

MICHIGAN FARM NEWS



THE ACTION PUBLICATION OF THE MICHIGAN FARM BUREAU

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THE NEW AGE

October 1, 1971

MICHIGAN FARM BUREAU NOV. 8-9-10 ANNUAL MEETING



1971



SHOW PLACE '71

GRAND RAPIDS

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**Farmers
Must
Act**

Now is the time for farmers to come to their own aid. The National Agriculture Marketing and Bargaining Act of 1971, better known as the Sisk Bill (H.R. 7597), has been sponsored and introduced by 16 U.S. Senators and 83 members of the House of Representatives. The House Agriculture Committee is holding hearings to determine the need for this legislation.

From time to time a number of questions have been raised by farmers and processors regarding some of the main points of the proposed legislation. Following are some of the questions with answers.

Q. What are the main provisions of the Sisk Bill? A. The bill would (1) establish a three-member National Agricultural Bargaining Board to conduct hearings and to determine which associations of producers are "qualified" bargaining associations under the terms of this legislation, and (2) establish "the mutual obligation of a handler and a qualified association to meet at reasonable times and negotiate in good faith with respect to the price, terms of sale, compensation for commodities produced under contract, and other contract provisions relative to the commodities that such qualified association represents and the execution of a written contract incorporating any agreement reached if requested by either party."

Q. Who would appoint the members of the National Agricultural Bargaining Board? A. The President would appoint them, with the advice and consent of the Senate. The President would select one member to serve as chairman

Q. What is an "association of producers?" A. It is any association of producers of agricultural products engaged in marketing, bargaining, shipping, or processing, as defined in the Capper-Volstead Act. The term "producer" is defined to include a person engaged in the production of agricultural products as a farmer, planter, rancher, poultryman, dairyman, fruit, vegetable or nut grower.

Q. What would an association of producers be required to do to become a qualified bargaining association? A. It would submit a petition to the National Agricultural Bargaining Board containing such information and supporting documents as the Board may require.

Q. What are the qualifications set forth in the Act? A. The Board is required to qualify an association if, based on the evidence submitted at a public hearing, it finds: (1) That under the charter documents or by-laws of the association, the association is directly or indirectly producer owned and controlled; (2) the association has contracts with its members that are binding under state law; (3) the association is financially sound and has sufficient resources and management to carry out the purposes for which it was organized; (4) the association represents a sufficient number of producers and/or a sufficient quantity of agricultural products to make it an effective agent for producers in bargaining with handlers; and (5) the association has as one of its functions acting as principal or agent for its producer-members in negotiations with handlers for prices and other terms of contracts with respect to the production, sale, and marketing of their product.

Farm Bureau strongly supports this bill. Every member should understand the proposed legislation and contact his Congressmen in Washington urging their support.

Carl P. Kentner

Increased Charter Life Dividends

Farm Bureau Life Charter Policyholders will receive another dividend rate increase from 30 to 37 percent, effective September 20.

Excellent investment returns, low operating costs and favorable underwriting were cited as primary reasons for the charter dividend increase by the company's Executive Vice President Nile L. Vermillion. "We feel this dividend return exemplifies the strong financial development," he said.

Charter Life policies were issued to obtain initial funds for starting Farm Bureau Life. The wisdom of Charter Life policyholders' investment is obvious . . . approximately 70 percent of each Charter Life policy premium is paid by dividends. At the year's end, about \$289,000 will have been spent in special charter dividends.

PRESIDENT'S COLUMN . . .

**Wise
Land
Use**



Many persons are speaking out with increased concern about the ever increasing need for more and improved highway systems. Expanding industries look to open spaces for expansion. Contractors eye the open fields for development of housing projects.

These are all worthwhile, and planning and building for the future is a must. But before converting productive agricultural land to industrial parks, new homes or super highways, we must consider all alternatives and make a careful, thorough study from all angles.

The general public's awareness of the need for water and land conservation and the preservation of open spaces for recreational purposes, as has been advocated by farmers for years, is encouraging. However, we must not lose sight of the need to keep the few remaining acres of prime farmland in a productive state to enable us to continue producing the food requirements of the nation.

Professional planners have indicated that they have little, if any, genuine interest in maintaining agriculture land for future agricultural uses. Instead, their educated projections tend to indicate, without exception, the continued use of food producing land for non-agricultural expansion.

There must be some rational logic and inter-relationship between the various ordinances to save our land. Township, county or even state-wide planning and zoning laws may be the tools, if used intelligently, which can help in solving the problems of land use.

