, Mrs. Marilyn Knight, St. Johns; **DELTA**, Pres., Kenneth Sahn, Rapid River, Secretary, Mrs. Albert Whybrew, Rapid River; **EATON**, Pres., James Clarke, Onondaga, Secretary, Mrs. Joan Jones, Charlotte; **EMMET**, Pres., Marius Veurink, Petoskey, Secretary, Mrs. Muriel Veurink, Petoskey; **GENESEEE**, Pres., Donald Hill, Montrose, Secretary, Mrs. Doris Walkling, Flushing; **GLADWIN**, Pres., Alvin Shearer, Gladwin, Secretary, Mrs. Verna Richmond, Beaverton.

GRATIOT, Pres., Norman Gullick, Merrill, Secretary, Mrs. Leona Vance, Ithaca; **HILLSDALE**, Pres., Alvin Wells, North Adams, Secretary, Mrs. Harriet Thomas, Hillsdale; **HOUGHTON**, Pres., Leonard Ollila, Houghton, Secretary, Mrs. Ernest Hendrickson, Calumet; **HURON**, Pres., Keith R. Sturm, Pigeon, Secretary, Mrs. Barbara Bouck, Bad Axe; **INGHAM**, Pres., Junior Brownfield, Mason, Secretary, Mrs. Jean Scutt, Mason; **IONIA**, Pres., John Westbrook, Muir, Secretary, Mrs. Lester Covert, Ionia; **IOSCO**, Pres., Lyle Robinson, Whittemore, Secretary, Mrs. Donald Goodrow, Hale; **IRON**, Pres., Frank Tuchowski, Crystal Falls, Secretary, Mrs. Edwin Jarvis, Crystal Falls; **ISABELLA**, Pres., Roger Hime-

baugh, Remus, Secretary, Mrs. Mary Beutler, Mt. Pleasant.

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MANISTEE, Pres., Charles Agle, Bear Lake, Secretary, Mrs. Grace J. Niesen, Manistee; **MARQUETTE**, Pres., William Conine, Trenary, Secretary, Mrs. Earl Passinault, Munising; **MASON**, Pres., H. James Fitch, Scottville, Secretary, Elmer L. Fredericks, Scottville; **MECOSTA**, Pres., Joel Chapin, Remus, Secretary, Mrs. Dan Comer, Big Rapids; **MENOMINEE**, Pres., Ray Rasner, Wallace, Secretary, Mrs. Elmer Busick, Daggett; **MIDLAND**, Pres., Jerry Wirbel, Hope, Secretary, Mrs. Patricia Hopkins, Midland; **MISSAUKEE**, Pres., Donald VanderPol, Marion, Secretary, Mrs. Bonnie Burkett, Lake City; **MONROE**, Pres., Elmer Anderson, Milan, Secretary, Mrs. Betty Bliss, Ida; **MONTCALM**,

Pres., James Quisenberry, Six Lakes, Secretary, Mrs. Audrey Quisenberry, Stanton.

MONTMORENCY, Pres., Hilbert Schulze, Hillman, Secretary, Mrs. Gloria Schulze, Hillman; **MUSKEGON**, Pres., Donald Stevens, Casnovia, Secretary, Mrs. Ann Vander Schuur, Coopersville; **NEWAYGO**, Pres., David Zerrip, Fremont, Secretary, Mrs. Marlene Boes, Fremont; **N. W. MICHIGAN**, Pres., Floyd Hunt, Traverse City, Secretary, Mrs. Lucele Donner, Traverse City; **OAKLAND**, Pres., Adolph Engler, Rochester, Secretary, Mrs. Grant Chamberlin, Lake Orion; **OCEANA**, Pres., Francis Hawley, Shelby, Secretary, Mrs. Robert Hukill, Shelby; **OGEAW**, Pres., Gerald Green, West Branch, Secretary, Mrs. Carol Curtis, West Branch; **OSCEOLA**, Pres., Buel Boyd, Evart, Secretary, Mrs. Fred A. Johnson, Hersey; **OTSEGO**, Pres., Eugene Fleming, Gaylord, Secretary, Mrs. Barbara Fleming, Gaylord.

OTTAWA, Pres., Arthur Lucas, Coopersville, Secretary, Mrs. Judith Kaptein, Allendale; **PRESQUE ISLE**, Pres., Hugo Sorgenfrei, Rogers City, Secretary, Mrs. Herman Ristow, Rogers City; **SAGINAW**, Pres., Harvey W. Gosen, Burt, Secretary, Mrs. Doris Girard, Saginaw; **SANILAC**, Pres., Kenneth Fierke, Palms, Secretary, Mrs. Marilyn Batkie, Sandusky; **SHIAWASSEE**, Pres., Earl Reed, Owosso, Secretary, Mrs. Dorothy Routson, Owosso; **ST. CLAIR**, Pres., Fred Schultz, Avoca, Secretary, Mrs. Martell Hurst, Memphis.

ST. JOSEPH, Pres., James C. Roberts, Three Rivers, Secretary, Mrs. Marie Pianowski, Centreville; **TUSCOLA**, Pres., Gerald

L. Hicks, Deford, Secretary, Miss Loretta Kirkpatrick, Caro; **VAN BUREN**, Pres., Edgar Austin, Sr., Mattawan, Secretary, Miss Mary Dick, Paw Paw; **WASHTENAW**, Pres., Armin Weidmayer, Manchester, Secretary, Mrs. Helen R. Schanz, Ann Arbor; **WAYNE**, Pres., George Carpenter, Wayne, Secretary, Mrs. Evelyn Curry, Westland; **WEXFORD**, Pres., Leon Cooper, Mesick, Secretary, Mrs. Larry Luther, Mesick.

More Goal Counties

Presque Isle

Saginaw

Kalamazoo

Montmorency

Alpena

Ionia

Clinton

Oceana

Macomb

Clare

Montcalm

Arenac

The one "credit card" you can't afford (to be without)



Your membership card in Michigan Blue Cross and Michigan Blue Shield is a very special kind of "credit card." It credits you automatically against the unexpected costs of hospitalization and doctor's care should you or anyone in your family be sick or injured. But, unlike other credit cards—there is no bill for you to pay for covered services when rendered by participating hospitals and doctors.

What does it entitle you to? Here are just a few of the specific benefits:

- Michigan Blue Cross now covers your hospital bill with no dollar limit . . . pays for a full year of hospital care. A one-year hospital stay could cost you \$15,000 . . . or even more. No matter. Blue Cross pays for all

of the high-priced drugs and laboratory services you need to get well while you're in the hospital.

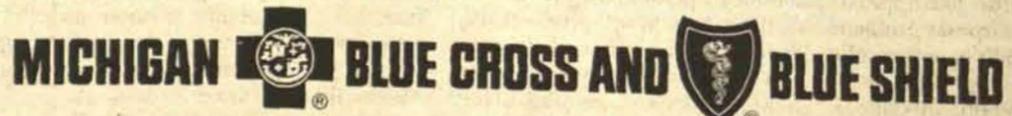
- Blue Shield now with Michigan Variable Fee coverage, MVF, has many new and expanded benefits including unlimited days of in-hospital medical care plus coverage of surgical care.
- Blue Shield covers expensive X-rays in connection with illness or injury with no limit on the number. And, it pays for X-rays and laboratory services on the same basis even when you're not in the hospital—without contribution from you because of the new ML Rider.
- Blue Cross and Blue Shield pay for

all covered services when your wife has a baby—after 270 days enrollment. They pay for hospital, outpatient care and up to \$15 per physician for emergency first aid in a doctor's office.

When statistics say that one in every three families will need hospital or doctor care during the coming year, you can't afford to take chances with your health. Don't gamble. You can get the most Blue Cross and Blue Shield coverage at the lowest cost through your group.

The deadline for enrolling in Blue Cross and Blue Shield is March 15. For more information, contact your Farm Bureau County Secretary.

Be prepared for the future . . . join now!



Governor's Conference on Solid Waste Management

Text on Address Delivered by

DAN E. REED, Michigan Farm Bureau Secretary-Manager

"The best way to eliminate waste is to find something it's good for, and that mean's research — a crying need for agriculture!" Dan E. Reed, Secretary-Manager, Michigan Farm Bureau, told those attending the Governor's Conference on Solid Waste Management held recently in Lansing.

Mr. Reed continued, "We have always had wastes. We used to call many of them 'riches' — the manure pile; ashes used for fertilizer and also soap making; old bottles (not antique collectors' items) provided a major source of income for small boys some years ago; old paper; old iron.

"Much of the material in the loads of urban wastes now going to the dumps — before we became an affluent society — would have been worked over for many kinds of salvage.

"On the farm, with a small, diversified farm operation, we sometimes had a crop failure or a crop for which there was no local market. The pain of the valueless crop was often lessened by the fact that while we hadn't made any money, at least we had the manure left.

