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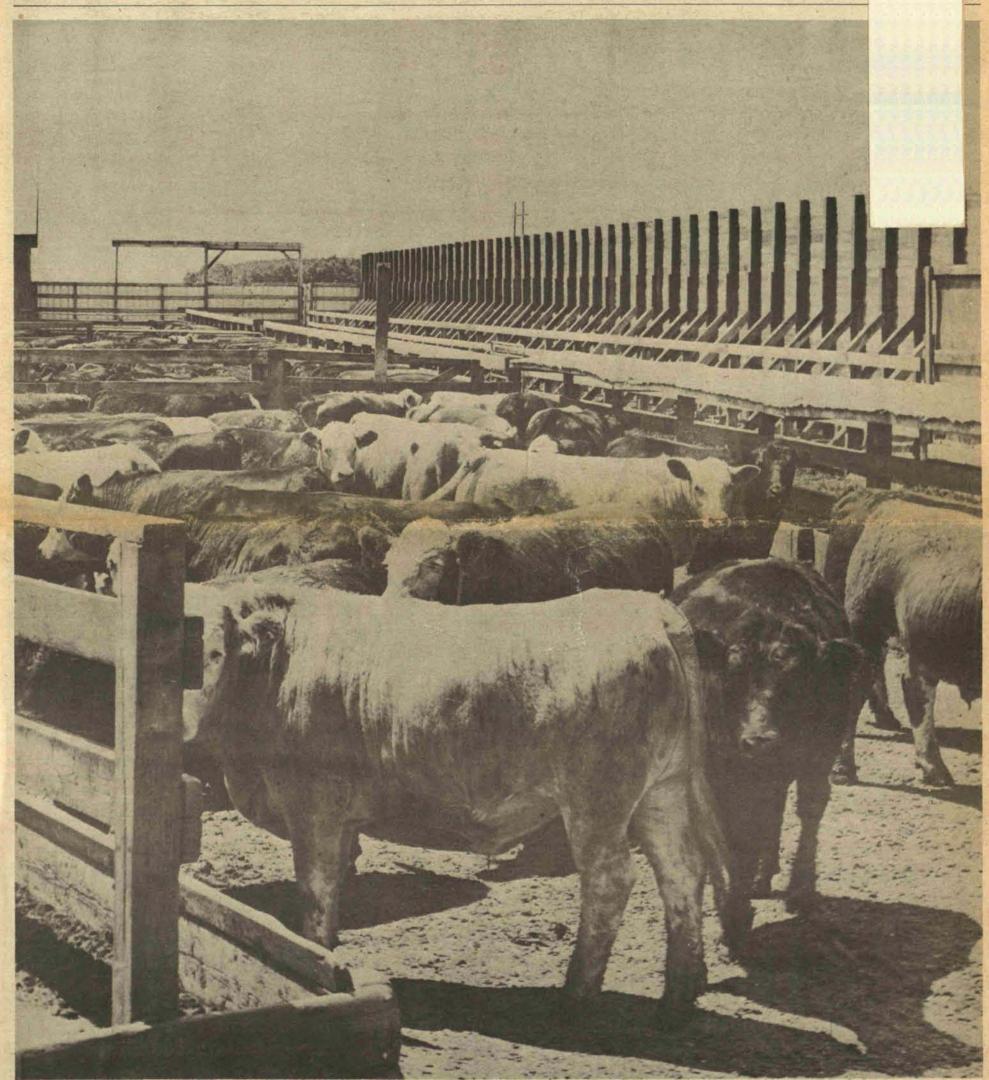
MICHIGAN FARM NEMA

THE ACTION PUBLICATION OF THE MICHIGAN FARM BUREA

Vol. 49, No. 8

Focused On The Future

70



Sept. 1- Farm Bureau Day at State Fair

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August 1, 1970

EDITORIAL . . .

TWO

Serving Others .

Last month while traveling with my family on the highways of Michigan, we were one of the first cars to arrive at the scene of an automobile accident which was blocking the road. I immediately parked my car in an out of the way position and went forth to assist where I could. Realizing that additional help was needed in contacting the police, traffic handling and comforting those that may be injured, I stopped the first approaching car and asked the driver to help. The only reply I received was the fumes from the car's exhaust as it proceeded down the highway.

I asked myself what has happened to the American public that we no longer feel the responsibility to assist our fellow men? Have we become a nation of people that feel what we are doing and where we are going is more important than lending a helping hand to others? Are we developing into a society of let the other guy do it or don't get involved because it may cost me time and money?

There are two basic motivations that cause us to serve others, either in a time of need or in the regular course of events. One is the moral code found in the teachings of our Judio-Christian religion. We believe it is our moral duty to help our fellow men who are in need, regardless of race, creed or nationality, and regardless of whether or not they can pay for it.

The other motivation that causes us to serve others is the desire to get something in return from them.

Both of these are good, but must be used at the proper time according to what is facing us.

Our nation was founded and developed by people who understood the need to help others without any desire for personal gain. They assumed their responsibility to unite together in order to form a country which today grants us the highest standard of living anywhere on this earth. No one person could have started the United States of America. The task was accomplished by men joining together, helping each other to create something for all.

Today our nation has become highly organized. We have official or unofficial organizations that touch almost all segments of our population and concern themselves with almost any topic you can mention. Organizations are founded on the principle of uniting people or groups of people together for a common purpose. Or stated in a more simple way, helping each other to do those things we can not do alone.

Our entire economy is geared to organizations. Business, labor, agriculture, government, and even our homes are set up and operated on organizational principles.

Stop and think with me for a moment as to what would happen to you - or to me if no one helped us in any way.

Blue Cross-Blue Shield Rate Adjustment

Incréased use of health care benefits by Michigan Farm Bureau members provided under their Michigan Blue Cross and Blue Shield contracts coupled with general inflation plus the fact a former State of Michigan insurance administrator forced Blue Shield to use up their financial reserves by lowering the rate below the amount needed, are the reasons for the more than 50 percent rate increase of this coverage for the coming year.

A notice of the new rate increase, mailed to subscribers during the past two weeks, is the first increase that Farm Bureau members have had in their Blue Cross and Blue Shield rates in three years. In the past two years, Farm Bureau Blue Cross and Blue Shield subscribers were among the few groups in Michigan whose rates were decreased.

Even with the new increase, Farm Bureau members will still be paying rates that are below the state average for group coverage. Farm Bureau Blue Cross - Blue Shield rate on a full family comprehensive, with semiprivate room accommodations and MVF-1, will cost \$44.84 per month. The average Blue Cross - Blue Shield rate is \$46.71 per month.

Approximately half of our subscribers are more than 65 years of age. The rates for these elderly members who have the special Blue Cross - Blue Shield 65 coverage that supplements Medicare have only been increased 16¢ a month (for a single contract) since 1967.

During 1969, Blue Cross and Blue Shield paid over \$7 million in claims for covered services to hospitals and doctor's for Farm Bureau subscribers. This actual figure of \$7,144,000 is an increase of \$2,252,000 or 68 percent of the amount of benefits used by Farm Bureau subscribers in 1968.

This indicates quite clearly that Farm Bureau members have sharply increased their use of doctor and hospital services during this time period.

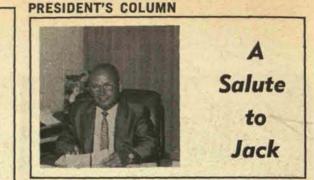
Just as health care costs have increased, the general quality of care has improved. New life saving techniques used by hospitals and doctors, such as cardiac and intensive care units now used in Michigan hospitals require highly skilled technicians to operate them. Hospital costs continue to rise at the average rate of 16 percent annually.

There also have been substantial increases in construction costs, education, government operations and taxes and in the cost of living generally. As an example, during the past 10 years:

- 1. Hospital costs have risen 200 percent nationally.
- 2. Doctor's charges have risen 47 percent nationally.
- 3. The budget of the State of Michigan has risen 158 percent.
- 4. State of Michigan taxes have risen 183 percent.

Back in 1950, the average cost of hospital room and board was only \$13.50; by 1968 it had risen to \$58.84. Today it is \$84.29. A hospital stay for a 90 day period would be \$7,586.10. This figure doesn't include physician care charges.

Blue Cross and Blue Shield coverage assures Farm Bureau subscribers of the highest level of hospital and medical-surgical care at the lowest possible cost. Subscription rates must increase if the high level of benefits and increased usage is to continue.



Farmers have made great gains since Farm Bureau began in 1919. We farmers have fought many battles on the fronts of America's business markets and political fields. Through it all we have enjoyed countless rewards. These rewards are those that only unity and hard work by farmers joined in common purpose can achieve.