A recent decision by the Pennsylvania Supreme Court tends to substantiate the theory, pressed by some, that any land zoning or planning ordinance which primarily seeks to prevent the entrance of newcomers to avoid future economic or social burdens, can be broken if there is sufficient political pressure exerted at the proper level of administration.

A farmland assessment program alone will not retain land for agricultural use in areas where it is subject to urbanization. It is an essential step, however, as agriculture cannot compete with most other land users when subjected to the rigors of the land market. Farmers are victims of a spreading real estate roulette. Basing the evaluation of farmland on its projected use rather than on its agricultural value, increases the inability of farmers to pay taxes. This then forces the sale of land to speculators and its chances of ever again returning to productive farmland are slim.

Now is the time to consider whether intelligent land-use planning is to be encouraged indefinitely as the future way for providing open spaces and green belts around the major centers of population as an aid in preserving or improving the environment and maintaining the agricultural industry of the state.

Leonard R. Kyle, professor of agricultural economics, MSU, recently pointed out that if large blocks of farmland are not restricted to keep people out for a long, indefinite period, it will be difficult to maintain the livestock industry in Michigan. This holds true with other types of farming as well and will, no doubt, place a definite ceiling on the value of farm property.

We, the people of Michigan, will make the final determination as to whether or not the state's second largest industry — agriculture — will survive and remain a part of the economy. The need for green acres to purify air cannot be taken lightly. Agriculture, the only industry geared to the production of food which comes from green plants, can survive with intelligent, effective planning of the land's use.

Elton R. Smith

NOTICE OF ANNUAL MEETING

The 52nd Annual Meeting of Michigan Farm Bureau will be held November 8, 9 and 10, 1971 at the Civic Auditorium-Pantlind Hotel Complex in Grand Rapids, Michigan. The meeting will be called to order at 9:30 a.m. on Monday, November 8. The Annual Meetings of Farm Bureau Services, Inc. and Farmers Petroleum Cooperative, Inc. will also be held at the same location on Tuesday, November 9. Again this year there will be a Product Show in the Exhibit Hall of the Auditorium. The Annual Banquet will be held Monday evening, November 8.

The purposes of the meeting include:

- (1) Election of Members of the Board of Directors. Odd-numbered districts will elect Directors for two-year terms. Also to be elected for a two-year term will be one Director-at-Large and one Director representing the Farm Bureau Women's Committee. One Director representing the Farm Bureau Young Farmers' Committee will be elected for a one-year term.
- (2) Reports of Officers.
- (3) Consideration and action on the recommendations of the Policy Development Committee to determine action policies of Michigan Farm Bureau for the coming year.
- (4) Consideration of proposed amendments to the By-laws, if any.

The Bylaws of Michigan Farm Bureau provide that each county Farm Bureau is entitled to at least two voting delegates, plus an additional delegate for each 100 members or major portion thereof in excess of the first 200 members of record August 31, 1971, not including associate members.

Dan E. Reed
Secretary-Manager

**STATEMENT OF OWNERSHIP
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I certify that the statements made by me above are correct and complete.
(Signed) Carl P. Kentner, Editor

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Michigan Farm Bureau



CAPITOL REPORT

by Robert E. Smith

PROPERTY TAX REFORM

The Michigan Farm Bureau Board of Directors, meeting on September 14 and 15 in Lansing, passed the following resolution in support of putting the property tax reform issue on the ballot—

"In mid-April, this Board of Directors went on record supporting an opportunity for the voters of this state to make any necessary constitutional changes at a special election in 1971 to achieve property tax reform. At the same time, we supported and urged immediate legislative action on educational finance reform.

"Since that time, the Legislature has failed to agree on any constitutional amendment to be placed on the ballot. This is the second year that this has been true. Other legislative efforts have also failed.

"It is now obvious to us that meaningful and lasting tax reform must be initiated by amendment to the Constitution. We are convinced that the continued voter rejection of millage proposals throughout the state clearly mandates the need for property tax reform and new approaches to school finance. We believe that despite legislative leaders' assurances that significant property tax reform can be achieved, the Legislature has marked time long enough. It is now obvious that the people must exercise their inherent power and do for themselves that which their elected legislators have failed to do.

"We are for property tax relief. The situation is serious. The solution of this issue cannot be evaded any longer. We, therefore, will join with others who also recognize the seriousness and inequity of the property tax burden on the people of this state and will support a petition drive to place upon the ballot a constitutional amendment to place a meaningful limit on total property taxes and to eliminate as nearly as possible property tax as a means of financing our school systems."