"Agricultural solid wastes include sediment flowing into our streams and airborne field dust. Tremendous improvements have been made in limiting agriculture's contribution of both of these wastes. Sediment in our streams is now often found to be more the results of runoff from subdivisions, construction work and road building than from farm fields.

"A respected spokesman for the Department of Natural Resources has said that the Red Cedar River carried more sediment from the building of I-96 Expressway than resulted from all of the farm operations in its watershed since the Indians roamed Michigan.

"Much has been done through the work of Soil Conservation Districts and by individual farm operators in controlling soil runoff and blow-off. Since this represents lost plant food, agriculture's attention to this problem is understandable.

"As is true in both consideration of urban problems and industrial problems of solid wastes, agriculture suffers from the results of the affluent society and from concentration of activities. Labor costs have become so high that animal manure (formerly one of the backbone ingredients of a successful farmer's operation) now becomes so costly to handle that it is cheaper to buy and apply chemical nutrients.

"Assembly-line cattle and hog feeding operations and egg factories have developed concentrations of animals above the capacity of nearby land to accept and purify the wastes even if the labor were available to handle the tremendous job. A cow generates as much waste as about 16½ humans; one hog produces as much waste as two people; and seven chickens are equal to the disposal problem created by one person. The result is that, in total, farm animals in the United States produce ten times as much waste as the human population.

"This means that a feedlot with 1,000 head of cattle has approximately the same disposal problem that a city of 16,500 people might have. We have egg factories in Michigan with 30,000 - 40,000, or 50,000 bird capacity.

"When the village blacksmith was a major industrial producer in our nation, he posed little in the way of pollution problems that were of concern to his neighbors. Henry Ford's production line and \$5 per day provided a magnet which drew people into a concentrated area and helped to speed the development of urban problems. He also provided something we all wanted — transportation at prices within reach of many people — not just the wealthy.

"Even though smoke hung heavy over the cities, the pictures that really struck fear into the hearts of people were those run by the newspapers in the early thirties, showing rows of stacks with no smoke coming out of them.

"The production-line development in agriculture has reduced the status of chicken from 'only on Sunday' or 'when the preacher called' to the condition where it now receives only half the consideration, moneywise, as does the lowly hot dog.

"Chicken and egg production in my mother's time consisted of farm flocks of 50-100 chickens, with the eggs being gathered regularly — most every day, except when the nest of some sly hen might be found and perhaps ten or a dozen eggs added all in one day (not quite 'strictly fresh'). The chicken manure really posed no solid waste problem on our farm. It was a byproduct of considerable value and somebody always had a pet idea as to what particular garden spot might receive the current production.

"The changes from the one-sow/hog farm to today's scientifically managed operation producing 1,000-5,000 market hogs per year; the broiler factor; the egg factory; the beef feeding operations — have all worked together to provide the American consumer with better, more uniform products of high quality and at prices lower than any other spot in the world . . . in many cases lower than they were 25-50 years ago. It has also created many of the problems which are causing producers of these agricultural products serious difficulties, to the point where waste management is now the largest single problem in assembly-line animal production.

"We have spent most of our scientific efforts on one end of the animals — worrying about the best and most efficient feeds, and have neglected the other end product.

"In these days of specialization, the livestock specialist depends upon the crop specialist for his feed. The livestock producer reduces his investment in land, perhaps to small acreage and sheds only, and thus has a waste disposal problem instead of having a valuable byproduct in the manure from his operation.

"There is an effect from taxation on waste problems. The desire to minimize the necessary capitalization of a feeding operation sometimes encourages higher concentrations of animal pollution.

"Not all the solid waste problems of agriculture result from livestock operations. Up to 70% of the agricultural products delivered to canners and freezers ends up as waste. In the days of coal-fired boilers, canning plants in the areas where pit fruits are

processed piled their cherry, peach and plum pits and used them as fuel. Today, with gas or oil-fired boilers, used to reduce labor needs, the pits become a problem waste.

"When mother canned her tomatoes, apples, peaches, pears, cherries, etc at home, the waste was really no problem. It went to the pig pen, or the compost pile.

"While, of course, we have other problems of solid waste in agriculture, let's look for a moment at progress in the solution of some of these problems. Animal and vegetable wastes have value as potential heat producers. One of the early efforts along this line was the use of the buffalo chip as a source of fuel in the West. In India and other countries where fuels are scarce, patties are made of the animal manure which then are used as domestic fuel. Hundreds of years ago, the Chinese developed procedures for additional utilization of agricultural wastes. The peasants diligently collected all wastes — human, animal and plant — and made them into cakes and allowed them to dry in the sun. These were then stacked and later distributed to the fields and used as organic fertilizers.

"Currently, there is a great deal of interest in the recycling of nutrients. Processed poultry wastes are being successfully used as part of the feed formula for livestock. Other possibilities include — digesters, to use the potential of wastes for gas manufacture; the direct incineration of wastes, either to provide heat for their own destruction or to provide usable heat for other purposes.

"Gerber Products at Fremont has for years used that great purifier, the soil, as a disposal method. Wastes from the processing of baby foods are piped distances from the plant and spread on fields where the soil filters the water and the solids are disposed of naturally.

"In summary, contributing to agriculture's problems have been the limited supply of labor available, the high cost of such labor, the recognition of economies of concentration, improved transportation, and the tremendous need for efficiency to compete in the world markets of today.

"Few farm operations today have the balance of farms of 50 years ago, where the crops were rotated and the plant and animal wastes were reincorporated to improve the soil. Perhaps we should go back to such an agricultural pattern but, if so, we would also go back to a pattern of spending increased proportions of our income for food. Today food is the American housewife's best buy. The average American family spends about 16½% of its spendable income on food. A generation or two ago this figure would have been more than 30-40%.

"In our affluent society, we really can't afford to do many of the things that we know we should do — at least we think we can't afford to.

"Perhaps we should look at our monuments to waste . . . our junk piles, our dumps. Destruction of usable and repairable facilities . . . It is really cheaper to throw it away than it is to repair it? Or are we simply drawing checks that will have to be made good by succeeding generations?"

LEGISLATIVE PREVIEW

PROPERTY ASSESSMENTS

by Robert E. Smith

Assessing officers throughout the state are in the process of determining valuations of your property for tax purposes. The assessment procedure is complicated at best when done properly. Many factors are to be considered. Too often assessments are based on limited information.

The 1969 Legislature passed an important amendment to the statute defining "cash value." The following is a reprint of the appropriate section of Public Act 276, containing the amendment, which was signed into law by the Governor on August 11, 1969. The Act was give immediate effect.

"Sec. 27. The words 'cash value', whenever used in this act, shall be held to mean the usual selling price at the place where the property to which the term is applied shall be at the time of assessment, being the price which could be obtained therefor at private sale, and not at forced or auction sale. Any sale or other disposition by the state or any agency or political subdivision thereof heretofore or hereafter made of lands acquired for delinquent taxes or any appraisal made in connection therewith shall not be considered as controlling evidence of true cash value for assessment purposes. In determining the value the assessor shall also consider the advantages and disadvantages of location, quality of soil, zoning, existing use, and present economic income of structures; quantity and value of standing timber, water power and privileges, mines, minerals, quarries or other valuable deposits known to be available therein and their value.

Notwithstanding any other provisions of law, except as hereinafter provided, property shall be assessed at 50% of its true cash value in accordance with article 9, section 3 of the constitution."

The new language is in bold face type.

"Zoning" is an important factor because it is a restriction on the use of the property. The Court of Appeals, in an Oakland County case, ruled that the property in question should not be assessed at any higher value than that for which it was zoned. One of the reasons would be that the owner did not have control of his property for any other use unless permitted by the zoning authorities.

The words "existing use" are also important because the value of property should be determined, at least in part, according to its use and income capability. It is obvious that farm land is not as valuable for farming purposes as it might be at some time for some other purpose. The valuation in industry, motels, etc. is often determined to a great degree by the capitalization method. Such a formula, very simply and briefly stated, is that value is determined by dividing income by a capitalization rate, which can vary of course due to many factors. A simple example is that if net income from an acre of farm land is \$20 and its capitalization rate is 5%, then the value of that acre for farming purposes would be \$400.

The words "present economic income of structures" mean exactly that the actual income from the building must be considered as a factor in its value. In some cases, this can be important to farmers. For instance, there may be a building on the farm that is not used and has an income potential.

Another bill that was passed by the 1969 Legislature requires the assessors to notify the taxpayer "by First Class mail of any increase in the assessment for the year." The notice must be given "not less than 10 days before the meeting of the Board of Review." These notices are not required to residents of the district if 30% or more of the property in a district has been increased. Non-residents must be notified in any event.

If you believe your property is overassessed, the first and most important step you must take in the process of appeals is to appear before your local Board of Review. Your appearance must show on the record of the meeting. If your local Board of Review does not make the adjustment that you deem proper, you then have the right to appeal to the State Tax Commission. This process does not require a lawyer and can be started by a simple letter to the Commission.