We long ago learned that farmers are the harvesters of their own labor. It is the farmer's belief and dedication to this purpose that has plowed a sure and straight furrow for the seed of success in Farm Bureau. Throughout the half century of phenomenal Farm Bureau growth this fundamental belief continues to bear fruit.

And during the course of this progressive growth, farmers have been gifted with leaders who have risen above the challenge of the day to do the work of ten in working for the goals of farmers.

John F. (Jack) Yaeger, former executive secretary and general manager of all affiliate companies of our Michigan Farm Bureau was just such a man.

Regretfully, Jack, after a long illness, at the age of 71 left this world, July 10, 1970.

I believe it is just and right that we farmers should pause, reflect and salute this leader who gave so much to Farm Bureau.

His professional career, which was to span some 38 years, began when in 1920, just out of Michigan State Ag College, Jack became a teacher of agriculture and farm manager at a county agricultural school in Menominee County. In 1922 he went on to Lapeer High School as an ag teacher and athletic coach. Jack was always athletic minded throughout his years. In 1929 he moved to the Lapeer County Press as associate editor. It wasn't until 1935 that he came to Farm Bureau as Director of Information. That same year he also assumed directorship of Membership Work. The membership at that time had almost vanished due to the depression. There were 3,782 members.

In ten years the membership rose to approximately 40,000 families. When Jack retired in 1958, the membership was 71,453 families.

Jack was an innovator and believed in action. In 1936 he started Farm Bureau's Community Group Programs. His philosophy of action is borne out in the heart of this program.

Jack entered the business management of affiliated companies in 1945 as Assistant Executive Secretary. He became Manager of Operations for Farm Bureau Services in 1948.

The Board of Directors of Michigan Farm Bureau promoted Jack, August 1, 1952, to be Executive Secretary-Treasurer and General Manager of all Farm Bureau Companies upon the retirement of Manager Clark L. Brody.

Under Jack Yaeger's leadership our Farm Bureau office building was constructed in 1955 to accommodate all Farm Bureau Companies. In recognition for his many achievements, Michigan Farm Bureau presented Jack its highest award, the Distinguished Service to Agriculture Award, in November of 1960.

I assure you that if no one helped me, my standard of living would soon plummet to near zero. If other people refused to share their talents and skills with me or for me, I would soon perish. I am not capable of being my own doctor or dentist, making my own clothing from raw material, generating my own electricity, building my own automobile or highways, growing all the variety of foods I enjoy eating, designing and building the many modern items in my home and do the ten thousand and one other things that make life both possible and pleasant.

Cooperating, helping others, and uniting together have been and must continue to be part of the basic belief and principles of mankind.

Carl Kentner

MICHIGAN FARM NEWS

THE ACTION PUBLICATION OF THE MICHIGAN FARM

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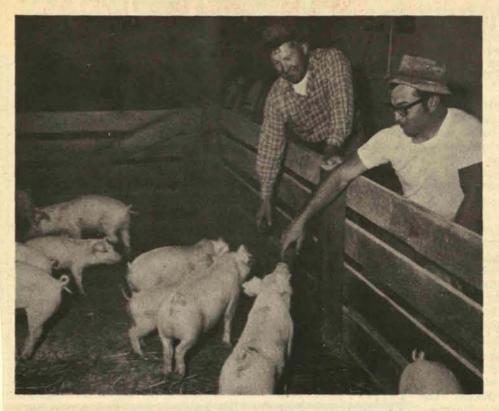
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Jack's career stands up for itself. Agriculture will dearly miss him. In Farm Bureau, I can say his life lives on within the foundations he helped establish.

And for all men I find uncertainties of the unknown erased through faith in the All Mighty. Faith which guides men past the profound mystery of death. Faith that one day promises that men will reunite. As it reads in the New Testament, Jesus Christ said, "I am the resurrection, and the life: He that believeth in Me, though he were dead, yet shall he live: And whosoever liveth and believeth in Me shall never die."-John 11:25-26

Elton R. Smith

Some Highlights of the Farm Management Tour



THE MORROW BROTHERS AND SONS . . . farm, Bridgeport, features 65 registered sows, primarily Chester Whites and Hampshires, farrowing two litters each year. Looking at some of their pigs are (left to right) Russell Morrow and Jim Morrow in the insulated barn which includes natural gat heat.



THE WARDIN BROTHERS FARM . . . west of Saginaw, owned by Wilfred, Paul and Carl Wardin, consists of 140 dairy cows and replacements and 580 tillable acres. One hundred of the cows are registered. (left to right) Joel, Jon and Matt, sons of Wilfred and Paul Wardin, holding daughter Melissia.



MRS. BINTZ AND SONS . . . John and Carl (wearing No. 19) sample raspberries on the 200 acre Bintz's Fruit Farm near Freeland. The Bintzs combine fruit and recreation in a special way on the farm which includes a cider mill, bakery, gift shop and country store. During the winter, the main attraction is a 160 foot ski slope and ski shop. CHECKING THE WHEAT CROP . . . on the Kunik Farm near Alicia are (left to right) Richard Kadlec, Frank Kunik Sr., and Frank Kunik Jr., principals in a newly formed 1,267 acre cash crop farm corporation. The operation features modern grain handling and drying equipment to handle navy beans, sugar beets, navy beans and wheat.

PERRY RIDDICK (LEFT . . . an irrigation salesman talks with Larry Brabant (center) and Ed Brabant, owners of the father-son partnership, Flatland Farms. This 1,080 acre cash crop enterprise has two irrigation systems. Sugar beets and navy beans are the chief crops grown, occupying two-thirds of the acreage.



TUCO

GET

ANIMAL HEALTH PRODUCTS





ELMWOOD FARMS NEAR FRANKENMUTH . . . owned and operated as a partnership by Ralph and Walter Frahm (pictured) have 60 registered Guernseys on nearly 500 acres. Besides the dairy operation, the Frahms grow cash crops which include sugar beets, navy beans and wheat.

OTTO SCHLUCKEBIER, RETIRED . . . father of farm owner Arnold Schluckebier points out the sugar beet crop on his son's 1,460 acre operation. Arnold owns 200 acres and rents 1,260 acres. Mechanization to reduce seasonal labor is one of the major goals of this operation.

-JOHN F. YAEGER-

John "Jack" Yaeger

John F. "Jack" Yaeger, 71, of 645 Beech Street, East Lansing, died Friday, July 10, in a Lansing hospital following an extended illness. He had been a resident of East Lansing for the past 35 years.

Mr. Yaeger was a graduate of Michigan State University and had served as a high school coach and instructor in Vocational Agriculture and as associate editor of the Lapeer County Press prior to joining the Michigan Farm Bureau at its state headquarters in 1935 as Director of Membership. Under his leadership the membership grew from 4,000 to 40,-000 farm families in ten years.

In 1945, Mr. Yaeger was named Assistant Executive Secretary, and in 1948 became Manager of Operations of the Farm Bureau Services Company.

In 1952, following the retirement of C. L. Brody, Mr. Yaeger was named Executive Secretary-Treasurer and General Manager of Michigan Farm Bureau and its then five affiliated companies, a position in which he served until his retirement in 1958.

Mr. Yaeger also served as a member of the board of directors of United Co-Operatives (a national cooperative) for many years and was acting as its vice president at the time of his retirement. At the request of this board, he wrote a book on the need for, beginning and growth of cooperatives titled "First Thirty Years," a copy of which is a source of information in the libraries of many universities.

Surviving are his wife Gladys, a daughter, Mrs. Sally Oltman of Livonia, and three grandchildren, Mary Ann, Susan and John Oltman.

Services were held at Peoples Church, East Lansing, Sunday, July 12, at 3 p.m.

The family suggests that memorial contributions be made to the Greater Lansing Visiting Nurses Association, Lansing, Michigan.

How to get 100 water

Aqua-Pure.

You can get sparkling clean, spring-like water by the thousands of gallons for just \$29.95.

Aqua-Pure home water filters remove dirt, rust and other solid matter. They remove chlorine, sulphur and other bad



tastes and odors. Aqua-Pure water filters are now in use in over a million homes. They work. Year a fter year. They're the sure cure for almost every "bad water" problem. And they're so easy to install, even

you can do it.

Double Daylight

By Robert E. Smith

The July 13 issue of the Chamber of Commerce DETROITER magazine is still urging citizens believe it or not - to circulate petitions to put the double time issue back on the ballot in November.

You will recall that the Chamber of Commerce petition drive to place the issue on the ballot began last fall, but failed to get sufficient signatures before the statutory deadline (ten days before the beginning of the legislative session) for the filing of initiative petitions.

