Governor Looks To The Seventies...

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) “marked 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 28%-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 agricultural 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 a young person to leave school, but we hinder him with outdated restrictions on employ-

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 these 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 $50 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 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 $50 million proposal in the school aid program, reducing the ratio of pupils to teachers, would be postponed.

He said 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, can now 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 govern-

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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Solid Waste Conference and Property Assessments Page 5
MFB In Action Page 6
Farm Economics Page 10
Double Daylight Saving Time Petition Falls

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. Unfortunately, however, as the suddenly-made news became such earthshaking news that one Detroit station not only reported it throughout the day on its November 14 broadcast, but also took the day off the air the day on November 15, 16 and 17 and again 12 days later on November 28. The goal was to get at least 400,000 signatures. The requirement to bring up an issue before the Legislature or to put it on the ballot had to be fulfilled. The signatures 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 Saving Time." The facts are that the official reports of the michigam 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. Yet in the petition drive, 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 90% of the citizens 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. This included Grand Rapids, Flint, Pontiac, Lansing, Battle Creek 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 defeat.

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.

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Robert E. Smith

Robert E. Smith

For every hill I've had to climb, for every stone that bruised my feet,
I found it difficult to believe that members of Farm Bureau don't write your policies? "As a member of Farm Bureau you have the right to voice your opinions in any meeting, to elect those who will represent you in the Legislature, to support or oppose the policies of other members. If they agree with you, a resolution can be written and submitted for consideration by delegates to the county Farm Bureau. Members do not look to Farm Bureau to promulgate the story of Farm Bureau to their neighbors. 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..."
F. B. WOMEN INVITED TO SPRING ART EXHIBIT

Michigan Farm Bureau Women have been invited to participate in 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 do not have the maturity to take care of themselves, 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. Conclude 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, they are far from the power of a snowmobile. They deserve the right to grow up, so don't give up on your representative because he fails to always answer a letter. 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 are not servants of the women's department. 7. If you have more than one subject, don't ask the legislator to write two letters.
Each person is important and needs to be heard. It is 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 working, not waiting

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 Cooley, Baraga City; ALLEGAN, Pres., Jr. Junior Hoffmann, Hamilton, Secretary, Mrs. Lucy Rice, Allegan; ALPENA, Pres., Eley VanWagoner, Alpena, Secretary, Mrs. Esther Kennedy, Alpena; ANTRIM, Pres., B. C. Roberts, Rogers City, Secretary, Marsha U. Marshall, Rogers City; BEAVER, Pres., Charles Magnus, Clare, Secretary, Mrs. Donald Goodrow, Essexville; BERGEN, Pres., Donald VanderPol, Marion, Secretary, Mrs. Bonnie Burkett, Lake City; BIRKIN, Pres., Wayne O. Soderick, Ceola, Secretary, Mrs. Anna E. Carver, Caseville; CHARLEVOIX, Pres., Gerald Wil- lis, Charlevoix; CHEBOYGAN, Pres., Gerald Brown, Indian River, Secretary, Mrs. Cyril Rocheleau, Cheboy- gan; CHIPPEWA, Pres., Edwin G. DeWitt, Roscommon, Secretary, Mrs. Win. Lockhart, Pickford; CLARE, Pres., Charles Magnus, Clare, Secretary, Mrs. Donald Armstrong, Freeland; CLINTON, Pres., R. Lee Ovstrom, St. Johns, Secretary, Mrs. Marilyn Knight, St. Johns; DELTA, Pres., Kenneth Suh, Alpena, Secretary, Mrs. Albert Whybrew, Rapid River; EATON, Pres., James Clark, Oronoda, Sagola, Secretary, Mrs. Joan Jones, Charlotte; EMMETT, Pres., Maurice Veurink, Petoskey, Secretary, Mrs. Muriel Veurink, Petoskey; GENESSEE, Pres., Donald Hill, Manton, Secretary, Mrs. Dorothy Conant, Central Lake; GROVE, Pres., Alvin Shearer, Gladwin, Secretary, Mrs. Vernon Richardson, Beaverinton.