The letter should state that you are appealing your assessment and then give the legal description of the property and the assessed valuation on the property. You should state the basis for your appeal, which for example might be that you feel the assessment is in excess of 50% of the value of the property or that the assessment is inequitable when compared to other properties or that all factors were not properly considered. There may also be other reasons. It is well to mention that you appeared before the Board of Review, giving the date. In order to receive attention, all appeals to the State Tax Commission must be in the office before the first Monday in May.

After this, you will be contacted by the Tax Commission, either by mail or perhaps a personal visit from a field man.

Robert E. Smith



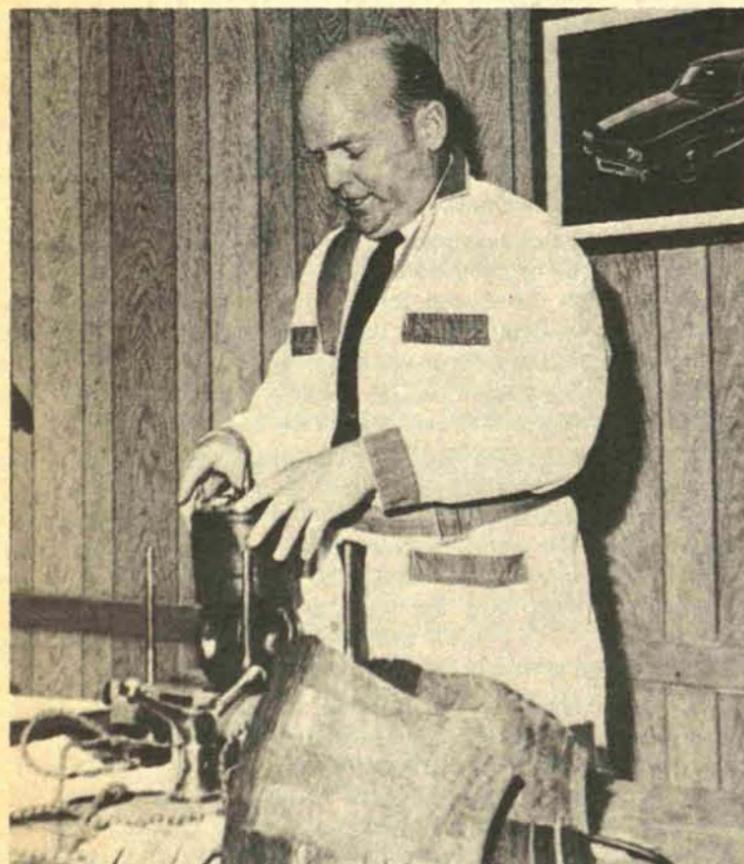
ELMER RUSH, SAGINAW COUNTY ROLL CALL MANAGER, . . . center, was ready, willing and more than happy to accept his "Sombbrero" from Saginaw Valley Regional Representative, Rudy Reinbold. Saginaw County was the first in the region to make goal. Looking on — almost as happy as Elmer — is Saginaw County President Harvey Gosen.



YOUNG FARMERS, REPRESENTING 40 COUNTIES IN MICHIGAN . . . attended a Young Farmer Conference at Hospitality Inn, Lansing in January. The young farm couples attended sessions conducted by Michigan Farm Bureau and its affiliate companies.



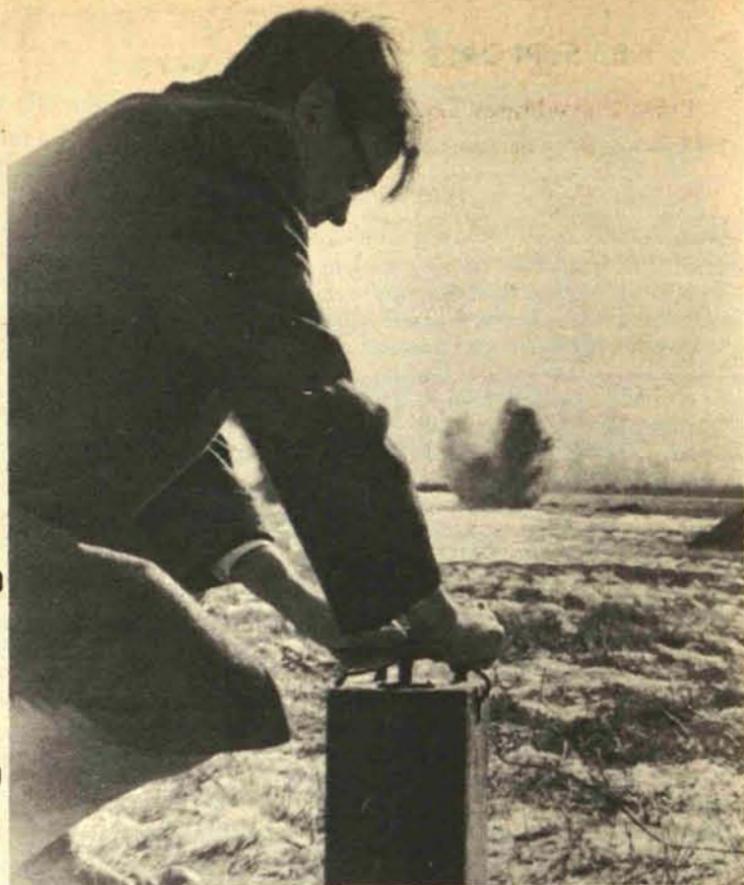
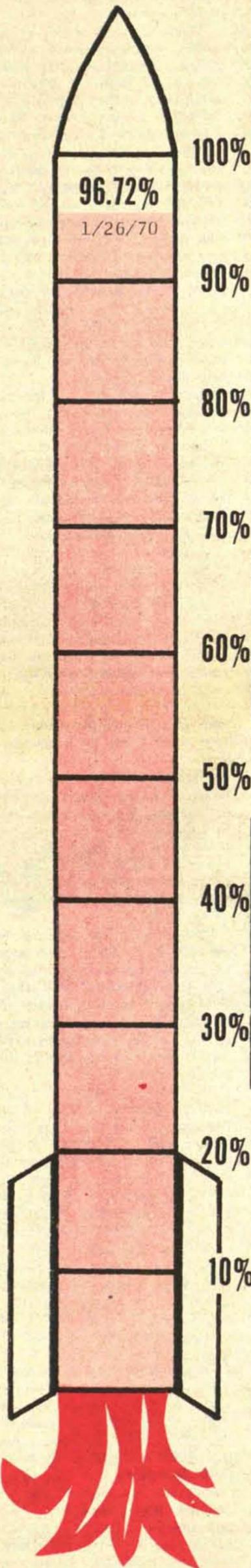
"NEITHER WIND NOR SNOW NOR . . . I'm too busy" kept Bill Randall from hopping on his snowmobile and get Dean Stevens' Michigan Farm Bureau membership. Dean was Muskegon counties' 367th member . . . putting Muskegon in the top 10 Goal County list. Both Bill and Dean live near Casnovia.



YOUNG FARMERS AND THEIR WIVES attending the Young Farmer conference watched Bill Rockey, Mgr. Sales Promotion Dept., Farmers Pet. Coop, make a small Unico tire — combining all the superior ingredients that make up the thousands of Unico tires sold throughout Michigan yearly.

1970 GOAL

55,560



REP. DALE WARNER, 56th DIST. (Calhoun and Eaton counties) assisted in the ground-blasting ceremonies of the new \$4,000,000 Farm Bureau office building on W. Saginaw.



IN WASHTENAW COUNTY, kick-off meetings are kick-off meetings! Membership workers stampede for the door to get that last 125 new members to again make their county the first goal buster county in the Southeast Region.



BRANCH CO's FARM BUREAU OIL CO. BOARD was one of two counties with full attendance at Farmers Petroleum Coop, Inc., annual meeting. Left to right, Dean Pridgeon, MFB Board of Directors, Dist. 2; G. Albright; D. Luenberger; Mgr. C. King; M. Arndt; Pres. M. Donbrock; M. Fair; Sec. M. Wade and A. Wattles.



NILE VERMILLION, EXEC. VICE PRES., FARM BUREAU INS. GROUP, (right) attended the Midland Co. Farm Bureau open house in mid-January. Co. Pres. Jerry Wirble and Don Greanya, Ass't. Agency Mgr. — welcomed the many visitors to the new building.

MICHIGAN FARM BUREAU MEMBERS IN ACTION!!!

F.B. SUPPORTS PRESIDENT'S VETO

"Bring expenditures into balance," delegates said at the 1969 Farm Bureau annual meeting.

In support of the President's veto of the excessive H.E.W. appropriation bill, Michigan Farm Bureau wired Michigan Congressmen:

WE BELIEVE THE HEALTH, EDUCATION AND WELFARE BILL IS INFLATIONARY AND NOT WELL PLANNED. PRESIDENT'S MESSAGE WELL RECEIVED. PEOPLE UNHAPPY ABOUT PRESSURE OF LOBBYING PAID BY PUBLIC FUNDS. URGE YOUR SUPPORT FOR VETO.