Because of that failure, they then asked both the State Court of Appeals and the State Supreme Court to order the Secretary of State to place the time issue on the November ballot, in spite of the fact that they had failed in their drive for sufficient signatures prior to the deadline.

This action was opposed by the Attorney General's office because of its ramifications on the future of the initiatory process. On March 31, the Supreme Court refused to hear the case; however, on June 25, the State Court of Appeals, in a split decision, paved the way for another vote in November.

The decision was handed down by Judge Lesinski and concurred in by Judge Levin.

The latest information is that the Attorney General's office will appeal the Court of Appeals ruling and has requested the Supreme Court to hear the case. Farm Bureau has worked with the Attorney General's office to encourage this action. Apparently the petition drive continues.

An interesting sidelight is the fact that on June 28 the Detroit Free Press announced a telephone poll on the issue of double daylight time. The question was "loaded" in favor of the issue and readers were given a telephone number to call if they wished to vote YES and a different number if they wished to vote NO. Automatic answering devices recorded such messages. An official of one of the organizations opposing double daylight time discovered that most calls to the NO number were not being recorded, while all calls to the YES number were being answered and counted.

The telephone company checked and found that only one out of five or six calls to the NO number was being answered. The Repair Supervisor maintained that the system was in working order and that only the switching off of the answering devices would produce this particular situation.

Baker An assistant editor of the Free **Bennett** Press was contacted and, we un-Bradley derstand, was uncooperative and

FARM BUREAU WOMEN

Hi, Ho, Come to the fair. The county fairs are now in progress, or have just been completed. Many of you are involved with the fairs in one way or another. I am sure there are many sighs of relief when the busy fair week is over, but they are fun, even if they do require extra work.

Doris Wieland, Maureen Scramlin and I recently drove to Niagara Falls, New York to attend the County Women's Council. Two Extension ladies also accompanied us. We had a pleasant drive and arrived at Niagara Falls in time for dinner and a sight-seeing walk to the falls. Our lodging was close, so we took a brisk walk to the Horseshoe falls the next morning before the meetings. As we approached the falls, our eyes were startled by a beautiful rainbow. It was very faint at first, but as we walked closer it became brighter and the ends extended to the bottom of the gorge.

The County Women's Council meeting was opened by a welcome to the ladies from the mayor of Niagara Falls who informed us of the city's beautification project. The Canadian side of the falls is beautifully landscaped, but the American side has only been viewed as a source of power for many years, the mayor told us. At the present time they are tearing down thirty five acres of buildings and will construct six new buildings as part of the beautification project.

During the C.W.C. meeting it was announced that the A.C.W.W. project Villa Maria in Columbia, South America, is completed and being used as a Rural and Urban Development Center. Looking to the future, a new center at Bogata may be set up, similar to Villa Maria, in hopes of improving the nutrition of pre-school and school children and to teach the women of the area more about food preservation.

An American Indian Seminar at Colorado University, August 2-8, is planned with 70 women attending representing many of our 50 states. Since this is the first seminar to be held for Indian women, the program will be made up from the results of a questionnaire sent to the women who will participate.

The Aberdeen Scholarship fund has been paid \$2,000 this year.

In order to better acquaint our members with the operations of A.C.W.W. and C.W.C., the Educational Fund committee has prepared a leader's packet.

The United Nations is observing its 25th anniversary this year and it is the hope of A.C.W.W. - U.N. that everyone will do one positive thing for the U.N. in observance of the anniversary.

Mrs. Jerold (Maxine) Topliff

OFFICIAL VOTING RECORD FARMLAND ASSESSMENT BILL - H. 2533

H. 2533, the farmland assessment bill (see Capitol Report this issue and July issue) has passed both the House and the Senate. However, for final passage, the House must concur in the Senate amendments when it returns in August.

Listed below is the House voting record when it considered the bill in the 1969 session:

Roll Call No. 70	The same reaction in the second secon	EAS	
Allen	Geerlings	Montgomery, G. 1	F. Spencer
Anderson, L. D.	Groat	Mrozowski	Stites
Anderson, T. J.	Guastello	Ogonowski	Strang
Ballenger	Hampton	Payant	Strange
Bishop	Heinze	Pears	Swallow
Brennan	Hellman	Petitpren	Tierney
Brown, J.	Hoffman	Pittenger	Tisdale
Brown, T.	Holbrook	Powell	Traxler
Callahan	Horrigan	Prescott	Varnum
Cawthorne	Jacobetti	Rohlfs	Waldron
Davis, R. W.	Jowett	Root	
De Stigter	Kehres	Sackett	Warner
Dively	Mahalak		Wierzbicki
Farnsworth	Mittan	Sharpe	Yeager
Folks	Montgomery, G.	Smith, J. F. Smith, R.	Ziegler

NAYS Ferguson, Mrs. Serotkin Kok Fitzgerald Kramer Sheridan Ford Sietsema Law ney Smit Hasper McCollough, Mrs. Snyder Hayward McNeely Stempien Holmes Novak Stopczynski Hood **O'Brien** Symons, Mrs. Walton Hunsinger, Mrs. **O'Neill** Kelsey Weber Pilch Kildee Saunders, Mrs. Young Speaker

Where Your Farm Comes First Earn FARM BUREAU SERVICES, INC

WRITE	TO: GRAND RIVER, LANSING, MICHIGAN 48904
	d me more information on Aqua-Purethe best' good water.
Name	
Address	and the second of the second s

City. State Zip

informed the caller that it didn't matter whether all the NO calls were recorded because they could print anything they pleased.

The Monday editions of the Free Press carried a front-page announcement showing that 73% of the callers had voted for double daylight time and only 27% against. Contact was finally made with the Managing Editor of the Free Press and proof was shown that the poll was not properly conducted. On Tuesday, the Free Press stated on the front page simply that the results on the double daylight time question were not accurate "due to me chanical failure in our telephone equipment." The telephone com-Brown pany still denies that there was Cartwright any "mechanical failure" in the equipment.

Cooper	
Copeland	
Davis, S. J.	
Del Rio	
Edwards	
Elliott, Mrs.	
Faxon	
raxon	

If your Representative voted for the bill, let him know that you appreciate his support; if not, urge him to reconsider on the final vote. Following is the official Senate vote on H. 2533:

Lodge Mack

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	Bursley	
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	DeGrow	
	DeMaso	
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YEAS-26. Faust Fleming Gray Hungerford Kuhn

Levin

Craig

Lockwood

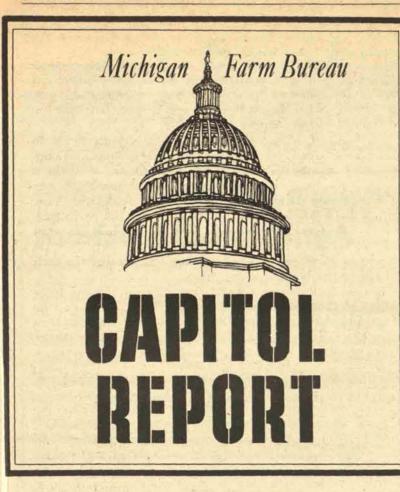
McCauley O'Brien Richardson Rockwell Schweigert

Stamm Toepp VanderLaan Zaagman Zollar

NAYS_5. Lane

Young

Again, show your appreciation to your Senator by dropping him "thank you" letter.



by Robert E. Smith

The 1970 legislative session recessed at 1:30 a.m. on Saturday, July 4, after passing an approximate \$1.75 billion state budget. The Legislators will return to session on August 6, two days after the primary election. The short summer recess came after nearly 18 straight months of being in session.

Numerous bills were left on the calendar or in committee, some of which are in line with Farm Bureau policy. So far this year, 207 bills have been passed by both houses and sent to Governor Milliken for his signature - 112 of these bills originated in the House and 95 originated in the Senate. Several thousand bills and resolutions of various kinds were introduced this year or were carryovers from the 1969 session. The following is a summary of some of the more important legislation involving Farm Bureau policy. A more comprehensive legislative report will be compiled as soon as final action is taken by the Legislature.

TAXATION

A farmland assessment bill, H.B. 2533, reported in detail in the July issue of Michigan Farm News, passed the House last year and was amended in the Senate Taxation Committee this year. It passed the Senate by a vote of 26-5. Senator DeMaso, Chairnan, and other members of the Taxation Committee guided this bill in the Senate. All outstate Senators voted for it, along with some from metropolitan areas.

other states have similar legislation. The Senate amendments must yet be approved by the House - hopefully, when they return on August 6.