GRATTIOT, Pres., Norman Gu- stafson, Meridian, Secretary, Mrs. Lorraine VanTuyle, Cassopolis; HILLSDALE, Pres., Alvin Wells, North Adams, Secretary, Elmer G. Conkey, Hillsdale; HOUGHTON, Pres., Leonard Olliff, Houghton, Secretary, Mrs. Ernest Hendrickson, Calumet; HURON, Pres., Keith B. Stump, Fyquon, Secretary, Mrs. Barbara Bocsk, Bad Axe; ING- HAM, Pres., Junior Brownfield, Mason, Secretary, Mrs. Jean Scott, Mason; Ionia, Pres., John West- brook, Mio, Secretary, Mrs. Les- ter Covert, Ionia; Inkoma, Pres., Lynne Robinson, Whitmore, Secretary, Mrs. Donald Goodrow, Goodrow; HURON, Pres., Frank Tu- lowski, Crystal Falls, Secretary, Mrs. Edwin Jarvis, Crystal Falls; IRELAND, Pres., Roger Hilms, Remus, Secretary, Mrs. Mary Beatrice, Maryville; JACKSON, Pres., Dale Crouch, Grass Lake, Secretary, Mrs. Phyl- liss Allen, Jackson; KALAMAZOO, Pres., Arthur Bailey, Schoolcraft, Secretary, Mrs. Rita Williams, Kalamazoo; KALKASKA, Pres., Robert Hall, Kalkaska, Secretary, Mrs. Kay Robe, Comstock Park; KENT, Pres., James Robbette, Grand Rapids, Secretary, Mrs. Alice Abbott, Lapeer; LEPA, Pres., Russell Glover, Fowlerville, Secretary, Mrs. Agnes Schepere, Howell; MAC-LUCE, Pres., Ar- chee Penland, Newberry, Secretary, Mrs. Esther Flint, Escanaba; MACKINAC, Pres., Robert J. Ver- Ellen, Romeo, Secretary, Mrs. Pearl Engberg, Romeo; MANISTEE, Pres., Charles A. Trimble, Manistee, Secretary, Mrs. Grace N. Nieman, Manistee; MARQU- ALGER, Pres., William Conkey, Tawas City, Secretary, Mrs. Earl Pannells, Munising; MACKINAC, Pres., H. James Fitch, Scott- ville, Secretary, Mrs. Elmer L. Fred- ericks, Scottville; MECOSTA, Pres., Joel Chapin, Remus, Secretary, Mrs. Dan Conner, Big Rapids; MENOMINEE, Pres., Ray Raiser, Wallace, Secretary, Mrs. Elmer Bush, Daggett, Mid- land; Pres., Jerry Wirbell, Hope, Secretary, Mrs. Patricia Hopkins, Midland; MIASSAUKEE, Pres., Donald VanderPol, Marion, Secretary, Mrs. Bonnie Burkett, Lake City; MONROE, Pres., Elmer Anderson, Milan, Secretary, Mrs. Betty Bliss, Ida; MONTCLAIR, Pres., James Quisenberry, Six Lakes, Secretary, Mrs. Audrey Quisenberry, Stanton.