New Building Takes Form . . .

Construction of the Farm Bureau "family's" new \$4,000,000 home-office complex on W. Saginaw is going according to schedule following the ground-breaking ceremonies Dec. 15.

Management, operation, and maintenance of the new complex will be the responsibility of Michigan Farm Bureau. The building will provide space for Farm Bureau Services, Inc., Farmers Petroleum Co-op, Michigan Agricultural Services Association, Michigan Agricultural Cooperative Marketing Association and the Farm Bureau Insurance Groups.

Funds for the building are being provided by Farm Bureau Life, an affiliate company which has experienced an unusually high growth rate since its founding in 1951. Construction of the new offices has been approved by the Michigan Insurance Commissioner as an income producing investment for Farm Bureau Life.

At the close of 1969, the company's life insurance in force approached \$400 million. During its 18 years of operation, the organization has established one of the more rapid growth rates in the life insurance industry . . . and has consistently received top financial ratings.

Growth of Farm Bureau Life in Michigan is illustrated below through comparisons with Farm Bureau Life operations in other states.

Year Founded	Assets*	Life Insurance In Force*
1951 Michigan	\$40 Million	\$311 Million
1950 California	29 Million	243 Million
1950 Missouri	14 Million	133 Million
1949 Wisconsin	21 Million	224 Million
1948 Kansas	28 Million	278 Million

*All figures as of December 31, 1968

**Environment
Number One Issue**

Farm Bureau has appeared in opposition to H.B. 3055 (T. Anderson-D-Detroit). This bill would permit the Attorney General, any city village or township, or any citizen in the state to bring action in the name of the state of Michigan against any person, including any level of government, for the protection of the air, water and other natural resources from pollution, impairment or destruction.

The person bringing the action would merely need to make a "prima facie" showing that the defendant has, or is reasonably likely to, pollute, impair, etc., etc. This means that farmers or anyone else could be constantly subjected to harassment on their use of air and soil for production of agricultural commodities.

The bill, if passed, shifts the burden of proof from the plaintiff to the defendant. The proposed act would also supercede every established procedure now being followed relative to pollution control. Presently, the individual can bring suit against a neighbor or others, but must prove that that neighbor's action is causing him damage. Under this bill, the suit being brought against another would require the defendant to prove that he is not in any manner polluting or causing damage to others. In other words, you are guilty until you prove yourself innocent. This is a reversal of normal legal procedures and can set extremely dangerous precedents.

It appears that such legislation would leave the way wide open for emotionally motivated individuals or groups of individuals to create havoc with farmers, businesses, agencies and other individual citizens.

NOTES FROM ALL OVER . . .

Michigan Farm Bureau lost three agricultural leaders by death recently.

W. Rock Ebers, Sparta, 41 year old fruit farmer, and horticulturist, died late in January. Mr. Ebers was especially concerned for his migrant workers and developed new housing designs for the farm workers. His wife, Virginia, is a member of the MFB State Policy Development Committee.

Gail R. Handy, Eau Claire, a southwestern Michigan farmer, fruit grower and a former member of the State House of Representatives died in Florida. Mr. Handy was 72 and had served on several House Agricultural Committees.

Past President of Huron County Farm Bureau, Ernest R. (Ernie) Miller, 64, a member of the Michigan Milk Producers Board of Directors since 1956, died in December at his home in Bad Axe. He also served on the board of the American Dairy Association of Michigan.

Michigan Agricultural Cooperative Marketing Association (MACMA) and Michigan Agricultural Services Association (MASA) both affiliates of Michigan Farm Bureau will hold their annual meetings February 17 (Tuesday) at the Pantlind Hotel in Grand Rapids.

"Buckeye Roasters" leaders of goal counties — were honored at the Feb. 3-4 Annual President's Conference at Camp Kett. The Michigan Farm Bureau Board of Directors hosted the conference and recognized the county presidents and members of their Executive Committees. A further report on the conference will be given in the March Farm News.

Edgar K. Orr, Grand Rapids, was elected chairman of the Michigan Partners of the Alliance, at a recent meeting held in Kellogg Center. Michigan Partners of the Alliance was organized in 1968 at the invitation of former Governor George Romney and the late Alvin Bentley and was in answer to a letter from Premier George Price of British Honduras (Belize) expressing his country's interest in a partnership with Michigan. Michigan Farm Bureau has been active in the Alliance since its inception and participated in a truck caravan to British Honduras in 1968. A load of fertilizer was Michigan Farm Bureau's and affiliated companies donation to the caravan.

Duane Baldwin, Stockbridge farmer, long-time Farm Bureau member and chairman of the Michigan Agricultural Conference, is agriculture chairman. MFB is represented at the Alliance by Dan E. Reed, secretary-manager.

Wayne E. Roback has joined Farm Bureau Services as Feed and Fertilizer Sales Fieldman. He replaces Phillip Haines who resigned to join another organization.

"The future holds promise and opportunity and the past is only a record for history. We in Farm Bureau want to insure that opportunity shall remain in farming and in our Farm Bureau future."

These words of welcome came from Michigan Farm Bureau's president Elton Smith at the Young Farmers Conference held recently at the Hospitality Inn in Lansing.

President Smith welcomed the Young Farmers and their wives, representing 40 counties, and charged them with the responsibility of keeping the leadership of Farm Bureau fresh and alert . . . challenging them to carry out the Farm Bureau's Young Farmer program. "Our Farm Bureau is very active in many activities. We operate by studying, recommending, deciding and acting. These things are vitally important to Young Farmers and you must share in the responsibilities involved for an efficient Farm Bureau. The young farmers program gives you the opportunity TO LEARN, TO LEAD AND TO SHAPE THE FUTURE OF AGRICULTURE AND FARM BUREAU." President Smith said.

The two-day conference featured special informational programs conducted by Michigan Farm Bureau, Farm Bureau Services, Farmers Petroleum Cooperative, Michigan Agricultural Cooperative Marketing Association, Michigan Agricultural Services Ass'n, Michigan Ass'n of Farmer Co-ops and the Farm Bureau Insurance Groups.

Dave Cook, MFB Young Farmer Director, Michigan Farm Bureau and affiliate companies, conducted the conference.

Beginning with the filing of this year's income tax returns, farmers and ranchers not having filed an estimate by January 15, will have until March 1, 1970, to file their final returns. (Previously they would have been required to file no later than Feb. 15.) A rather obscure provision — an amendment to the Tax Reform Act of 1969 — was added on the floor of the Senate to move the date. The March 15 date coincides with the date recommended by the voting delegates to the 1969 Annual Meeting of the AFBF.

go anywhere in Michigan for a nickel-a-minute.



- 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.



— Legal Notices —

NOTICE OF ANNUAL MEETING

FARM BUREAU MUTUAL INSURANCE COMPANY OF MICHIGAN

The annual meeting of the policyholders of Farm Bureau Mutual Insurance Company of Michigan, a corporation, will be held at its Home Office, 4000 North Grand River Avenue, Lansing, Michigan, on Wednesday, February 25, 1970, beginning at 1:30 p.m., for the following purposes:

1. To receive reports from officers and management.
2. To elect directors.
3. To consider such other matters as may properly come before the meeting.

Attest:
N. L. VERMILLION
Secretary

February 1, 1970
KENNETH BULL
President

Policyholders may obtain a copy of the Annual Report from any County Farm Bureau Office or from the Home Office in Lansing.

NOTICE OF ANNUAL MEETING

FARM BUREAU LIFE INSURANCE COMPANY OF MICHIGAN

The annual meeting of the stockholders of Farm Bureau Life Insurance Company of Michigan, a corporation, will be held at its Home Office, 4000 North Grand River Avenue, Lansing, Michigan, on Tuesday, February 24, 1970, beginning at 1:30 p.m., for the following purposes:

1. To receive reports from officers and management.
2. To elect directors.
3. To consider such other matters as may properly come before the meeting.

Attest:
N. L. VERMILLION
Secretary

DAVID MORRIS
President
February 1, 1970

Policyholders may obtain a copy of the Annual Report from any County Farm Bureau Office or from the Home Office in Lansing.

NOTICE OF ANNUAL MEETING

COMMUNITY SERVICE INSURANCE COMPANY

The annual meeting of the stockholders of Community Service Insurance Company of Michigan, a corporation, will be held at its Home Office, 4000 North Grand River Avenue, Lansing, Michigan, on Monday, February 23, 1970, beginning at 1:30 p.m., for the following purposes:

1. To receive reports from officers and management.
2. To elect directors.
3. To consider such other matters as may properly come before the meeting.

Attest:
N. L. VERMILLION
Secretary

February 1, 1970
KENNETH BULL
President

Policyholders may obtain a copy of the Annual Report from any County Farm Bureau Office or from the Home Office in Lansing.