H.B. 2533 was originally introduced in the House by Rep. Roy Spencer (R-Attica). Others cosponsoring the bill were Reps. Sharpe, Strang, Hoffman, Root, Folks, Pittenger, Ballenger, Warner, Rohlfs, Heinze, Suski, Powell, Tisdale, Allen, Stites, Groat, Traxler, Bishop and Brennan.

S.B. 1084 passed both houses as a revenue-raising measure to pay for the new school aid act. It eliminates, for the most part, the tax credits on property and income. As passed, those credits cannot exceed \$15 on property tax and \$15 on city income tax. The measure raises \$92 million. Farm Bureau opposed eliminating the property tax credits unless new methods of financing schools were found to relieve property taxes. Most outstate Legislators supported this position.

The House did provide a new method for relieving school property taxes by passing HJR WWW" (Folks-R-Horton), which would put on the ballot in November a constitutional amendment limiting property taxes for school operation to between 12 and 16 mills and would cut the overall millage limit from 50 to 40 mills. Another four mills could be raised by a vote of the people. This particular issue is

Preliminary Summary of 1970 Legislation

with per pupil valuations of \$24,- nizes the fact that society in gen- row money from local banks. \$74 per pupil.

Beginning with the 1971-72 school year, the bill provides that the major provisions of the Spencer program will become effective, including state aid for build-ing facilities. If carried out by the next Legislature, this will make it possible to shift much of the local cost of schools away from the property tax and onto income taxes.

The total amount appropriated for schools is \$969,326,000; 18% of that amount (\$176 million) will go to fund teachers' retirement. Aid to non-public schools is included at \$22 million. However, the bill requires the parochiaid issue to be decided by the Su-preme Court. It may also be on the ballot in November for final determination by the voters. Ample petitions were filed, but this issue is also presently tied up in the Court of Appeals due to tech-nicalities on the petition wording.

The bills providing for school reorganization, both at the K-12 and intermediate levels, appear to be dead for this year. There have been preliminary reports on the educational assessment program involving the 4th and 7th grades. New legislation passed to continue the assessment program and expand it to provide for remedial assistance as funds become available.

LABOR

Much major labor legislation which would have seriously affected agriculture was reported out of the House Labor Committee, but in the final days of the session much of it was returned to committee, including proposed legislation on workmen's compensation, unemployment benefits for agricultural workers, bills to bring agriculture under the Labor Mediation Board, other proposals restricting young people from working on farms, etc.

The minimum wage bill did pass, however, raising the Michigan minimum wage from \$1.25 to \$1.45 for the balance of 1970 and \$1.60 beginning in July, 1971. Sixteen senators and also various members of the House did everything possible to support Farm Bureau's effort to amend this legislation so that the state minimum wage rate for agriculture would not exceed the federal rate for agriculture. The Senate did pass HR #301, indicating to the Wage Deviation that piece rates should not Board be increased more than 5% unless a survey shows that a higher increase is justified in order to comply with the new minimum wage act.

000 down to \$3,000, will receive eral has an obligation to assist in increases ranging from \$2.50 to the solution of this social problem.

AGRICULTURE

By and large, both Extension and Agricultural Research were treated fairly. New research programs were funded - cash crop research (dry beans, beets, etc.) - \$80,000; integrated control of pests - \$40,000; fruit and vegetable research - \$100,000; pesticides - \$500,000; dairy cattle mastitis - \$50,000; beef cattle and forage - \$75,000; soft white winter wheat - \$75,000; sod production - \$50,000; mechanical harvesting of fruits and vegetables - \$40,000; extending peach tree life - \$25,000; cattle and swine infertility -- \$50,000; fruit and vegetable weather adaptability-\$36,000.

Meat inspection was a major issue this year. The issue was whether state inspection would be taken over by the federal government, with the almost certain loss of many plants that could not meet all of the federal standards. Farm Bureau headed a committee of the meat industry and coordinated the legislative effort.

The passage of S.B. 1168 has been reported on in previous issues. This legislation creates a new Potato Commission to replace the Michigan Potato Industry Council. The legislation was necessary because a court ruling declared many key parts of the original act to be unconstitutional. Farm Bureau helped to rewrite much of the bill before its final passage. This is a new state agency for potato promotion similar to other state agencies promoting beans, apples and cherries.

Passage of H.B. 4300 will permit the manufacture of a low fat dairy spread, helping the dairy industry become more competitive with the margarine products.

H.B. 4333 passed and will bring the calfhood vaccination law into conformity with the federal requirements by changing the present requirement for vaccination of four to eight months to three to seven months. This legislation also contains a feedlot licensing provision which will permit farmers to return to the farm for further feeding female cattle over the age of 12 months.

S.B. 1149 passed which will make it easier for farmers to bor- at a later date.

Under the act, the interest rate can be arrived at by mutual agreement. A shortage of money has made this a serious problem in some areas.

Several other agricultural issues are still alive for final action when the Legislature returns including: bonding of poultry buyers, use of poultry meat in sausage; filing of fruit and vegetable contracts; packer bonding amendments, etc.

ENVIRONMENT

The very controversial H.B. 3055 passed with large majorities in both houses. This has been reported upon in detail and is the legislation that permits, among other things, individual citizens to bring suit against anyone who has, is, or is likely to pollute, damage, etc., the environment or natural resources.' Suit may be based on prima facie evidence with burden of proof resting on the defendant. Farm Bureau, along with many allies, made every effort to amend the bill, but with only limited success.

S.B. 99, a carryover from last year, passed and tightens up primarily the urban use of pesticides by requiring the licensing and control of indoor applicators of pesticides.

H.B. 2983, introduced by Rep. Powell, is important legislation, as it permits farmers to legally burn or dispose of rubbish accumulated on the farm; however, certain provisions are attached.

There was a strong legislative fight led by Rep. Jim Smith on H.B. 2096, which would control bottles by requiring a deposit. While the bill was sent back to committee, it will nevertheless spur greater efforts to enforce present laws and perhaps some type of legislation will pass later, such as H.B. 4246, which passed the House and is still before the Senate making the driver of an automobile responsible for any litter thrown from the car.

Several other bills dealing with environment such as drainage, lakes and streams, pollution, etc., not in the best interests of agriculture, were either amended through Farm Bureau's efforts or were left in committee.

This report is limited to only a few of the issues in which Farm Bureau has been involved. A complete report will be printed

This bill sets up realistic assessment procedures for assessing land used exclusively for agriculture or horticulture, not including buildings, providing the land is zoned for that purpose for the three previous years. It further provides for a three-year roll-back tax to be paid at the time of sale or change of use. Farmers, in order to avail themselves of this method, would have to make annual application to the local officials. The Senate added one amendment that would require, as a qualification, that the owner of the farmland must receive at

part of the unfinished business for the Senate to consider in August.

EDUCATION

The school aid act was finally passed and is part of the overall taxation package, as it includes S.B. 1082, which contains a version of the Spencer school aid program which was supported by Farm Bureau. The school aid formula for this year is similar to the present formula. Wealthier districts, with per pupil valuations above \$25,000, will be cut in state aid from \$2.50 up to \$27.50 per pupil, however, a grandfather clause requires that no district least one-third of his total normal will receive less than it did the income from agriculture. Sixteen previous year. Poorer districts, of this legislation at last recog-

One extremely important bill (S.B. 1961 — Zollar-R-Benton Harbor) which passed will provide \$500,000 to assist growers in upgrading migrant housing on a matching fund basis. No project is to exceed \$10,000. The Department of Health will administer the program. Preliminary regulations and procedures have already been formulated so that farmers will be able to use this program yet this year. Farm Bu-

reau strongly supported this measure and also assisted in the petition drive initiated by growers in southwest Michigan. Passage



STATE OFFICERS OF THE MICHIGAN . . . F.F.A. visited Farm Bureau Center in Lansing on August 15. A program on cooperatives was presented by M.A.F.C. Having a friendly chat are (left to right) Kenneth Bull, M.F.B. board member; John Young of Port Austin, State President of the Michigan F.F.A.; and John Carmichael, chairman of the M.A.F.C. Council.

Get Set to Jet To Houston

Farm Bureau members of Michvisit nationally famous places on 10, will be the main destination, the special Douglas DC-9-30 jet but planned tours of many outflight to Houston, Texas as part standing sights in the area are of the American Farm Bureau scheduled as part of the trip. Annual Meeting.

The A.F.B.F. convention in igan will have an opportunity to Houston, December 6 through

famous domed stadium where spectators can enjoy in comfort and luxury a variety of events including baseball, football, polo, rodeos, bullfights and other headline entertainment.