The contents of the petition that might be circulated are not yet determined. In order to be successful in procuring enough signatures to a petition to put the issue on the ballot, it will be necessary that numerous organizations unite in supporting the drive. Such organizations as the League of Women Voters, PTA, Townships Association, Counties Association, Michigan Association of School Boards, along with numerous other types of educational groups, are all involved in agreeing on the proper wording for a petition drive. The proposal will concern itself with the single issue of property tax reform. This will involve cutting the present millage ceiling in the Constitution from the present 50 mills down to some reasonable figure. In proposal "GG" this was 26 mills.

perhaps six mills that can be voted on for improved curriculum, or whether some school millage for operation should be left, but limited to perhaps not more than ten mills. The only excuse for permitting any property tax for school operation is that the income tax would not need to be raised as much to offset the reduction in property taxes.

It has become obvious that the Legislature cannot, either by statute or by constitutional proposal, arrive at an agreement for property tax reform. It is also obvious that any lasting reform must begin with limitations placed in the Constitution.

One new factor affecting the issue is the recent California Supreme Court case regarding the use of property taxes for schools. The Michigan situation is somewhat similar to California. If Michigan's Attorney General, or courts, ruled in a similar manner to California, it would still be

possible to have property taxes for school purposes; however, they would have to be on a state-wide basis in order to achieve equity.

Already, there have been several announcements of petition drives concerning tax reform. Immediately after the failure of the Senate to pass HJR "GG", putting tax reform on the ballot this fall, Governor Milliken announced that he would support a petition drive of some type that would put the single issue of property tax reform on the ballot next year, leaving out the issue as to whether a graduated income tax will be permitted.

Since that time, the Democratic Party has announced that it is also formulating a specific constitutional amendment to go on the ballot via the petition route in 1972. It is likely that this proposal will include a graduated income tax with the rates written into the constitutional proposal.

Senator Gray (D-Warren) has also announced a petition drive to amend the Constitution to eliminate all property taxes on all "owner-occupied" homesteads.

Meanwhile, Senator DeMaso (R-Battle Creek) has announced a package of legislative bills designed for tax relief, to be considered when the Legislature returns. It would include 11 separate bills, including S. 130, on farmland assessment. The major feature would be a \$5,000 property tax exemption for homesteads and renters. The package would lose \$643 million, which would require an income tax increase from the present 3.9% up to 6%, plus a Value Added Tax (VAT) of 2%.

Another bill with the \$5,000 property tax exemption is in the House, sponsored by Rep. Smart (R-Walled Lake).

Farmers should be wary of the total homestead exemption by Senator Gray, or even the \$5,000 exemption suggested by others. Such an exemption would offer very little property tax relief and would very likely result in higher property taxes for farmers inasmuch as those benefitting from the large homestead exemption may be more likely to vote added millage for schools or other purposes.

Another petition that is for property tax relief is one circulated by Rep. Roy Smith (R-Ypsilanti). This provides a ceiling of 40 mills instead of the present 50 mills in the Constitution. HJR "GG" would have cut that ceiling from 50 mills down to 26 mills; however, building and site millage would have been outside of the limit.

In any event, if enough organizations can agree on a united effort for a petition drive, the people could make the basic tax reform decision in 1972. The Legislature would, in the meantime, also be under great pressure to institute reforms statutorily.

OTHER PETITION DRIVES

The people of Michigan apparently are going to be overwhelmed with circulators of petitions during the coming months. In addition to at least four petitions under consideration regarding property tax, there are numerous other petition drives expected. Ex-Senator Huber, who is the leader of some Conservative groups, has announced a petition drive to put on the ballot a proposal to force a cutback in the state income tax from the 3.9% now in effect to 2.6%.

October Is Co-op Month



GOV. MILLIKEN signed a proclamation naming October Michigan Cooperative Month. Standing (l. to r.), Nile Vermillion, executive vice president, Farm Bureau Insurance Group; Donald Armstrong, executive vice president, Farm Bureau Services and Farmers Petroleum Cooperative; Kenneth Baushke, general manager, Michigan Association Breeders Cooperative; Eugene Erskine, Michigan Milk Producers Association; Glenn Hansen, chairman, Michigan Association Farmer Cooperatives, Robert Smith, Michigan Farm Bureau and L A Cheney, executive secretary, Michigan Association Farmer Cooperatives.

Still another drive is being headed by Mayor Gribbs of Detroit, who has announced a petition drive to amend the State Constitution in order to have strict gun controls. He maintains that the police are unable to stem the crime rate in Detroit due to the ease of obtaining guns. Many others believe that if present gun laws were enforced, adequate control would be possible.