NOTICE OF ANNUAL MEETING

COMMUNITY SERVICE ACCEPTANCE COMPANY

The annual meeting of the stockholders of Community Service Acceptance Company of Michigan, a corporation, will be held at its Home Office, 4000 North Grand River Avenue, Lansing, Michigan, on Monday, February 23, 1970, beginning at 1:30 p.m., for the following purposes:

1. To receive reports from officers and management.
2. To elect directors.
3. To consider such other matters as may properly come before the meeting.

Attest:
N. L. VERMILLION
Secretary

KENNETH BULL
President
February 1, 1970

Policyholders may obtain a copy of the Annual Report from any County Farm Bureau Office or from the Home Office in Lansing.

WHEN WINTER COMES— CAN SPRING BE FAR AWAY?

The calendar reads January . . . but folks with a green thumb are already leafing through bright colored seed catalogues, making out lists of vegetables (and flowers) to be ordered and planted in their small garden plots. With the coming of spring, the commercial grower who harvests acres of produce, is also concerned. He wants to buy his seed at the best price and also get the best marketing price.

Here is where MACMA (Michigan Agricultural Cooperative Marketing Association) and AAMA (American Agricultural Marketing Association) come into the picture. Grower representatives from MACMA and other state marketing associations met as an AAMA vegetable crop advisory committee in December to analyze 1969 contracts and recommend contract changes in price and other equally important contract terms.

Harold Schutte of Turner, Arenac County, represented MACMA at this interstate meeting. Mr. Schutte is a substantial pickle grower and also serves as chairman of the MACMA Vegetable Crop Committee.

The AAMA 1970 recommendations, as developed by this Vegetable Advisory Committee, will be sought by all eight AAMA State Marketing Associations in negotiations with processors.

According to Mr. Schutte and Harry Foster, Manager of the Processing Vegetable Crops Division for MACMA, "Your organization . . . the Farm Bureau Market-Action program and the Processing Vegetable Crops Division are already at work. They evaluated the past, present and future market conditions and are making the following recommendations, as approved, to the member-states."

GENERAL RECOMMENDATIONS: ALL COMMODITIES

1. Every processor's vegetable contract should contain a clause which eliminates a grower's responsibility, or liability, regarding any treatment over which the grower has neither discretion nor control. In addition, a grower should be compensated for any and all losses that he might incur due to actions by any other party to the contract.
2. Every processor's vegetable contract should contain a "passed" acreage clause requiring processors to make a predetermined payment for acreage not harvested for any reason beyond grower control, such as over-contracting or poor scheduling of planting, harvesting, delivery, or receiving. A grower may be released by processor only if grower is able to sell his crop at a price equivalent to the contract price.
3. Every processor's vegetable contract should include a clause which provides that contracts may be cancelled by the grower in case of a strike by grower's employees. Contracts should also protect growers in case of the unavailability of labor at harvest time or destruction of crop by war, riots, rebellions, or acts of God.
4. Contract terms which disadvantage the producer by permitting the processor to avoid accepting delivery due to conditions over which processor has control, or are his responsibility, should be eliminated.
5. Growers need to have a notice of intent not to harvest, per contingency clause, with the right of third party arbitration within 4 hours of said notice in order to determine if proper judgment has been made or whether the crop should be under the "passed" acreage clause.
6. Growers need a "degree in determination" as to whether to pass acreage because of crop condition or if improper plant operations and/or over-contracting activity caused the contractor to want to pass the acreage. If the latter is held true then full compensation minus expended charges should be paid to grower.
7. Growers should receive payment for each crop within 2 weeks following actual harvest and delivery, or, receive in addition, 1% per month of unpaid balance until final payment will be made.

Special recommendations were also made for cucumbers for pickles, cabbage for kraut, snap beans and tomatoes.

Further information may be obtained from Mr. Foster at Michigan Farm Bureau.

"PARTNERS IN THE ALLIANCE"

South America Adventure

Leave — Feb. 28, 1970

Return — March 23, 1970

Sightsee — Learn — Enjoy
23 days of South American
Hospitality

For further details — contact,

Michigan Farm Bureau,
Information Division,
4000 N. Grand River Ave.,
Lansing, Michigan 48904

Legislative Seminars

Scheduled by

Public Affairs Div.

County Farm Bureau National and State Affairs Committees, Women's Legislative chairmen and County Young Farmer chairmen are urged to attend the Legislative Seminars scheduled by Michigan Farm Bureau's Public Affairs Division. MFB's Legislative Counsels Robert E. Smith and Dale Sherwin will conduct the Regional Seminars at the YWCA, Lansing, beginning February 10 and climaxed March 11.

The first seminar, February 10, will be attended by the Central Region leaders and Regional Representative Kenneth Wimmer; February 17, Southeast region, Donald Ruhlig; February 18, Northeast, LeRoy Brady, Jr., Northwest, David Mead and Upper Peninsula, Hugo Kivi; Feb. 24, West Central, Kenneth Wiles and Feb. 25, Saginaw Valley, Rudolph Reinbold; March 5, Southwest, Eugene Greenawalt; March 10, Thumb region, David Pohl and West Region, Robert Driscoll, March 11.

Regional representatives will meet with the legislative leaders and their state representatives. Plans are to meet on the scheduled days at 9:30 for coffee with the business program to begin at 10 a.m. The day's activities will include reports of legislative progress, discussion of Farm Bureau policies, luncheon with the legislators and visits to the Capitol to attend sessions of the House and Senate.

Many Advantages In Farm Bureau!

The Farmer's Almanac is still interesting to read, but you really wouldn't want to depend on it for weather predictions.

Just as the TV and radio weather forecasts have replaced the predictions of old, so do modern farming methods which enable today's farmers to feed our ever growing population and increase their amount of export items.

Beginning its 51st year in Michigan is the Michigan Farm Bureau, the largest and foremost effective organization in the state. "Focused On the Future," the theme for 1970, this organization, with its thousands of members all joined together for group action, has come to the aid of the farmer who for years had to "go it alone."

Farm Bureau offers you valuable help in "specialized" farm management, food processing, transportation and marketing . . . and gives you a voice in government.

For a few dollars in membership fees, there is yet another advantage to being a member of Farm Bureau — (providing you renewed your membership by January 15th.) You can obtain Michigan Blue Cross and Blue Shield coverage at group rates through the Farm Bureau.

Why not join your fellow farmers now — get the specialized services offered — gain strength through group action, and be eligible for the finest health care program available at group rates?

New Directory of Michigan Farm Cooperatives Published

The Michigan Department of Agriculture, with the assistance of the Michigan Association of Farmer Cooperatives and Agricultural Economics Department, MSU, has published a new directory of Michigan Cooperatives.

The records show 180 farm-oriented cooperatives or associations in Michigan. The following is a break-down: 71 marketing and farm supply; 20 fruit and vegetable marketing; 15 petroleum products; 15 dairy processing and marketing; 15 rural electric cooperatives; 14 Federal Land Bank Associations; 12 miscellaneous service cooperatives: animal breeding, forest products, insurance, livestock and mushroom; 9 consumers and 9 Production Credit Associations.

More than 447,000 members are served by these associations: many farmers having membership in 4 or 5 different cooperatives. Farm supply and marketing cooperatives boast a membership of 125,000. There are 116,000 members of Rural Electric Cooperatives and 150,000 members buying insurance through cooperatives.

Cooperatives are important in Michigan because:

- they employ nearly 6,000 people
- have a payroll of more than \$31,000,000
- have a gross volume of business of more than \$660,000,000
- outstanding loans of PCA's and FLBA's of \$140,000,000
- electric cooperatives own more than 22,000 miles of line
- 193,000 cows artificially bred annually

Copies of the directory which lists all farm cooperatives serving farmers may be obtained from Michigan Department of Agriculture, Marketing Division, Lewis Cass Building, Lansing, Michigan 48913 or Michigan Association of Farmer Cooperatives, P. O. Box 960, Lansing, Michigan 48904.

Federal Land Policy and Eminent Domain

The U. S. Senate has taken a major step toward protecting the rights of private property owners. By unanimous vote, the Senate passed the Uniform Relocation Assistance and Land Acquisition Policy Act of 1969, introduced by Senator Muskie (D-Maine) and 41 other Senators. This bill was strongly supported by Farm Bureau and contains many provisions long recommended by Farm Bureau.

This measure, which has yet to be acted upon by the House, will govern land-buying practices of more than 50 federal agencies and federally-financed state agencies which acquire private land for public use.

Farm Bureau, in testimony before the Senate Committee, said that "few activities of federal agencies have created more ill feeling among farmers than the land acquisition practices of some agencies . . ." It has been pointed out that, at an unprecedented rate, America is converting her farm land and rural areas into urban areas, highways, utility rights-of-way and other uses where eminent domain proceedings are often applied.