NASA Manned Spacecraft Center - home of the nation's astronauts and nerve center of all U.S. The Astrodome - The world manned space flights. There are

public exhibits on the Gemini, ual, however, a meal will be Mercury and Apollo programs including photos, actual space flight ton flights. gear, capsules, food and clothing.

part of this chartered flight at ton may be obtained by writing the costs of: Transportation \$117; sight-seeing tour \$10; hotel, \$20 velopment Division, Michigan per day for a twin bedroom. Farm Bureau, P.O. Box 960, Lan-Meals will be up to the individ- sing, Michigan 48904.

served on both to-and-from Hous-

Further information regarding Farm Bureau members can be the chartered jet flight to Housto Larry R. Ewing, Program De-

New polyphosphate development in wheat starter fertilizer.

New hurryup wheat starter fertilizer (8-36-10 with 2% manganese) is made with polyphosphates...a major development in fertilizer technology that offers eight times more phosphorous activity than older-type fertilizers.

The result: vigor and hardiness throughout the winter, higher yields, increased phosphorous and protein content, and earlier maturity.

Polyphosphates react more slowly with soil minerals than conventional orthophosphates. They resist tie-up in the soil by other soil chemicals, convert added micronutrients to a more effective form for plant utilization and improve phosphorous utilization by the plant.

Field tests have proven new hurryup wheat starter fertilizer hurries wheat to higher yields. Prove this new "wonder drug" fertilizer for yourself on your Fall wheat. For more information, contact your Farm Bureau dealer or write: Farm Bureau Services, Inc., Lansing, Michigan 48904.

Farm Bureau's **Agri-News Productions**

"ACCENT AGRICULTURE" Michigan Farm Bureau's authoritative radio program, continues to reach thousands of farm and city listeners through nearly 60 radio stations which use the 15 minute farm-variety program weekly. In addition, a new program, "AGRI-NEWS SHORTS" . . . featuring interviews with the top Michigan Agricultural newsmakers, is being aired on several Michigan stations.

PRODUCED BY THE INFORMATION DIVISION OF THE MICHIGAN FARM BUREAU, both programs include on-the-spot recorded reports, informal visits with Farm Bureau and agri-business leaders and commentary concerning issues of importance to farmers.

Although the number of stations in the "Farm Bureau Network" varies slightly by season, it has hovered around the 50-station mark since the program's inception 10 years ago. Currently 55 radio stations air the program on a regular basis.

The broadcasts are produced by Bob Driscoll, Director of Broadcast Services for the Michigan Farm Bureau, using high-quality professional recording equipment and modern production techniques.

RADIO STATIONS USING "ACCENT AGRICULTURE"

		AGIUCOLIUNE
City	Frequency	Call Letters
ADRIAN	1490	WABJ
ALBION	1260	WALM
ALMA	1280	WFYC
ANN ARBOR	1050	WPAG
BAD AXE	1340	WLEW
BATTLE CREEK	1400	WKFR
BATTLE CREEK	1500	WVOC
BAY CITY	1250	WXOX
BAY CITY	102.5	WGER-FM
BENTON HARBOR	1060	WHFB
BIG RAPIDS	1460	WBRN
CARO	1360	WKYO
CHARLOTTE	1390	WCER
CHEBOYGAN	1240	WCBY
CLARE	990	WCRM
COLDWATER	1590	WTVB
CHICAGO	720	WGN
DETROIT	950	WWI
DETROIT	1270	WXYZ
DOWAGIAC	1440	WDOW
EAST LANSING	870	WKAR
FLINT	910	WFDF
GAYLORD	900	WATC
GRAND RAPIDS	1570	WFUR
GRAND RAPIDS	1410	WGRD
HASTINGS	1220	WBCH
HILLSDALE	1340	WCSR
HOUGHTON LAKE	1290	WHCSR
IONIA	1430	WION
IRON RIVER	1230	WIKB
ISHPEMING	1240	WIRD
JACKSON	1510	WJCO
KALAMAZOO	1420	WKPR
LAPEER	1230	WMPC
LAPEER	1530	WTHM
LUDINGTON	1450	
MANISTEE	1340	WKLA
MARINE CITY	1590	WMTE
MENOMINEE	1340	WSMA
MIDLAND	1490	WAGN
MT. PLEASANT	1150	WMDN
NILES	1290	WCEN
OTSEGO	980	WNIL
OWOSSO		WAOP
PETOSKEY	1080	WOAP
ROCKFORD	1110	WJML
ROGERS CITY	810 960	WJPW
SAGINAW		WHAK
ST. JOHNS	1210	WKNX
SANDUSKY	1580	WRBJ
SAULT STE. MARIE	1560	WMIC
STURGIS	1230	WSOO
THREE RIVERS	1230	WSTR
TRAVERSE CITY	1510	WLKM
TRAVERSE CITY	1310	WCCW
THIT HOLE CITI	101.9	WLDR-FM

Where Your Farm Comes First EaRI FARM BUREAU SERVICES, INC

024

SEVEN



New Beef Programs Announced by MACMA

Elton R. Smith, President of the Michigan Agricultural Cooperative Marketing Association, announced two new Feeder Cattle Divisions of MACMA have been established. The new divisions, to be called MACMA Order Buying Division and MACMA Feeder Cattle Division, are designed to supply cattle feeders with an improved supply of well described quality cattle and to furnish cowmen with an expanded sales oriented program. President Smith said, "Our extensive feeder cattle research information gives strong indication that there is need for an expanded marketing services in Northern Michigan to provide more sales options, market days and organization." He also said, "Michigan cattle feeders are in need of improved sources of feeder cattle and the new order buying service can assist in placing part of the heavy importation of cattle through other state Farm Bureau marketing associations."

Farm Bureau is involved in livestock marketing at the request of members. Both state and national Farm Bureau policy for 1970 asks for expansion of Farm Bureau livestock marketing programs. The American Agricultural Marketing Association (AAMA, the marketing affiliate of the American Farm Bureau Federation) established a Livestock Division in 1969. A nationwide system of marketing and purchasing feeder cattle is now in operation. The Michigan Agricultural Cooperative Marketing Association (MACMA, a marketing affiliate of the Michigan Farm Bureau) has been operating a feeder pig marketing program for a year.

Order Buyers Division

vision is being established to expand the available supply of sembled and distributed to the calves to Michigan cattle feeders. Feedlot operators indicate, at MACMA. Electronic data proctimes, they have encountered essing equipment in AAMA's Chiproblems in securing feeder cat- cago office is used in this modern tle. The rapid expansion of com- method of marketing. mercial feedlots in the southwestern and western states is expected vision offers cattle feeders a veto create strong competition for hicle through the AAMA program the supply of feeder cattle.

The AAMA initiated a new nationally coordinated feeder cattle feeder cattle to meet the expandmarketing program in March 1970. This program brings a To use this service, a feeder will large number of buyers and sell- become a MACMA member and ers together through one central communication system. State Farm Bureau marketing associations in supply states such as service. Oklahoma, Colorado, Arkansas, Florida and Texas provide the Bureau MACMA Order Buyer AAMA with detailed information Development Committee was ap-

The MACMA Order Buyer Di- about cattle available for sale. This supply information is asdemand state associations like

> The MACMA Order Buyer Dito develop a supply of healthy, well described, preconditioned ing needs of Michigan feeders. To use this service, a feeder will pay commissions on calves purchased and an annual membership fee for a market information

A 12 member Michigan Farm Bureau MACMA Order Buyer

pointed and is advising on the development of the new program. Details of the new program are not fully developed at this time but will be announced in the near future.

An AAMA feeder cattle marketing program conference for participating states was held July 22 and 23 in Oklahoma. Final plans were agreed upon by the states and the AAMA. It is anticipated that a large volume of cattle will be marketed through the new program this fall. Mr. Robert Braden, MACMA manager, and Mr. Robert O'Connor, member of the Michigan Farm Bureau MACMA Order Buyer Development Committee, attended the meeting.

A series of Multi-county feeder cattle meetings will be held in August throughout the cattle feeding area of the state. Plans for the Order Buyer Division will be announced at the meetings and members will be given the opportunity to participate in the program.



Gordon Andrews, Chippewa County beef calf producer, says, "The new sales oriented feeder cattle program offers more direct selling, more orderly marketing and third-party grading for our members.'

At the outset, the new MACMA Feeder Cattle Division program will generally involve feeder cattle producers in Chippewa, Mackinac, and Luce Counties with an assembly point at Rudyard. Plans call for additional expansion during the next vear.

Sales or assembly days will be held based upon volume expected as indicated on producer inventory cards. On a sale or an assembly day, cattle will be received from 6:00 a.m. until noon. During this time, the cattle will be unloaded, ear tagged, sorted for sex and graded for quality. Following the grading, the cattle will be weighed and then penned according to sex, weight and grade.