Legalization of abortion is another decision the people might have to make at the polls next year. About 40 political, civic and religious organizations are planning a petition drive to put this controversial issue on the ballot. One bill legalizing abortion has passed the Senate, but has been stalled in the House.

Another petition drive in progress in some areas is an effort to place on the ballot the controversial issue of whether Michigan should adopt the unicameral (one house) legislative system. This has

picked up some support due to the frustration created by the many legislative logjams this year. However, a one-house system might lend itself to complete control by one party or one faction and is no guarantee against frustration. (See the Discussion Topic in this issue for further information.)

Along this line of seeking legislative reform, the Michigan Senate has passed a resolution creating a special five-member committee to study changing "the structural basis of state government and changing our present form of state government to a parliamentary form . . ." Such a system, in short, means that the Governor's power, or Executive power, would be vested in a "cabinet" composed of members of the Legislature who would be responsible to the Legislature. This, too, could mean an erosion of the American "checks and balances" system of government.

LAND USE COMMISSION REPORT

Governor Milliken's specially-appointed Commission on Land Use has issued a 29-page interim report, which is now the subject of public hearings throughout the state. Farm Bureau will testify. The report indicates that presently several statutes relate to utilization of land in Michigan, especially in the field of planning, zoning and public improvements. Local authority is usually delegated to local units of government; however, there is state involvement in controlling some land use, such as protection of scenic rivers, great lakes shorelands, protection of flood plains and control of subdivision plats and industrial parks.

The Commission maintains that there is a need for comprehensive examination of present land use policies, with the elimination of duplication that has led to confusion. The report points out the weaknesses of present zoning powers and the lack, in many areas, of adequate enforcement of existing land use planning programs. It also recognizes the problems that high property tax assessments cause in land utilization. This is especially true of agricultural land. Local officials often ignore the need for maintaining prime agricultural land in favor of greater tax-producing industrial development.

The report recognizes the problems of agriculture and says that economic pressures on prime agri-

cultural and open space lands must be reduced to preserve this limited resource. Agricultural land is one of five "critical" areas of land use concern. The others are recreational land, urban development areas, natural and unique areas, transportation and utility corridors.

The Commission recommends a centralized state agency charged with the responsibility for development and enforcement of specific land use programs. Prime agricultural lands, it states, must be preserved and encouraged for the production of needed food and fiber crops.

It recommended that a "state-wide agricultural and/or open space conservation district should be developed which identifies prime agricultural land." Such districts would be mapped and designated as such. Further, "state land use zoning should be instituted to assure protection of this land." It would then be "assessed for its agricultural, not potential, use. . . ."

The report further suggests that in urban development areas the state have authority to override local ordinances to assure that development plans are properly accomplished. For the first time, land use as it applies to the whole state is being considered in a broad and coordinated manner, recognizing that agriculture is a basic industry and that soil is a basic resource.

MARKETING AND COMMODITIES

MFB REPS ATTEND DAIRY MEETING

Farm Bureau dairy leaders from the mid-west states recently attended a meeting of the American Farm Bureau Federation Dairy Division at Chicago, Illinois. President Elton R. Smith, Richard Wieland, MFB Dairy Advisory Committee chairman, and Norman Veliquette, MFB dairy specialist, attended, representing Michigan Farm Bureau. The meeting was the final one in a series of four regional meetings at which a total of 27 state Farm Bureaus were represented. Producer sessions were primarily oriented to the identification of issues for policy development discussion and subsequent policy recommendations at the county level.

Common issues listed by Farm Bureau dairy leaders at the four meetings included: standards for waste disposal (solid, odor, sound, run-off), political funds raised and spent through co-ops, base and quota plans, surplus production, uniform sanitary inspections and cut-off date for Brucellosis vaccination.

Other issues discussed at one meeting were: bargaining legislation, bargaining for milk prices, change of milk pricing methods, farmer liability for residues in milk, promotion funds—refinancing, restructuring and control of funds, dairy herd replacement program and general issues relating to land use, taxes, and farm labor.

DAIRY PLANNING SESSION

State Farm Bureau dairy staff personnel attended an American Farm Bureau Federation planning session in Chicago which was one of four regional meetings held throughout the country.

"Staff sessions were devoted to the ways and means of establishing an effective dairy program and structure within the Farm Bureau," according to Norman Veliquette, MFB Marketing Specialist, who attended the meeting. "The dairy commodity division approach is intended to permit greater involvement and participation by all dairy producing Farm Bureau members," he said.