There are over 2.2 billion acres of land in the U. S. At present, people live on only 1% of this area; 28% is used for livestock grazing; 20% to grow food and 6% for recreation. Another 33% is forest land and 1% is used for transportation (roads, etc.) . . . the rest of scenery. Two million acres of this land is being converted to urban use each year. One million acres of this amount comes from crop land.

The power of eminent domain is necessary in order to promote an orderly growth of society. For example, without it, it could have been much longer before farmers or other rural areas were served by electric power.

New federal legislation passed by the Senate has many provisions to guarantee that land owners will be treated fairly and will receive just compensation together with expense monies and reimbursement for loss of income.

Michigan presently does not have many problems connected with federal land procurement. The problem, however, is acute in many other states. Land taken for highway construction which involves any amount of federal money is already controlled by federal legislation to assure the owner of fair treatment.

The Michigan Farm Bureau is supporting legislation in the 1970 session to enable the State to carry out these provisions, which are in the best interest of land owners.

Robert E. Smith

FARM BUREAU SERVICES HOLD ANNUAL MEETING

Rudy Yost, Manager of Washenaw Co. Farm Bureau Ass'n and active in many other Farm Bureau programs, was elected to the Farm Bureau Services, Inc., Board of Directors at their Mid-December annual meeting.

Directors re-elected are: Stanley Artman, Harbor Beach; Mar-

tin Bauer, Hemlock; Kenneth Bull, Bailey; John Converse, Union City; Walter Frahm, Frankenthuth; Loren Gettel, Pigeon; Harvey Leuenberger, Saginaw; Barney Licht, Elkton; David Morris, Grand Ledge; Dean Pridgeon, Montgomery; Eugene Roberts, Lake City; and Elton R. Smith.

FARMERS PETROLEUM COOPERATIVE INC. HOLDS ANNUAL MEETING

Farmer's Petroleum Cooperative Inc., marked the climax of another growth year at their December annual meeting. That same meeting saw the present officers of the company continued for the coming year and two new members added to the group's Board of Directors.

Carl Heisler, Calhoun County, was re-elected president of the oil cooperative. Re-elected to serve with Heisler for the coming year were Eugene Roberts, Lake City, vice-president; Wm. Wilkinson, Lansing, secretary; Wm. Beattie, Lansing, treasurer; Kenneth Harvey, Lansing, assistant secretary; and Duane Cohoon, Lansing, assistant treasurer.

New to the Board of Directors are William Brewer, Clare County, and Harold Schutte from Arenac County. They replaced Tom Konig who served as FPC's second president, Ottawa County, and Alwin Marion from Washtenaw County.

STATISTICALLY GREAT

FPC Executive Vice-President and General Manager Wm. Guthrie reported to the stockholders that their cooperative enjoyed a 2.7% increase over last year's record sales volume. Sales for the fiscal year were \$8,974,400. Of special interest to the stockholders was that, after taxes, dividends and reserves were taken care of, the company paid patronage refunds totaling \$167,400.

The group's management emphasized, again, that the company was paying a 3% dividend on deferred patronage refunds. Deferred patronage refunds is additional stockholder investment capital in his cooperative. A 5% dividend was also paid to all class "A" stockholders.

Leader in the FPC product line for the year was "Custom Diesel" fuel. That product showed a 14% sales increase over its 1968 record.

PRESIDENT'S REPORT

FPC President Carl Heisler took the stockholders on a look back of their cooperative as they entered their third decade of business. He noted that in the company's first annual report in 1949 sales totaled \$1,796,600 with net earnings of slightly more than \$23,000. Investment in the company at that time was \$370,200. He asked the stockholders to compare this with today's statistics . . . total sales of almost \$9 million, net earnings of close to \$300,000, and a total capital stock and patronage equity investment of more than \$2,700,000.

Said Heisler, "What is really important in our 20 years of operation is that our farmer owned cooperative has returned over \$3,766,400 to its stockholders in dividends and cash patronage refunds. These impressive statistics attest to the success and growth of our company." He chalked up much of this growth to FPC's use of new concepts in the oil business.

Elton Smith is President; Eugene Roberts, Vice President and Dean Pridgeon, 3rd member Exec. Committee. W. N. Guthrie is General Manager and Executive Vice President; W. R. Beattie, Treasurer; W. S. Wilkinson, Secretary and Max Dean, Assistant Treasurer.

Blue Cross-Blue Shield Enrollment Deadline, March 15

Just when winter-weary farm folk (and some city dwellers, too,) think that spring will never come, the mailman brings a magazine that is a sure harbinger of spring.

The seed catalog—bright, cheerful and full of promise of new life and bumper crops of vegetables and flowers.

Another sign of spring is the time for Michigan Farm Bureau members to enroll in Michigan Blue Cross and Blue Shield—open from March 1 until March 15, 1970.

Blue Cross and Blue Shield can provide eligible Farm Bureau members, at group rates, with the best health care protection available.

Blue Cross offers hospital care that provides full cost of all the services you need to get well—intensive care and burn units, oxygen, laboratory services, radium, drugs and medicines, plus hospital room and board.

Blue Shield's new MVF—Michigan Variable Fee—system of paying doctors is designed to pay most doctor bills in full for covered services. Also included are surgical, obstetrical and first aid services; unlimited days of doctor care—in the hospital; laboratory, diagnostic x-rays, radiological therapy, consultations and surgical assistance.

You get all of these benefits plus the traditional advantages of: no cancellation due to health or age, and no enrollment fee.

Remember the March 15 deadline and enroll in Michigan Blue Cross and Blue Shield beginning March 1.

Farm Bureau Queen Honored by State Legislature



Miss Jane Ross, Michigan Farm Bureau's reigning queen, accepted a Michigan Legislature sponsored Resolution from two of the sponsoring state representatives; Rep. Quincy Hoffman and Sen. Alvin DeGrow. Jane, the daughter of Mr. and Mrs. Kenneth Ross of Marlette in Sanilac county, was cited for "her eyes and charms of personality are most beguiling; and a gratifying future may confidently be predicted for their achievements; now therefore be it RESOLVED BY THE HOUSE OF REPRESENTATIVES (the Senate concurring), that by these presents Queen Jane Ross of Marlette is saluted and accorded tribute as the 1970 Queen of the Michigan Farm Bureau" etc.

The Concurrent Resolution No. 295 was offered by Representatives Hoffman, Root and Strang and Senators Beebe, Bouwsma, Byker, DeGrow, Lockwood, Richardson, Schweigert, Toepp, Zollar and Lodge.

Plans Set For Young Farmers' February Conference

Two Young Farmer couples per county are eligible to attend the Michigan Farm Bureau Young Farmers Leaders Conference to be held February 24-26 at the Valley Plaza in Midland, Mich.

All counties are urged to select their representatives and have their reservations into the State office as soon as possible. The deadline for reservations is February 10.

Couples attending should be presently serving on the County Young Farmer Committee, and have a sincere desire to improve their leadership ability. They should be selected and recommended by the County Young Farmer Committee and approved by the County Farm Bureau Board.

This is an excellent opportunity to inform, equip, and motivate Young Farmers for future participation on the county level.

Michigan Farm Bureau and AFBF staff members, representatives of Dow Chemical Company, and others will be on hand to conduct classes and visit personally with those attending the conference. Interesting sessions on Young Farmers in Action, Farm Bureau structure and objectives, and other topics of current interest will provide practical experience in leadership activities. Two special sessions, one for the men and one for the women, have been especially planned.

Added features of the conference are a tour of the Dow Chemical Company, and various indoor and outdoor sports.

The conference promises to be three interesting, informative, and fun-packed days that will be long remembered. Send in reservations early—let's have every county represented at the Valley Plaza February 24-26.

Dave Cook,
Young Farmer Director

DISCUSSION
TOPIC

Farm Economics-Management For

PROFITS

DISCUSSION
TOPIC

By Gary A. Kleinhenn
Director, Education and Research

Farmers will continue to be challenged by the cost-price squeeze in the 70's and must be prepared to beat the competition or face the possibility of looking for other work.

No longer can the farmer rationalize and expect to survive by philosophizing, "Well, we will do our best, that's all we can do." Rather to reach the high standard of living our society offers, and the farmer may want, he must run his farm like a business, streamline operations, cut costs here, spend more there, and utilize his capital to work for him down to the last penny to achieve maximum profits.

"While farmers have kept pace in the use of modern machinery and the use of new chemicals to raise farm productivity, they have been slow to realize that the family operation of the farm must be viewed as a business venture. Older farmers, recalling the hard times of the depression years of the 1930's, have striven for free and clear farm ownership. The younger farm generation, cognizant of technical discoveries and the need to raise current farm income, have only begun to seek ways of making the family farm more like a business," report agricultural economists.

SOUND MANAGEMENT DOES MAKE MONEY

Farmers should learn the techniques of analysis and planning and provide the necessary records about their own business so they can plan and make needed adjustments. Many farmers are learning to do this, many always have, and many don't.