MONTMORENCY, Pres., Hil- bert Schultz, Hillman, Secretary, Mrs. Glenda Schuh, Hillman; MUSKEGON, Pres., Donald Stev- ens, Algoma, Secretary, Mrs. Marlene Veurink, Petoskey; NEWAYGO, Pres., David Zerip, Fremont, Secretary, Mrs. Marlene Albrecht, Fremont; N. MICHIL- CAN, Pres., Floyd Hunt, Traverse City, Secretary, Mrs. Leland Dan- ner, Traverse City; OAKLAND, Pres., Adolph Engler, Rochester, Secretary, Mrs. Grant Chamberlin, Lake Orion; OCEANA, Pres., Francis Hawley, Shelby, Secretary, Mrs. Robert Hukill, Shelby; OEGEMAS, Pres., Gerald Green, West Branch, Secretary, Mrs. Carol Curtis, West Branch; OS- CEOLA, 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. Jul- ietta Kaptain, Allendale; PRES- QUE ISLE, Pres., Hugo Sorgen- frei, Rogers City, Secretary, Mrs. Herson Ritter, Rogers City; SAGINAW, Pres., Harvey W. Gosen, Butt, Secretary, Mrs. Doris Girard, Saginaw; SANILAC, Pres., Kenneth Fierke, Palma; Secretary, Mrs. Marilyn Baflin, Sandusky; SHAWNEE, Pres., Earl Reed, Ososso, Secretary, Mrs. Dorothy Routon, Ososso; ST. CLAIR, Pres., Fred Schultze, Avoca, Secretary, Mrs. Martel Hurst, Memphis; MUSKEGON, Pres., James G. Roberts, Three Rivers, Secretary, Mrs. Milan Pnneck, Centre- ville; TUSCOLA, Pres., Gerald L. Hicken, Duford, Secretary, Miss Loretta Kirkpatrick, Cass; VAN BUREN, Pres., Edgar Austin, Sr., Mattawan, Secretary, Miss Mary Dick, Paw Paw; WASHENWAN, Pres., Armin Weidmayer, Man- chester, Secretary, Mrs. Helen B. Schaus, An Arbor; WAYNE, Pres., George Carpenter, Wayne, Secretary, Mrs. Evelyn Curry, Cassopolis; WEXFORD, Pres., Leon Cooper, Mesick, Secretary, Mrs. Larry Luther, Mesick.

More Great Counties

Presque Isle

Saginaw

Kalamaazoo

Montmorency

Alpena

Ionia

Clinton

Oceano

Mecosta

Clare

Montmcall

Arenac

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

Your membership card in Michigan Farm Bureau is a very special kind of "credit card." It credits you automatically against the unexpected costs of hospitalization and medical 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:

• Michigan Blue Cross now covers your hospital bill with no dollar limit . . . pays for a full year of hospitalization. The 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 such as coverage of in-hospital medical care plus coverage of surgical care.

• Blue Shield covers expensive X-rays in connection with illness or injury and other diagnostic services such as X-rays in connection with illness or injury.

• Blue Shield pays for X-rays and laboratory services on the same basis even before you see 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 hospital or doctor care during the coming year, you can't afford to take chances with your health. Don't gamble. You can afford 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. Be prepared for the future . . . join now!
The 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 means re-use," said Mr. Reed. "That's the basis of our cultural pattern but, if it's re-usable, we should do it. Otherwise the disposal methods that we have been using are not good for the land. Large-scale production of food is the American housewife's concern. It is her spendable income on food. A part of this is the necessity to make process for additional utilization of agricultural wastes. The possibilities now are being explored in assembly-line animal production. In summary, contributing to environmental pollution, and in the recycling of materials that are no longer usable. The integration of agricultural wastes into the economy is the key to its success.

"When the village blacksmith was a major industrial producer in our nation, he produced iron and steel. Today, he is producing a byproduct of his trade. That byproduct is used as fuel. The blacksmith's trade is no longer as important as it was in the past. However, the byproduct of that trade is now being used as fuel. This shows that we can use our resources wisely by finding new uses for them.

... continue...
ELMER RUSH, SAGINAW COUNTY ROLL CALL MANAGER, . . . . center, was ready, willing and more than happy to accept his "Sombrero" 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 getting 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.

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 Pringle, 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, Asst. Agency Mgr.—welcomed the many visitors to the new building.
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, PRESENT VETO 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. Michigan 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.