Sixteen state Farm Bureaus have signed a memorandum with the AFBF with the intent of participating in the AFBF Dairy Division. Eight other states are now in some phase of developing a dairy division at the county and state level.

A dairy division has not been established at the state level in Michigan. However, the Michigan Farm Bureau supports the concept of the commodity division approach.

County Farm Bureaus may establish commodity divisions and perhaps members will utilize the policy development process in expressing their desires in regard to commodity divisions.

Michigan ranks sixth in the U.S. milk production and farm receipts for milk sold in Michigan amount to approximately \$250 million annually. Milk is Michigan's most valuable farm product. An analysis of the Michigan Farm Bureau membership rolls by major commodities in 1970, indicates that 6,275 members listed dairy as their major commodity.

Grape Crop Up—Prices Down

By Harry Foster, MACMA

Prospects of a larger crop have not dampened the "spirits" of wine and grape juice consumers. In fact, wine consumption has been increasing 10% per year while wine prices have also been increasing gradually. This price and consumption optimism is not being translated into grower grape prices this year by wineries, according to John Babcock, of Hartford, chairman of the MACMA Grape Division Marketing Committee.

The first wine grape variety harvested in Michigan is the Niagara variety. Wineries have offered \$100 per ton for this variety, which is the minimum price that can be paid for Michigan grapes which are to be sold as wine in Michigan. This offer compares to \$120 and \$140 per ton paid to growers in 1970 and 1969 respectively.

Farm Bureau members worked diligently a few years ago to have the Michigan legislature raise the minimum wine grape price to the \$100 level.

There is an aggressive Niagara grape market in Ohio and New York, where buyers are paying \$175 to \$187 per ton while the

Michigan winemakers let the price slip downward.

Jerry Campbell, Grape Division Manager, MACMA indicated that they have successfully shipped grapes to out-of-state buyers in previous years. There is some demand on the part of out-of-state wineries for Michigan wine grapes this year, but several local grape handlers and brokers contacted these wineries and offered our grapes at prices below the MACMA recommendations.

The MACMA Grape Marketing Committee recommended 1971 grower prices of \$125 per ton for Niagaras, \$216 per ton for Delawares and \$185 per ton for Concord.

The grape crop in Michigan is estimated to be 70,000 tons, 13% greater than in 1970, while the total United States crop is 17% larger than a year earlier. The demand for grapes is good. Juice and wine prices remain strong.

The Michigan laws regulating wine manufacturing and sales need to be revised. A few changes would benefit the grower, the state and the schools which receive the tax revenue.

APPLE PRICES SQUEEZED

By Harry Foster, MACMA

The Michigan Agricultural Cooperative Marketing Association (MACMA) Processing Apple Marketing Committee studied a complete processing apple crop and market statistics analysis in August. Major factors considered in the analysis included apple products carryover, 1971 crop prospects, consumer demands and profit potential, according to Robert E. Braden, MACMA General Manager.

Keeping these factors in mind, the Committee recommended that preferred apple varieties, such as Spies, be priced at \$3.75 per cwt., other preferred varieties at \$3.50 per cwt., hard sauce varieties at \$3.20 cwt., Macs and Wealthys at \$2.75 per cwt. and juice apples at \$2.00.

Following the announcement of these price recommendations, Committeemen and MACMA staff met with processors to explain and discuss the reasons for the recommendations and the feasibility of achieving these price levels, reports Braden. Most processors agreed that the MACMA recommendations were reasonable.

The 1971 national processing apple crop is 1% smaller than last year, while the Michigan crop is up 1%. However, the processing apples are concentrated in New York, Pennsylvania, Virginia, and West Virginia. These major processing apple states set the price level for apple products and grower prices. Michigan competes with these processors and eastern markets.

Also, the general economic wage-price freeze imposed on all processed products placed the industry squarely behind the eight-ball for upward price adjustments. The wage-price freeze announcement caught apple prices at a low ebb. These processed product prices represent, on the average, a loss to the grower on every bushel of apples which he harvests and markets

to the processors. Apple growers and their bankers have not forgotten the below cost of production prices that were paid in 1970.

With these major factors in mind, processors have announced their opening grower prices for 1971. Applesauce processor prices are the same to lower than 1970. Apple slice processors are, at the time of this writing, suggesting opening grower prices which would be somewhat better than those offered in 1970. Apple slices appear to be moving out of storage in greater volume than a year ago. Most juice processors have announced a \$1.25 per cwt., the same price as last year.