The big management job is to produce efficiently and to sell enough units of output to pay for the total cost of operating the business for a year plus show a profit.

It's easy to say management is the 'key' to success and harder to prove when one takes into account the diversification of managerial situations on individual farms, but one project conducted does support this idea.

Recorded in the American Journal of Agricultural Economics the study called, The Impact of Managerial Ability and Capital Structure On Growth of the Farm Firm, said, "This study indicates that enterprise management ability of the farm operator is a major factor in determining the rate of growth of the farm firm. Farmers of high managerial ability appear to have fewer forced sales and a more efficient use of resources than those with less managerial ability."

In the test the above-average manager increased his net worth approximately \$2,000 per year faster than farmers of average managerial ability. At approximately the same level of operating expenses, the better managers also had more money available to make debt and interest payments, while at the same time providing more money for family spending and savings.

The results were obtained from mathematical equations rather than from actual farms, and conductors of the experimenters said, "An empirical test of the validity of the results would be to compare the results generated by the model with actual cases, but because of the vast differences in all farms actual models are not available.

MANAGEMENT TREND

Only in more recent years have studies in the field of farm management tended to move away from measuring a farm's economic performance by its profit margins, to a more thorough look into the use of capital (means used for production) and its contribution to the total profit picture.

A farm's business, for example, may conceivably achieve a measure of profitability in its marketing activities while at the same time exhibiting weaknesses in its overall financial structure, which, if not corrected, could threaten the stability of the business as a financial entity and, eventually, its very existence.

This could very well be the case where an undue proportion of the funds used in the business are likely to be withdrawn at short notice or where realized profits are being misapplied. The possibility of the latter situation arising is of particular significance in the context of the typical family farm where the respective demands of the home and bus-

ness sectors often directly compete for available funds.

Effective management control in any area of the farm business will depend on the availability of adequate records. One specialist discussing the management of farming capital says the importance of farm records as a management tool should: First, provide a concise picture of the volume and the nature of assets held by a business at a given point in time and be a record of funds with which those assets were acquired; secondly, it should register the volume and disposition of additional funds available to the business during an accounting period.

Because of the purposes and functions of farm records they can aid the farmer by revealing the working relationships of various components of the business's financial structure; all which is information that can provide knowledge to decrease the inherent risk in management decisions.

For almost every manager the basic rule is, "you've got to know the territory," and like any road trip you've got to have a map or plan to know where you are going. For the farmer, records are part of that map.

FACTORS AFFECTING PROFITS

Part of the financial structure of the farm business is affected by three main factors: (1) choice and size of enterprises, (2) total volume of business, and (3) cost efficiency.

Some farmers may be deciding on a major change in enterprise combination like a switch from dairy to beef. On the other hand major changes are not often desirable unless study indicates that a particular enterprise is not profitable and could be replaced by another for greater profits. Most farms today have grown into their present farm operation through trial and error or by the examples of neighboring farms. These alternatives of the operator (depending on resources available) all affect the profit sheet.

Secondly, adequate business volume to earn a living from has always been a major problem for many Michigan farmers; trying to produce and earn enough to make farming worthwhile involves important management decisions.

The third and perhaps most difficult consideration is cost efficiency. To achieve low unit costs of production requires proper enterprise selection, adequate size of enterprise to achieve efficiency and skillful production practices to achieve high yield per acre of production per unit. The objective is to keep total production costs per unit below the expected selling price. Thus cost efficiency is a final measure of how well the total management and production job has been done. This includes financial management and accumulation of assets in addition to the ordinary operating aspects.

FUNDAMENTALS FOR FINANCIAL MANAGEMENT

The farmer needs to establish a base from which sound management of his operation can be exerted. The first assignment is to gather the facts.

Focusing on financial management, Ralph E. Hepp, Department of Agricultural Economics has authored a study outline, "Farm and Family Financial Management" that adds meaning to the need for sound management.

GOALS, THE NEED—He explains that goals make decisions easier, it gives meaning and direction to an operation, it is an easy way to evaluate one's progress, furthermore, when borrowing money the lender has an easier time of evaluating the individual's situation and the soundness of the loan.

Remember, goals of financial management are to discover directions the farm business is headed—through this dissection, alternatives to ease losses or enhance profits may become available.

How does one measure goals? Basically through the installment and use of three types of records which form a basis for progressive management: (1) Cash Flow Statement, (2) Income Statement, (3) Financial Statement. Each play a distinct role in providing the farmer an organized look at the fluctuation and status of his operation.

CASH FLOW STATEMENT—The Cash flow statement is a statement showing the sources and uses for money during a given period to measure one's financial position and progress. In projecting one's cash flow it is desired that a cash flow budget be utilized. Cash flow budgeting is a process of forecasting financial requirements. The cash budget is a key tool for financial decision making to indicate the amount and timing of requirements for additional financing.

Items included in this statement during a given period are: cash on hand, operating receipts, (operating receipts from sales of livestock, livestock products, crops, misc.) money borrowed, capital sales, or all that which totals one's available funds; cash operating expenses, capital expenditures principal payment (payments on loans); operator wage draw including family workers, income taxes, social security, and cash on hand.

INCOME STATEMENT—Discovering one's actual net profit. The operator must be able to put down on paper the actual income, or one's profits after taxes. This requires a listing of revenue and expense. (It includes a host of items; for a given period; operating receipts, (cash sales), general operating expenses—for example feed and livestock purchased—(deduct both from income) inventory (add or subtract from cash sales depending if there is an increase or decrease in inventory over the period being evaluated.) allowable depreciation, operator labor draw and the difference from the gross profit is the net profit—that actually made after social security and taxes.

FINANCIAL STATEMENT—Now that the farmer knows exactly how his money is being spent, and how much money is coming in, the next step is to determine the operations actual worth in any given period. Thus a financial statement is prepared through the listing of one's assets, debits, and owner equity. This requires a listing of current assets and liabilities by a sound inventory of the business.

Basically there are three types of assets that are recorded separately for greater understanding of business fluctuations.

Current Assets—include cash, crops held for sale or feed, livestock for sale.

Intermediate assets—those items which are the remaining value of debts on personal property; machinery, equipment, livestock (dairy breeding). Tabulate these items less one's accumulated depreciation.

Long term Assets—Also to be recorded—the value of improvements (less accumulated depreciation), house and land values.

Having established one's own financial status the next step is planning for cash flows and capital expenditures with the purpose of operating the farm more economically (capital—the means for production.)

Methods of ownership of a capital base are by (1) savings, most common method; (2) inheritance; (3) gift.

Another method is to utilize capital from others through (1) rent or lease real estate (2) lease other capital, like machinery and buildings, (3) vertical integration—the integrator being a supplier of needed capital through a business agreement with the farmer, (4) Corporate ownership—sell stock to investors, (5) Custom hire—hire the use of a machine to reduce capital outlay, (6) Joint ownership, or (7) use of credit.

This is a method of controlling one's capital resources that varies between ownership and using someone else's capital. Which particular combination is best for an individual will depend on his circumstances and the farmer's own preferences and goals.

Every farm manager who is serious about improving the profitability of his business needs to study his operation and derive suitable standards for comparison. This will help him establish goals and assist in controlling his business down the road, in the years ahead. Current record keeping services offered by Farm Bureau and others can assist the farmer on request.

What Did Farm Bureau Mean To You In 1969?

It's virtually impossible to figure what Farm Bureau has really been worth to farmers in many areas of service—in marketing, through supply cooperatives, through special activities and legislation. Some, however, can be measured. The following are a few typical examples. The savings on your farm may be more or less, depending on the type of farming.

	Savings on Sample Farm	Your Farm Savings
Michigan Gas Tax refund—7¢ per gallon (4,000 gallons)	\$280.00	_____
Federal Gas Tax refund—4¢ per gallon (4,000 gallons)	160.00	_____
Farm truck license savings due to special farm rate (5,000 lbs.)	103.80	_____
Tandem truck like those used for hauling sugar beets (13,000 wt.) as much as	273.50	_____
Three farm wagons—license savings on each (based on 2½ ton wagons, self-unloading, etc.)	23.40	_____
Anhydrous nurse tank savings—\$5 per ton (16 tons) (exemption from costly regulations)	80.00	_____
(Similar additional savings on fertilizer spreaders)		
Sales tax exemption from agricultural inputs, machinery, equipment, farm supplies (\$20,000 x 4%)—Bills were introduced this year to remove this exemption—Other problems arise on interpretations.)	800.00	_____
Repeal of farm Personal Property tax	800.00	_____

These are only a few—there are many, many more, some of which can't be accurately estimated, such as: Exemption from tax assessment of fruit trees, bushes, vines, plants and other crops such as wheat, hay, etc. (some counties had started to assess some crops in addition to the land). Those who advocate eliminating this exemption claim it to represent \$100 million valuation. Also, amendments to various labor laws; livestock indemnity payments increased; proposed regulations defeated that would have increased livestock trucking rates; research on crops, livestock, etc.; federal and state laws to assist in marketing; pesticide issues; freedom to market issues, etc., etc.