Sales orders will then be confirmed and the cattle will be shipped to their new owners. Michigan Farm Bureau Marketing Specialist Bill Byrum says, "This program should make available uniform lots of well described cattle that should net cattle producers more money.

The MACMA Feeder Cattle Division program is available to Farm Bureau members upon application for membership. Program costs will include \$1.00 for a MACMA share of voting stock, plus a commission of 21/2 % of gross sales or a \$3.00 minimum per head.

Members are planning to establish criteria for a reputation or preconditioning program that will make a number of cattle available with built-in reliability guarantees.

Market information will be of prime importance in the success of the program. Member information services will be provided to keep members among the best informed in the industry.

IN





MACMA REPRESENTATIVES AT THE . . . July 8th AAMA apple advisory committee meeting in Pittsburgh, Pa. were (standing, left to right) Larry Seaman, Clark Lake; Lester Kober, Sparta; George Stover, Berrien Springs; (seated) Harold Hartley, Chicago, Manager of the Fruit and Vegetable Div. AAMA and Secretary to the committee, and Merlin Hauch, Watervliet. Mr. Hauch was elected vice chairman of the AAMA apple advisory committee at this meeting. He has also served as chairman of the MACMA processing apple marketing committee for four years. This was the first meeting of the 1970 committee. A meeting has been set for August 28th by the committee at which time an annual market analysis will be made and the AAMA price recommendation for processing apples will be made.

MICHIGAN FARM BUREAU SOFT WHEAT . . . Advisory Committee met recently at Farm Bureau Center to develop the plans for marketing 1970 crop wheat through the Farm Bureau Wheat Marketing Program. Standing, (left to right) Dean Pridgeon, Branch County; Jack Laurie, Tuscola County; Jerry Good, Kent County; Ruvert VanderMeulen, Missaukee County; James Clarke, Eaton County; Gerald Elenbaum, Huron County; Alton Wattles, Branch County; Dwaine Voss, Montcalm County; and Stuart Reinbold, Saginaw County. Seated are Francis Bingham, Kalamazoo County, Vice Chairman; George Damman, Livingston County, Chairman; and Noel Stuckman, Michigan Farm Bureau, Secretary.



atives in Michigan have 22,000 miles of lines serving 112,000 members and paid \$810,000 in property taxes last year.

**The 15 Rural Electric Cooper- **In Michigan, there are 240 cooperatives with more than 750 service points serving over 225,000 members. (Many farmers are served by several cooperatives.)

**Farmers have invested nearly \$100,000,000 in the extension of their farm business in marketing, farm supply and service cooperatives.

Notes From All Over

A recognition dinner, hosted by the Allegan County Intermediate Board of Education, honored Mrs. Walter Wightman (the former Alice Raplee), rural Fennville, for her 50 years of dedicated service on the Education Board. William Sexton, Superintendent of Allegan County Intermediate Schools, presented Mrs. Wightman with a gold plaque inscribed, "In recognition for 50 years as an elected member of a Board of Education in Allegan County, Michigan. 1920-70. For unselfish and dedicated service to the boys and girls of Allegan County we make this presentation to Alice Wightman."

Mrs. Wightman is a former teacher. She and her husband are charter members of the Michigan Farm Bureau. Alice Women's Guild of her church and is Allegan County chairman of the Michigan Women for Highway Safety.

E. Harry Norris, Muskegon Co. Farm Bureau member, 79, died at his Casnovia home in late June. Mr. Norris served as a Michigan Farm Bureau director from 1945 to 1953. During his very active lifetime, Harry Norris wore many hats - one each representing civil defense, sheriff, deputy, realtor, school board president, fire department, Lions Club, insurance agent, but his most important (and favorite) was that of an active Farm Bureau member and farmer.

His wife, Marie, and family survive. Services were held July 1 in Casnovia.

Representative Gilbert Gude (R.-Maryland) is the 47th Representative to introduce the Agriculture Adjustment Act of 1969 (H.R. 18277) and the Agricultural Marketing and Bargaining Act of 1969 (H.R. 18275). The 1969 AAA is now sponsored by 20 Senators and 47 Representatives - provides for the type of government farm programs for wheat, feed grains and cotton as recommended by Farm Bureau.

John Heim, MACMA Field Representative in North-West Michigan, has assumed the position as acting manager of the MACMA Feeder Pig Division. The announcement was made by Robert Braden, MACMA Manager. Mr. Heim replaces Larry DeVuyst in this position. John Heim, who lives at Route 4, Traverse City, will continue with his general field work in addition to his new responsibilities.

Reservations can still be made for the October 25 Heritage Mexico Tour leaving by American Airlines Astrojet from Chicago. The non-stop flight will arrive in mid-afternoon, the same day, at Mexico City. The tour cost will cover tourist jet air transportation from your home city (if practical) to Mexico City and return; 6 nights accommodation in Mexico City, one night in Taxco, 3 nights in Acapulco, luncheons on several side tours, all entrance fees and tips for meals and baggage handling. Further details may be obtained from the Michigan Farm Bureau Information Division, 4000 N. Grand River Ave., Lansing, Michigan 48904.

William Coutcher has been appointed manager of the Saginaw Supply Center, effective July 1.

"Bill" has been office manager of both Michigan Elevator Exchange terminals and also worked at the Lansing office of the Grain Department prior to transferring to the Supply Center.

Fred Williams, formerly with the Michigan Elevator Exchange Terminal, Saginaw, and Farm Bureau Services, Inc., Pinconning, will assume the assistant manager position.

Roger Brown, former manager of the Bay City branch and employee of the Supply Center, has resigned his position to join the Farm Bureau Insurance agency of Saginaw County.

Congressman Garry Brown (R-3rd. Dist.) of Michigan has joined the growing list of

CUT SUPPLEMENTAL FEED COST BY 10 11 NFAR 12 14

> NEW PRO-SIL liquid silage additive offers extra profits for beef and dairy production. NEW PRO-SIL contains anhydrous ammonia, mineral nutrients and molasses. PRO-SIL is now available at these supply centers:

- Evart Evart Milling Company Phone 616-RE4-2421
- West Branch West Branch Farmers Cooperative Phone 517-345-0428
- 3. Remus - Farm Bureau Services, Inc. - Phone 517-967-3511
- 4. Pigeon - Cooperative Elevator Co. - Phone 517-453-3312
- 5. Marlette - Marlette Farmers Co-op Elevator - Phone 517-ME5-6911
- 6. Zilwaukee - Farm Supply Center - Phone 517-453-3457
- 7. Caledonia - Caledonia Farmers Elevator - Phone 616-891-8109
- Hudsonville Farmers Co-op Elevator Co. Phone 616-MO9-6696 8.
- Durand Durand Milling Company Phone 313-288-3178 9.
- 10. Yale - Farm Bureau Services, Inc. - Phone 313-FU7-2202
- Kalamazoo Farm Bureau Services, Inc. Phone 616-381-0596 11. 12. Concord - Farmers Elevator - Phone 517-LA4-8906
- 13. Howell Howell Co-op Company Phone 517-456-3450
- Coldwater Farm Bureau Services, Inc. Phone 517-278-2213 14.

Where Your Farm Comes First FARM BUREAU SERVICES, INC

sponsors of the Agricultural Adjustment Act of 1969.

The AAA of 1969 provides for the type of government farm programs for wheat, feed grains and cotton as recommended by Farm Bureau.

Rep. Brown was first elected to the U.S. House of Representatives in November, 1966 and was reelected to the 91st. Congress. Rep. Brown lives on a 340 acre farm near Schoolcraft. He has degrees from Kalamazoo College, George Washington University Law School and an Honorary Doctor of Humanities from Lawrence Institute of Technology. Rep. Brown served two terms as a Michigan State Senator, served as Minority Floor Leader and as chairman of the Republican Senate Policy Committee.

August 1, 1970

Sept. 1-FARM BUREAU DAY at STATE FAIR



The 121st Michigan State Fair opens in Detroit on Friday, August 28 and runs through September 7 (Labor Day). There is a uniqueness about this year's fair for Farm Bureau members as Tuesday, September 1, has been set aside as FARM BUREAU DAY.

On this special day Farm Bureau families will be admitted for half price when presenting their Michigan Farm Bureau membership cards. Members are asked to use the Eight Mile Road gate for this special admission offer. A registration booth will be located in the grove which is close to the Agriculture Hall, from 10:00 a.m. to 12:00 noon where members may register and receive a "guest badge." Picnic tables will be located in the grove for those who wish to bring a basket lunch.