Merlin Hauch, Benton Harbor, chairman of the MACMA Processing Apple Marketing Committee, says, "MACMA has been aggressive in trying to capitalize on strong market factors. The committee will be most effective when they are able to keep the membership well informed. We have appointed an Apple Division membership "task force." The membership "task force" will be kept informed of all pricing developments and will serve as a liaison group between the Marketing Committee and the general membership. The task force will be a major factor in the achievement of MACMA pricing objectives."

The U.S. Department of Agriculture has offered to purchase both applesauce and apple juice and will award contracts by mid-October. Last year substantial volumes of both products were purchased by the Department for needy persons. It is hoped that these purchases will favorably influence the market.

According to Braden, blocks of well-sized processing apples (a high percentage of 2½" up) are in good demand by processors. MACMA is in contact with all processors and buyers on a daily basis and is prepared to advise MACMA members as to the best outlet for members' apples.

Chippewa County FB Initiates Hay Marketing

Action taken by the Chippewa County Farm Bureau board of directors at its August meeting has resulted in approval by the Michigan Farm Bureau board of directors of a pilot project in hay listing. The Chippewa board asked in August for assistance to market their large supply of 1971 crop hay.

Chippewa County is at the eastern end of the Upper Peninsula. Adequate rainfall and favorable weather over the Upper Peninsula and the northern portion of the Lower Peninsula aided hay growers in producing a large crop this season. Coincidentally, a general deficit developed in the southern portion of the State as a result of drought.

The Chippewa Farm Bureau board felt that selling hay to deficit areas could result in an economic advantage to the State's economy. Hay that might otherwise be unmarketed can be used to prevent liquidation of the State's beef and dairy enterprises in this season of roughage shortage.

It was noted that in hay deficit areas in southern Michigan, the demand of the horse market bids hay away from commercial dairy and beef enterprises. It is felt that additional supplies of hay will lessen the competitive effect of the horse market on the State's commercial farms. The additional hay available in the North could well serve to decrease the effects of hay shortage in the South.

At its September 1 meeting the Chippewa board appointed a County Farm Bureau Hay Committee. The committee is charged with the responsibility to assist the county secretary in a survey of Farm Bureau members to determine which members have hay

for sale. A list will then be compiled.

The Michigan Farm Bureau Board of Directors subsequently approved the Market Development Division working as a communication link between county Farm Bureaus in hay surplus (e.g., Chippewa) and hay deficit counties. The pilot project hay listing service will be conducted as a part of a study both to evaluate the effectiveness of a listing service and to reveal the amount of need and interest in a more comprehensive Farm Bureau hay marketing program.

It is believed that any county Farm Bureau participating in the pilot project will focus its efforts on providing a service-to-members only program. As the hay producers list is compiled by the Chippewa hay committee, county Farm Bureaus in hay deficit areas will have an opportunity to provide the list to their members.

At this point, neither county Farm Bureaus nor the Michigan Farm Bureau have approved hay handling programs. The terms of trade, including transportation and delivery of the hay, will be matters between the buyers and sellers or their authorized representatives.

Most hay produced in Chippewa County is a mixture of various grasses. Quality is determined largely by maturity and weather conditions at harvest. The county produced an estimated 41,000 tons of hay in 1970. Frank Schwiderson, a Chippewa County dairy farmer and Michigan Farm Bureau director from District 11, reports that his yields in 1971 were approximately double the 1970 level. Freight costs of hauling hay from the Upper Peninsula, range upward from \$12 per ton.

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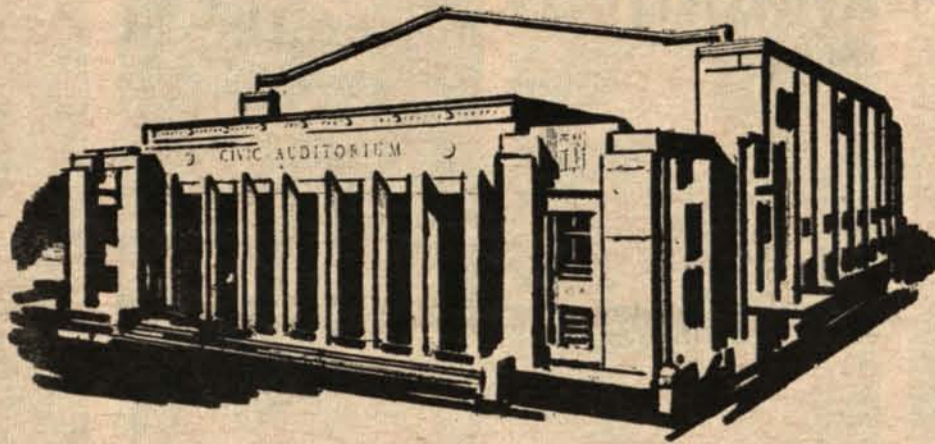
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GRAND RAPIDS — SITE OF MFB 1971 ANNUAL MEETING