<table>
<thead>
<tr>
<th>Year Founded</th>
<th>Assets*</th>
<th>Life Insurance In Force*</th>
</tr>
</thead>
<tbody>
<tr>
<td>1951 Michigan</td>
<td>$40 Million</td>
<td>$311 Million</td>
</tr>
<tr>
<td>1950 California</td>
<td>29 Million</td>
<td>243 Million</td>
</tr>
<tr>
<td>1950 Missouri</td>
<td>14 Million</td>
<td>133 Million</td>
</tr>
<tr>
<td>1949 Wisconsin</td>
<td>21 Million</td>
<td>224 Million</td>
</tr>
<tr>
<td>1948 Kansas</td>
<td>25 Million</td>
<td>278 Million</td>
</tr>
</tbody>
</table>

*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 to the state to bring action in the name of the state of Michigan against any person, including the local 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 supersede every established procedure now being followed relative to pollution control.

Presently, the individual can bring suit against a neighbor or others, but most 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 country wide open for emotionally motivated individuals or groups of individuals to create havoc with farmers, businesses, agencies and other individual citizens.

Michigan Farm Bureau has appeared in opposition to the bill, a rather obscure provision in the Tax Reform Act of 1969—was added on the floor of the Senate. It provides for the protection of the air, water and other natural resources from pollution, impairment or destruction.

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 deadline coincides with the date recommended by the voting delegates to the 1969 Annual Meeting of the AFBF.

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.

C. 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 62 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 MBF Producers Bolw, was appointed MFB Director 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, attended the meetings, and selected the Board of Directors 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 1965 at the invitation of former Governor George Romney and Alvin Tampely 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 1969. A load of fertilizer was Michigan Farm Bureau's and affiliated companies donation to the caravan.

Dr.uane 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. Robach 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 the farm community realize that opportunity shall remain in farming and in our Farm Bureau future."

These words of welcome came from Michigan Farm Bureau President 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 Association, Michigan Association 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.

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

Michigan Bell 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.

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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 1965 at the invitation of former Governor George Romney and Alvin Tampely 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 Hon-
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 catalogs, making out lists of vegetables (and flowers) to be ordered and planted, planning their gardening 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 AAMA vegetable 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 pickler 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 State Market Marketing Associations in negotiations with processors. According to Mr. Schutte and Hardy Foster, Manager of the Processing Vegetable Crops Division for MACMA, "Your organization, the AAMA Vegetable Crop Committee, 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 either limits grower 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 circumstances over which processor has control, or are his responsibility. In addition, a grower should be compensated for any and all losses that he might incur due to circumstances over which processor has control, or are his responsibility.

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 the time of 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% of 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.

February 1, 1970

MICHIGAN FARM BUREAU

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:

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:

February 1, 1970

DAVID MORRIS
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 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:

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:

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.
New Directory of Michigan Farm Cooperatives Published

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

The records show 180 farm-oriented cooperatives or associations in Michigan. The following is a breakdown: 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 livestock feed and supply cooperatives; 10 wholesale produce, products, livestock and mushroom; 9 consumers and 9 Production Credit Associations.

Many of the cooperatives 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 Farm Bureau Services, Inc., Board of Directors.

Cooperatives are important in Michigan because: they employ nearly 6,000 people; have a payroll of more than $31,000,000; have an annual sales volume of more than $660,000,000; have a gross volume of business of more than $660,000,000; and their members purchase more than 1% of all the food consumed in the state.

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 of Maine. 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 help to correct the practice of taking federal 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; 2% is used for livestock grazing; 20% to grow food and 6% for recreation. Another 13% is forested. About one in 40 persons finds his farm land and rural areas into urban areas, highways, utility rights-of-way and other uses where eminent domain proceedings are often applied.

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 natural areas were served by electric power.

FARMER'S PETROLEUM COOPERATIVE INC.

Holds Annual Meeting

Farmer's Petroleum Cooperatives is expected to seek another growth year at their December annual meeting. That same time, the company is being re-elected president of the group by the Board of Directors.

Carl Heisler, Calhoun County, was elected president of the oil cooperative. Re-elected to serve with Heisler for the coming year are: Wm. Shaffer, Lake County, vice-president; Wm. Wilkinson, Lansing, secretary; Wm. Beattie, Lansing, assistant secretary; Carl Flack, Lansing, general manager, and Dennis Coonan, assistant treasurer.