One of the outstanding events of the day will be the annual prize livestock auction sale which

MICHIGAN SEALE FALS connounces

FARM BUREAU DAY TUES. SEPT. 1

Members of Michigan Farm Bureau families admitted on this day at HALF PRICE of regular admission upon presentation at the gate of Farm Bureau Membership Card. Regular admission: \$1.50; children 8 thru 12, 50 cents; children under 8 admitted free when accompanied by an adult.

STATE FAIR DATES: AUG. 28 thru SEPT. 7

PROGRAM See This Amazing FREE Parade of Top Talent

.

Art Linkletter

Charley Pride

Paul Revere &

Mark Lindsay

Three Degrees

Mark Wilson
Young Canadians

The Raiders with

Oliver

- Johnny Cash
- Roy Clark & Hee Haw Stars
- James Darren
- 5th Dimension
- Friends of
- Distinction
- Hurricane Hell Drivers
- · Arthur Godfrey

Horse Shows

There'll be daily FREE horse shows in the Coliseum—15 in all starting Aug. 28. These are scheduled at 6:30 p.m. will be held at 2:00 p.m. in the Coliseum. The Grand and Reserve Champion Steer, Barrow and Market Lamb will be sold in this climactic event.

Again this year the Michigan Farm Bureau will have an exhibit built around the theme of "Farmer Consumer Relations" featuring a market basket. The booth will display rural and urban relationship to the food we eat and what part of the dollar spent for food the farmer receives. The Farm Bureau display will be located in the big Agriculture Hall.

The Michigan State Fair, one of the largest in the nation, will be presenting an amazing parade of free entertainment. There will be daily free horse shows in the Coliseum — 15 in all starting on August 28.

Some of the special events during the fair will be draft horse pulling contests, pony pulling contests, the Detroit Mounted Police, children's contests, queen contests, teen programs, husband calling contests, sheep shearing contests, hog calling contests, quarter horse racing, bands, drum and bugle corps and many more, designed to make each day an outstanding one.

An all-time high \$165,000 in premiums is being offered at this year's State Fair to exhibitors. More than 20,000 entries of Michigan's best farm produce and livestock will be displayed. Emphasis again this year will be on "Consumer Meets Producer."

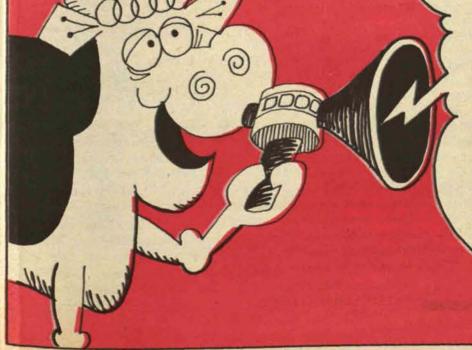
The Community Arts exhibits will include many special programs for those attending the fair. Prize exhibits of canning, baking and needlecrafts will be on display. Daily demonstrations include the arts of crewel, macrame, decoupage, quilting, weaving, and food preparation. An expanded Fine Arts Show with paintings, sculpture and ceremonies will interest many fair-goers.

"Free Music Everywhere" is the slogan of every day as live music is provided from noon to 10:00 p.m. throughout the grounds.

An elaborate line-up of "Top Acts" including such names as Art Linkletter, Johnny Cash, Arthur Godfrey and Charlie Pride will entertain free at the Bandshell.



NINE



every day except Sept. 7 (Labor Day). Matinees also at 1:00 p.m. on Saturdays, Sundays, and Labor Day.

Special Events

Draft Horse Pulling Contests • Pony Pulling Contests • Detroit Mounted Police • Drill Teams • Bands Baton Twirling • Drum and Bugle Corps • Teen Programs • Children's Contests • Queen Contests • Hog and Husband Calling • Sheep Shearing Contests • Square Dancing Championship Boxing • Quarter Horse Racing and others.

INFLATION HOW IS IT STOPPED?

Too much money — that's what inflation is about. It's like going to an auction of someone's estate with all the bystanders loaded with plenty of money and all bidding for the goods on hand. Naturally, the bid will go high and will continue to rise as long as the money supply will hold out. The highest bidder will take products home. However, the high cost created by the abundance of money around doesn't really increase the value of the purchase, but the reverse, it decreases the value of money and what it can buy.

Another illustration of inflated dollars is the adage "the more money I have the broker I get."

The trouble is that folks with low and set incomes, those that cannot keep pace with rising prices, suffer. Now that takes in a wide range of people, including farmers. Pensioners and those on welfare are hit the hardest in terms of losing their buying power.

Money is worth less today. "A dollar that was considered in 1900 to be worth 100 cents now is worth 22 cents in terms of what it will buy," states U.S. News and World Report, "Why Inflation Goes On and On." Taking figures from the U.S. Labor Department the dollar of 1950 will buy only 62 cents worth of goods and services today. Furthermore, in 1980, 10 years from now, the 1950 dollar will dip to a 46 cent value if prices keep rising an average of three percent a year. Many say the inflation rate will reach an annual increase of 4% or higher. Generally a 11/2 to 2% rate is considered not serious.

How far can inflation go? The ultimate might be when ones money becomes worthless. It is possible for a society to return to the bar ering system where say, ten ears of corn might bring a dozen eggs. That's really not too far fetched when one remembers last year's wheat crisis when Canadians couldn't sell and reverted to the trading system. It was reported that it took about a bushel and a half of wheat to trade for a ticket into the local high school football game. Many bartered for home appliances. So inflation is serious business.

One problem of inflation is that - people usually don't maintain the initiative to save their hard earned dollars, especially if the rate of inflation exceeds the rate of interest the bank's paying on saving deposits.

But when savings deposits dwindle so does the money that is usually used for investments, like putting it back into the business. It is reasoned that if we cannot invest we cannot grow - and our standard of living will decrease, whether it be on a farmer's place or in the giant corporation, it is true for all.

Supporting this thought is an editorial from Christian Economics, "Need for Freedom in the Market Place" stating, "Anything which retards capital accumulation retards economic advance and means fewer jobs for our workers."

That's why inflation needs to be curbed. According to U.S. News and World Report, "The uneven agriculture economy of 1969 had its affect on everyone who does business with farmers. Farm equipment manufacturers hoped to sell approximately 159,000 wheel tractors in the U.S. last year, but marketed only 146,000. According to the Farm and Industrial Equipment Institute, the 27,000 self-propelled grain combines that were sold in 1969 fell short of the expected 33,000." The American inflated dollar doesn't lack for company as evidenced by the franc, mark and pound. All pursue the cure and each abides with a multitude of theories to heal the malady. Therefore, it is reasonable to assume that there are no definite cure-alls, rather there are methods to treat the symptom depending on the time and type of illness. The cure is pretty much out of the hands of the individual and in the hands of the government because they really control the money.

he said, "First there is DEMAND-PULL Inflation." An example is a government led war economy (much as ours) which demands money to keep it going. Such an economy, he said, can induce consumers to abstain from consumption (save) and thereby free resources for war production. This is done through taxation, selling and government bonds. However, he said, a danger of an excess of these methods is reaching the point where work incentives become impaired.

Kreinin explains that government can also use its power to print money and use it to outbid private concerns in the market place for the goods that it needs.

"This is what starts the inflationary process," he said. "Private concerns work to outbid government in turn government, to maintain its control, ups the bid to increase the already overheated economy," he said.

In response to this type of inflation, Dr. F. A. Harper of the Foundation for Economic Education, Inc., argues, "The way - the only way - to stop this form of inflation is for the government to live within its income. This can be done either by raising enough

DISCUSSION TOPIC

By Gary A. Kleinhenn Director, Education and Research

in taxes to meet its cost, or by paring down its costs to equal its income."

But even taxes come under attack. Wrote a Christian Economics editorial, "When government spends the money the effect on heating up the economy is the same as it would have been had the people spent it themselves.

A Wall Street Journal editorial also adopted the idea of government living within its income.

Reflecting on "The Inconvenient Inflation," it said, "Even with Vietnam, after all, the big rise in Federal outlays in the past decade has come in domestic programs, not military outlays. The government is either going to have to restrain further domestic spending increases for a while, or accept unbridled inflation that could last a very long time."

Another type of inflation of the two is COST-PUSH Inflation, Kreinin explains. "This refers to price increases pushed from below by unions pressing for higher wages and management for higher profits," he said.

Ordinarily, Kreinin indicated, pure competition would tend to bring prices down, but since the union and management are not pure competitors this is why this type of inflation occurs.

"Under free competition so many units operate in the market place that no one of them has any control over the conditions of sale or purchase, including the price," he said.