ADD 'EM UP FOR YOUR FARM — WEREN'T THEY WORTH MORE THAN \$20 MEMBERSHIP DUES?

LOSE 10 LBS. IN 10 DAYS ON GRAPEFRUIT DIET

HOLLYWOOD, CALIF. (Special) — This is the revolutionary grapefruit diet that everyone is suddenly talking about. Literally thousands upon thousands of copies have been passed from hand to hand in factories, plants and offices throughout the U. S. and Canada.

Word of its success has spread like wildfire, because this is the diet that really works. We have testimonials in our files reporting on the success of this diet. If you follow it exactly, you should lose 10 pounds in 10 days. There will be no weight loss in the first four days. But you will suddenly drop 5 pounds on the 5th day. Thereafter you will lose one

pound a day until the 10th day. Then you will lose 1½ pounds every two days until you get down to your proper weight. Best of all, there will be no hunger pangs. Now revised and enlarged, this new diet plan lets you stuff yourself with foods that were formerly "forbidden," such as big steaks trimmed with fat, roast or fried chicken, rich gravies, mayonnaise, lobster swimming in butter, bacon fats, sausages and scrambled eggs. You can eat until you are full, until you cannot possibly eat any more. And still lose 10 pounds in the first 10 days plus 1½ pounds every two days thereafter until your weight is down to normal. The secret behind this new "quick weight loss" diet is simple. Fat does not form fat. And the grapefruit juice in this new diet acts as a catalyst (the "trigger"), to start the fat burning process. You stuff

yourself on the permitted food listed in the diet plan, and still lose unsightly fat and excess body fluids. When the fat and bloat are gone you will cease to lose weight and their weight will remain constant. A copy of this new and startlingly successful diet plan can be obtained by sending \$2 to GRAPEFRUIT DIET PUBLISHERS, Dept. No. 97, 1213 Premier Way, Calgary 6, Alberta, Canada. Money-back guarantee. If after trying the diet plan you have not lost 7 pounds in the first seven days, and 1½ pounds every two days thereafter, simply return the diet plan and your \$2 will be refunded promptly and without argument. Tear out this message as a reminder. Decide now to regain the trim, attractive figure of your youth, while enjoying hearty breakfasts, lunches and dinners.

Paid Advertisement

LAST MINUTE BULLETIN

by Robert E. Smith

Governor Milliken has prepared a special message to the Legislature on the preservation of our environment. In the message he proposes a 20-point Action Agenda for the Environment. He points out that "We must convince every one of our citizens that the environmental legacy which we have inherited is just as precious as our legacy of freedom and just as easily lost."

Included in the 20 points is a special section on "Land Use." He points out that each year "significant amounts of forests and farmland are consumed by highways, subdivisions, shopping centers, corridors for pipelines and power lines and other developments." He further states that "little attention has been given to the consequences and desirability of land use changes . . ."

The Governor mentions that the State of Michigan owns more land than any other state east of the Mississippi. He proposes that it is time to re-examine the uses of the state lands and to study all land use. To carry out this assignment, a special Commission on Land Use will be established, consisting of 20-30 prominent, private citizens. The Commission will be given 18 months to complete the study and will make its recommendations to the Governor on "all aspects of land use—including ownership, taxation, land use control and long-term state-wide land use planning."

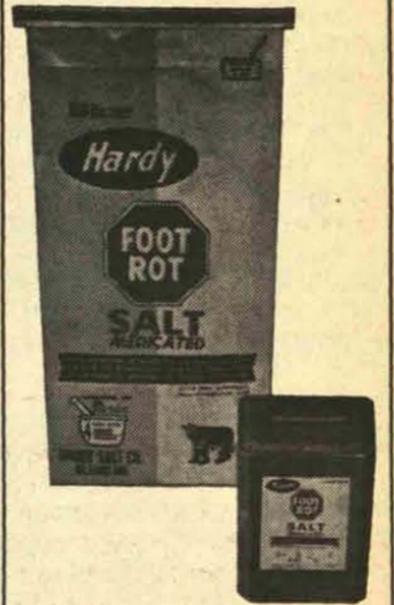
Governor Milliken's proposal is in line with Farm Bureau policies and will be the means that the Governor will use to carry out the commitment that he made in his State of the State Address.

Some of the other 20 points in the message include the setting of environmental standards; enforcement of pollution laws; environmental education; industry's responsibility; Great Lakes shore land management; water craft pollution; solid waste; litter (specifically pointing out the litter problems in rural areas and along lakes and streams); pesticides (expressing the Governor's confidence that good progress has been made in meeting the pesticide problem); water resources research; water and recreation bond implementation; radiation; preserving areas of natural beauty.

The Governor said, "It is not only our privilege to protect and preserve the earth we have inherited; it is our solemn duty."

PREVENT Foot Rot

with



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8¢ per month

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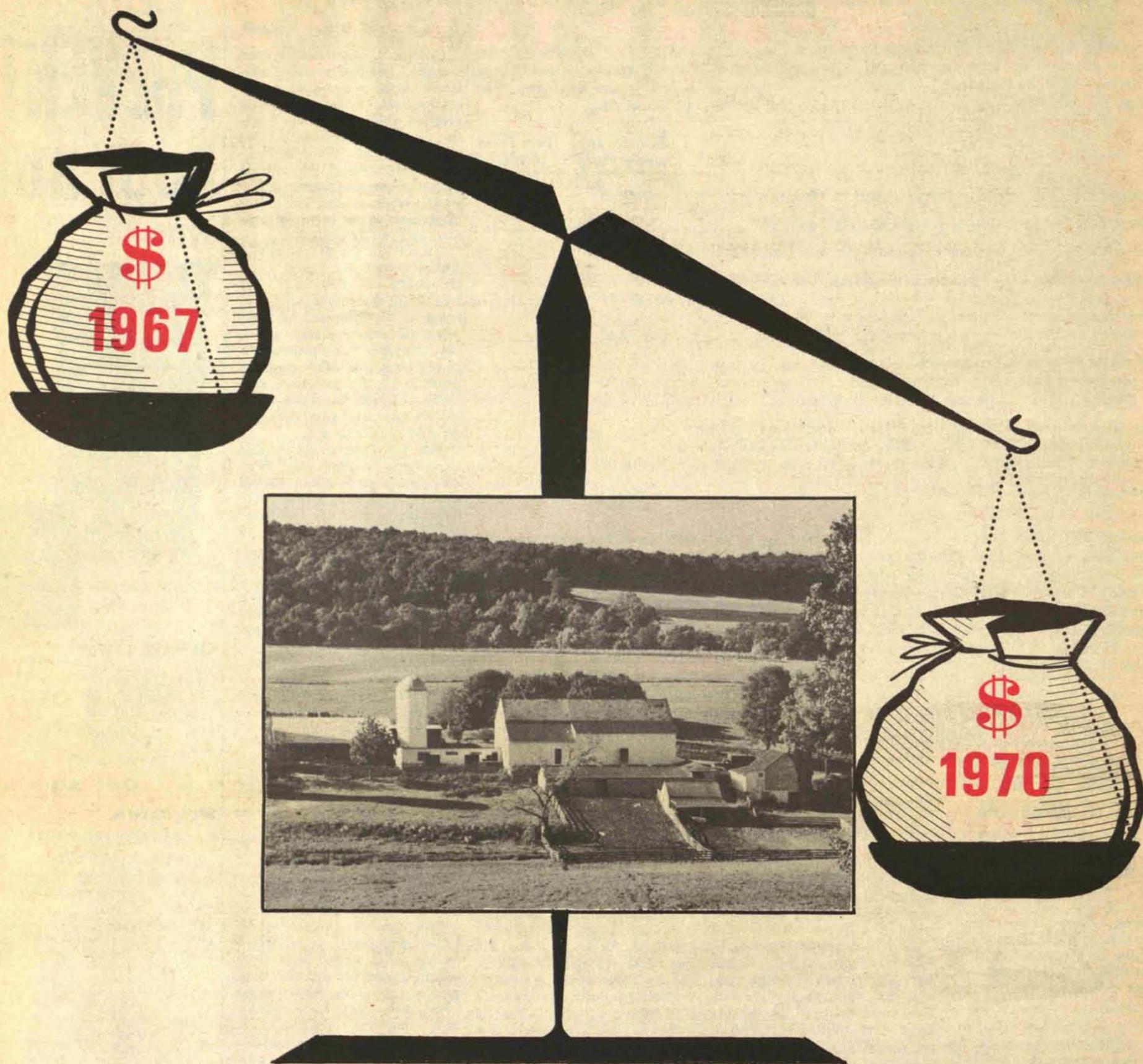


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