New to the Board of Directors are: William Bremer, Clare County; John E. Emmert, Clare County; John B. Marsh, Saginaw County; W. J. Knowles, Saginaw County; and Alyan Martin from Washtenaw County.

STATISTICALLY GREAT

FPC Executive Vice-President and General Manager Wm. Cuthbert 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 $9,074,400. Of special interest to the stockholders was that, after taxes, dividends and reserves were taken care of, the company paid patronage refunds totaling $107,460.

The group's management emphasized, again, that the company was paying a 3% dividend on deposited funds. The group's patronage refunds are additional income to the farmer in his cooperative. A 5% dividend was also paid to all cash eligible patronage funds.

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 at the year, revealing that 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 $370,800. He said that stockholders compared this with today's statistics... total sales of almost $9 million, net earnings of close to $390,000, and a total capital stock and patronage equity investment of nearly $7,000,000.

Said Heisler, "What is really important in our 20 years of operation is that our farmer owned cooperative has been paying a 3% dividend on deposited funds, somewhat in excess of $390,000, and a total capital stock and patronage equity investment of close to $7,000,000." He chalked up much of this growth to FPC's use of new concepts in the oil business.

Ethsen Smith is President; Eugene Bubert, Vice President and General Manager; W. R. Beattie, Treasurer; W. S. Wilkinson, Secretary and General Manager. Wm. Guthrie, Assistant Treasurer.

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. Arvin DeGrow. Jane, the daughter of Mr. and Mrs. Kenneth Ross of Arden, was cited for "her eyes and charms of personality are most beguiling; and a gratifying future may confidently be predicted for her achieve- ments. Now that she is 21, she may be it is truly fitting that she should be FOUNDED 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's etc.

The Concurrence Resolution No. 283 was offered by Representatives Hoffman, Root and Straus and Senators Beebe, Bowmans, Byker, DeGrow, Lockwood, Richardson, Schweigert, Toepz, Zoller and Ladder.

Plans Set For Young Farmers' 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 in the State office as soon as possible. The deadline for reservations is February 10.

Couples attending should be presently serving on the County Farm Bureau Board and be interested in improving 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 from Chemical Cooperative, Inc., 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 products 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.

Highlight of the conference will be a tour of the Dow Chemical Company, and various indoor and outdoor sites.

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

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 farm management that offers, and the farmer may want, he must run his business as a business, streamline operations, cut costs here, spend more there, and utilize his capital to work for him down the line.

While farmers have kept pace in the use of modern machinery and the use of new chemicals to raise production, 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, are beginning 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 changes. It is not a simple matter to do this, many will have, and many don't.

The big management job is to produce efficiently and 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 profitability. But because of the vast differences in all farms actual management trends which form a basis for progressive management: (1) Financial Statement, (2) Income Statement, (3) Cash Flow Statement.

All play a distinct role in providing an improved picture of the farm business for an individual farm.

The first assignment is to gather the facts. Farmers of high management ability can make the most of these tools while at the same time exhibiting weaknesses in their 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 farm family where the respective demands of the home and business sector are often directly competitive for available funds.

Effective management control in any area of the farm business will depend on the availability of adequate records and the skill of the manager, not on the importance of farm records as a management tool should. First, provide a concise picture of the volume and the cost of all farm activities; second, register the income and expenses attributable to the farm and on which the farmer is able 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 (1) the 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 until 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 share.

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 goal of financial management. The total management and production job has been achieved when the operator draws profit from the 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.

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 the operator and enables him to evaluate progress, furthermore, when borrowing money the lender has an easier time of evaluating the individual's attitude towards repayment of loans.

Remember, goals of financial management are to discover directions the farm business is headed—through this direction, alternatives to ease losses or enhance one's position is reasonable.