NOVEMBER 8, 9, 10

- FARM BUREAU WOMEN'S EVENTS
- SHOW PLACE '71
- RESOLUTIONS
- ANNUAL BANQUET
- YOUNG FARMER DAY
- COMMODITY DAY

The 1971 annual meeting of the Michigan Farm Bureau will be called to order at 9:30 a.m. on November 8, 1971 at the Civic Auditorium, Grand Rapids. This year's theme for the three day event will be "Make It Happen." Highlights of the Monday morning program will be the annual address of MFB President Elton Smith and Dan E. Reed's Secretary-Manager report.

The Black and Silver room will be the location of the Farm Bureau Women's luncheon and afternoon program. Guest speaker Rev. Charles H. Wilby of Moline, Illinois, election of officers, a style show and display will be some of the features of the program.

The Commodity Day program will begin with a luncheon in the main auditorium and the finals of the Young Farmer Discussion Meet. Individual commodity sessions on livestock, dairy, field crops and fruit and vegetables will be held during the afternoon. Two special meetings for all members will be held on labor and natural resources following the commodity sessions.

"Dan E. Reed Night" will be the theme of the annual banquet which will be held in the main auditorium at 6:00 p.m. on Monday evening. Dan Reed, Secretary-Manager of the Michigan Farm Bureau, will be retiring the early part of 1972, so it is fitting that the organization honor him for his many years of service to Farm Bureau and Michigan agriculture. Roger Fleming, Secretary-Treasurer of the American Farm Bureau Federation, will be the main speaker. Other features of the evening will be membership and county program awards, selection of the Michigan Farm Bureau queen and the Distinguished Service to Agriculture awards.

County Farm Bureaus are urged to get as many members as they can to attend the banquet.

The Tuesday, November 9th program will start at 8:30 a.m. with the annual meetings of Farm Bureau Services and Farmers Petroleum Cooperative. Election of directors, financial and progress reports will be part of the sessions.

A complimentary lunch will be served in the exhibit hall as part of the Product Show.

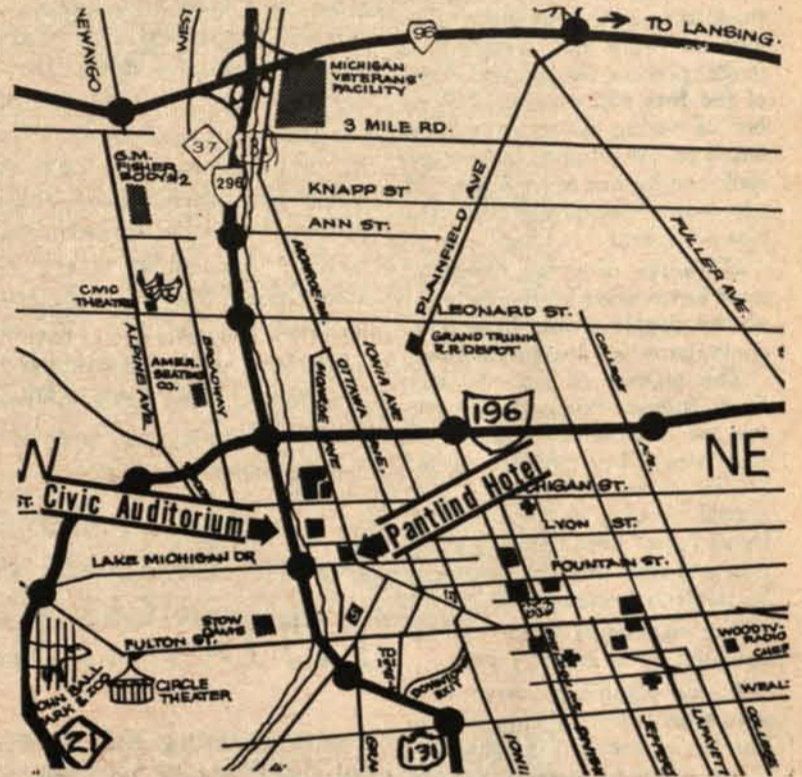
The afternoon session will be devoted to the consideration of resolutions by the MFB voting delegates.