With this philosophy Kreinin's thoughts match what is a primary basis for farmers of Farm Bureau marketing and bargaining philosophy.

CURB INFLATION

Traditionally there have been two methods which have been instituted to curb inflation. First there is the monetary policy which is manipulated by the Federal Reserve System. The primary job of the Federal Reserve Board is to manage the nation's supply of money which includes the setting of maximum interest rates on bank savings accounts and examination of member bank records. They also can increase the charge of borrowed money to commercial banks, raise reserve requirement of banks, and sell government bonds on the open market. The effect is to restrict investments and other activities which depend on borrowed funds.

Once a decline in spending and production begins through monetary methods in one industry, it spreads throughout the economy and is called the 'Multiplier Process'. How it works is, the people laid off work in the first industry will curtail their consumption of products made by other industries and the decline spreads to successive rounds of industries," Kreinin said.

Another method to curb inflation is through fiscal policies by the federal government developing a surplus in its budget by raising taxes, lowering expenditures or by a combination of both.

Kreinin explained that what limits fiscal policies are the mandatory expenditures of law or those considered politically unwise such as raising taxes during an election year.

A further brake on this method is that working with general tax policy requires legislative approval which is a slow and cumbersome process.

For this reason Kreinin said, "Far greater reliance has been placed on monetary policy. He added that "during 1969 the main instrument used was monetary policy.'

As consumers have witnessed interest rates have risen, loans are difficult to obtain and in general money is tight throughout the country. But in the face of inflation, economic indicators show the economy is slowing. In fact the Farm Journal, July issue, represents a growing number who claim the economy peaked in September of last year and since has entered a period of recession. Controls, it appears, are showing their effectiveness.

It is unfortunate that those in control of the economy are not able to immediately witness results of methods utilized to maintain a healthy economy. However, there is a definite time lag between discovering the problem, treatment and results.

For Group members, information on how to live with inflation is included in the Discussion Leaders information packet.



TYPES OF INFLATION

There are different types of inflation and different types of controls, explains Mordechai E. Kreinin, Professor of Economics, Graduate School of Business Administration, Michigan State University. Writing in the Spring 1970 issue of M.S.U. Business Topics

Christian Economics states, "We desperately need flexibility and competition in order that we may adapt production to need and demand. Quotas, regulations, excessive taxation and wage scales established by force, prevent our economy from most effectively satisfying the wants and needs of the people."

Government wage and price controls are frowned upon too. The monthly Economic Letter of General Business Conditions published by the First National City Bank of New York says, "The wage-price guidelines have never been more than a description of how a free competitive economy would operate in a framework of monetary stability. The way to make them really work is through a government policy that promotes competition and persists in fostering that stability."

Kreinin concluded, "Although the inflation in late 60's was essentially of the demand-pull variety, it was inflamed to some degree by cost-push factors."

DISCUSSION GROUP TOPIC SUMMARY

Welfare, ADC, Food Stamps Discussion Topic results for June stem from 537 groups reporting. Answers: 434 groups believed food stamps are a good thing for the poor, 88 said no. For the question, "Do you believe welfare programs should all be paid by big government?" 118 groups said yes, while 388 groups said no. "Does your group consider 'make-work' projects preferable to relief payments?" 515 said they did while 14 groups said no. From a summary to the question, "What changes would your group make in current ADC programs?" Most frequent answers, 215 said more investigation and control; 104 said no additional payments to unwed mothers for more than one child; 59 said provide a way for people to earn what they need.

NEXT MONTH'S TOPIC: School Financing; What's Coming

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Jet to Europe

The American Farm Bureau Federation, through its official publication Nation's Agriculture, has announced a program of special jet flights to Europe this fall - EXCLUSIVELY for Farm Bureau members with membership predating March 28 of this year.

Qualified members are eligible for low group fares which are considerably less than commercial rates.

The Farm Bureau travelers will have their choice of how to spend the three weeks available to them under the low-cost roundtrip program. Some are expected to use the special round-trip fare only, developing their own travel program in Europe, or visiting friends or families there.

For those who wish, a specially-prepared 21-day escorted tour seeing the highlights of Holland, Belgium, Germany, Austria, Switzerland and France has been scheduled, including a number of agricultural visits. Option is open for members to rent a car and see Europe on their own.

In addition, unlimited First Class travel by rail is available with a 21-day Eurailpass. Still others from across the country will be picking up a new European car, driving it around Europe and then shipping it home at the end of their stay in Europe.

The 21-day escorted tour visits 7 exciting countries, seeing the countryside, the agriculture, meeting the farmers, viewing land reclaimed from the sea, paying visits to markets and a garden complex, seeing vineyards, olive groves, citrus orchards, and a Swiss Cattle Institute.

Flights will leave Chicago September 28 and return October 19. The West Coast flight leaves San Francisco on September 30, returning on October 21. The round-trip fares: \$302.00 from Chicago and \$352 from San Costs only Francisco.

Full information on the AFBF travel special is available by writing to American Farm Bureau Federation, Attn. Nation's Agri-culture, 1000 Merchandise Mart Plaza, Chicago, Illinois 60654.

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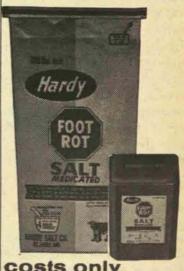
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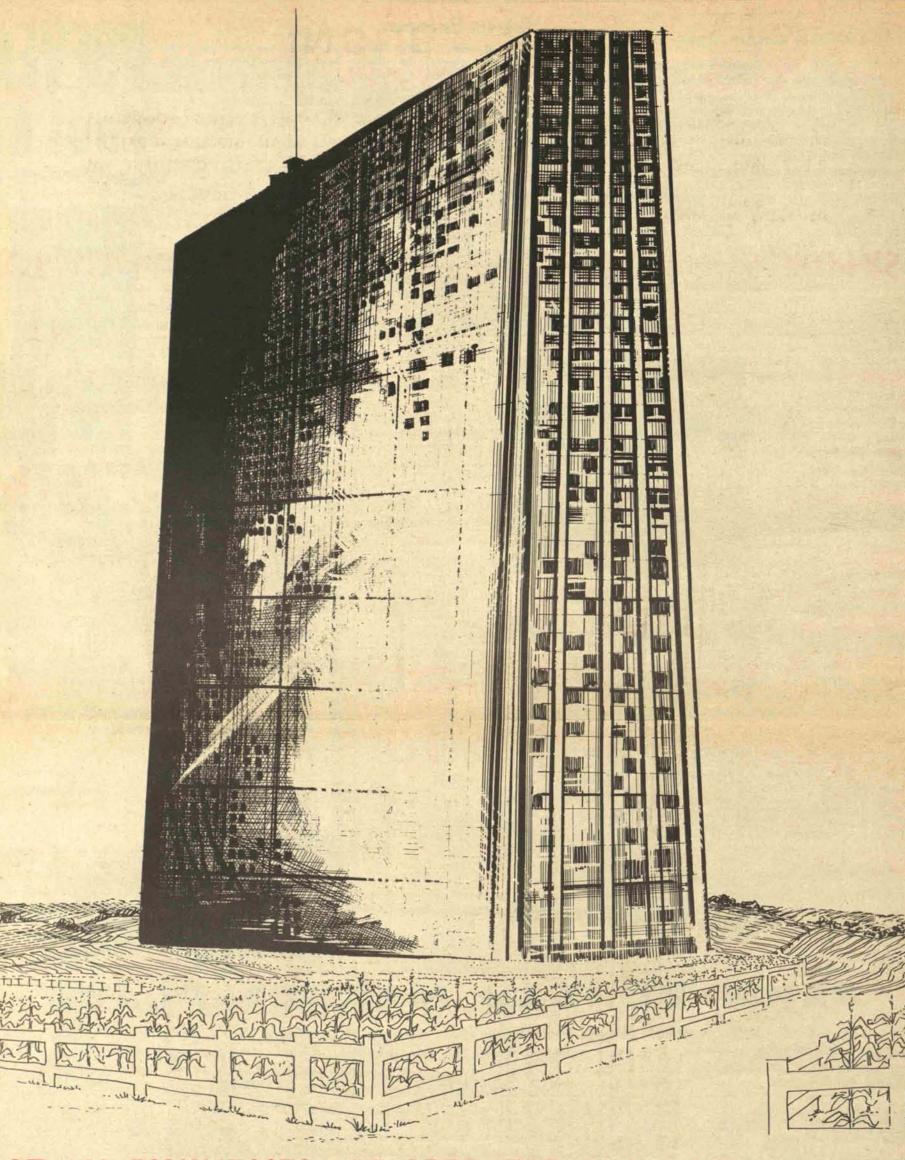
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