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 operations.
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 through supply cooperatives, through special activities and services of specialist groups, through personal involvement in problems and situations, through study and practical examples. The savings on your farm may be more or less, depending on the type of farming.

Last Minute Bulletin

by Robert E. Smith

Governor Milliken has prepared a special message to the Legislative Assembly. In this message he proposes that the State of Michigan adopt a Land Use Policy. He points out that "We must convince everyone 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 Commission on Land Use Policy. Governor Milliken points out that "little attention has been given to the consequences and desirability of land use changes ..."

The Governor means 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 statewide 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 for pollution; Great Lakes shore land management; watercraft pollution; solid waste; litter (especially in farm fields); water problems in rural areas and along lakes and streams; pesticides (expressing the Governor's confidence that good progress has been made in dealing with this pesticide problem); water resources research; water and recreation bond revenue; forest management; preserving areas of natural beauty. The Governor said, "It is not only our privilege to care and preserve the earth we have inherited; it is our solemn duty."

FARM BUREAU MARKET PLACE

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

FARM EQUIPMENT

TANTED: ALLIS ROUND BALERS. Any conditions, also round balers. Address Alfred Rodden, Ardena, Iowa (11-4-70) 8.

DOCTOR, COCKSHUTT, AND BLACK, also other farm equipment. Also snowblowers for sale. (11-4-70) 6.

WANTED - New and used parts for IH or other brands. Any size or condition. Contact Geoffrey N. Steele, RFD 1, Elizabethtown, PA (11-14-70)

FARM EQUIPMENT

14 FOR SALE


CERTIFIED BUSSE BURRANE seed from Minnesota Foundation Seed Laboratory. Some in stock now. DAVORINE, Star, Rite, Bates, Star, 4506, Central Avenue, Michigan 49229. (11-20-70) 12.

20 LIVESTOCK

MILKING SHORTHORNS. Young Bull, Half Share, $150 - whole share $250. Send $1 for free catalog. (11-20-70) 10.

SLAVES STOCKBARN seed from Minnesota Foundation Seed Laboratory. Some in stock now. DAVORINE, Star, Rite, Bates, Star, 4506, Central Avenue, Michigan 49229. (11-20-70) 12.

36 MISCELLANEOUS

WE BUY BOTTLES, cans, antiques, farm equipment, farm wagons, farm supplies, etc. Four States $2,500 monthly, free information. Write: J. Smith, Box 4535, Saginaw, MI 48618 (12-7-70) 36.

We custom butcher beef, pork, chicken and turkeys. If you are in the 313 area, one hour south of us, phone number 727-1439. Also wash meat, pick your own feeders, and package it for you. We are located on the corner of Bloomfield and Huron roads, Mich. 48022 (7-30-70) 24.

36 MISCELLANEOUS

KLAGER HATCHERIES, Bridgewater, MI. 513-628-7687 and 326-8204. (11-20-70)

DOLLY ENTERPRISES. Free literature. Dairy Farms, Free literature. (11-20-70)


Sample Farm, 6611 Knapp St., Ada, Michigan. Telephones: Saline HAZEL RINGS, 964-4129; HOBBITTSVILLE, 53-4136. (11-20-70)

FARM BUREAU MARKET PLACE
A wood plank that cost $1 in 1967 costs about $5 today. Other building materials have followed that same price curve. Inflation is the culprit.

If fire or wind destroyed your farm, could your present insurance cover rebuilding at today's cost? Could you rebuy livestock, machinery, supplies at today's cost? Not sure?

Remember these guidelines:
1. Present market value of your building should be the basis for insurance coverage.
2. Farm insurance should be updated yearly to protect newly-purchased home furnishings and farm personal property.
3. When you rent, lease, or buy more property, notify your insurance company. Be sure that your liability and personal property damage coverages include the new premises.

Don't let inflation cost you more money. Be certain. Call your Farm Bureau Insurance agent today!

FARM BUREAU INSURANCE GROUP
Farm Bureau Mutual - Farm Bureau Life - Community Service, LANSING