Tuesday evening is a special time for the MFB Young Farmers with a 6:00 p.m. banquet and guest speaker Rev. Charles H. Wilby.

The "President's Banquet" will also be held the same evening at 6:00 p.m. in the Continental Room, for all county Farm Bureau presidents and their wives.

Wednesday, Michigan Farm Bureau will be in general session for the consideration of resolutions.

"Show Place 71" is the theme of this year's product show which will be open to delegates and visitors on Monday from 4:00 to 6:00 and 8:30 to 11:00 p.m. Tuesday 11:00 to 1:15, 4:00 to 6:00 and 8:30 to 11:00. The show will feature displays on agricultural supplies now on the market and should interest today's modern farmer.



...and even more 1971-72 Membership Chairmen who will...



GEORGE COPENHAFER
St. Joseph



MR. AND MRS. REMUS RIGG
Co-chairmen — Branch



DAN HARVEY
Cass



MR. AND MRS. THOMAS WHITMORE
Co-chairmen — Van Buren



DALE CROUCH
Jackson



JAMES LOVE
Wayne



GARY DRODT
Monroe



NEIL STIERLE
Washtenaw



JEAN CHAPIN
Mecosta



HENRY (CHIC) EBERHART
Clare



MR. AND MRS. ROBERT HISCOCK
Co-chairmen — Calhoun



SAM SCHOLTENS
Newaygo



HAROLD IRVING
Hillsdale



MR. AND MRS. LAWRENCE RHODA
Kalamazoo



ALLEN WAGENSCHUTZ
Lenawee



CARL FUEHRING
Oceana



MAKE IT HAPPEN!

FB Women's Election Rules

The annual meeting of the Michigan Farm Bureau Women will be held November 8 during the first day of the 3-day annual meeting of the Michigan Farm Bureau at the Civic Center in Grand Rapids.

Part of the day's events will include the election of a chairman and vice chairman of the Women's Committee for the coming two years. Rules governing the election of these officers are:

For the purpose of electing officers, each county Farm Bureau women's committee will be allowed at least one voting delegate. In addition, each county women's committee will be entitled to an additional voting delegate for each 250 members or major portion thereof, in excess of the first 250 members. Number of voting delegates will be based on the number of members each county has as of August 31 preceding the date of the election of officers.

Eligibility of voting delegates must be certified by the secretary of the county Farm Bureau on a form provided for this purpose.

The officers of the Michigan Farm Bureau Women's Committee are a chairman and a vice chairman. They shall be elected by the voting delegates at their annual meeting in the odd-numbered years. Both the state chairman and state vice chairman may be re-elected once.

The election of officers is determined by a majority vote.

To be eligible to serve as a state officer of the Michigan Farm Bureau Women's Committee, a woman must be a regular member of the Farm Bureau and actively engaged in farming. Experience as a county or district officer is recommended.

Any candidate for state office of the Michigan Farm Bureau Women's Committee must first be sponsored by her own county Farm Bureau Women's Committee and approved by her own county Farm Bureau board of directors. Her nomination is submitted to the State Farm Bureau Women's Committee on a form provided for that purpose by the date specified in the letter announcing the election.

The state chairman of the Michigan Farm Bureau Women's Committee represents them on the Board of Directors of the Michigan Farm Bureau and is also their official representative to all state and national meetings.

CANDIDATES FOR FB WOMEN'S OFFICERS



Doris Wieland (Mrs. Richard) is the only announced candidate for the position of MFB Women's Committee Chairmanship. Doris has served as Vice-Chairman of the MFB Women's Committee for the past two years. She has been active in Antrim County Farm Bureau, 4-H, her church and school and a number of conservation study groups. Doris and her husband live on a 700-acre dairy farm near Ellsworth and have four children. Her hobbies include antiques, reading, square dancing, bowling, and sewing.



Claudine Jackson (Mrs. Andrew) is a candidate for MFB Women's Committee Vice-Chairmanship. Claudine is Chairman of District 3 Farm Bureau Women's Committee. She is presently serving on the state board of Michigan Women for Highway Safety. She has been active in Livingston County Farm Bureau, extension work and her church, serving as a Sunday School teacher. Claudine and her husband live on a 750-acre dairy farm near Howell and have one daughter. Her hobbies include cooking, helping people, antiques, and gardening.



Marie Postma (Mrs. Ray) is a candidate for MFB Women's Committee Vice Chairmanship. She is presently serving on the Women's State Executive Committee and on the state board of Michigan Women for Highway Safety. Marie is chairman of District 11-E Farm Bureau Women's Committee. She has been active in Chippewa County Farm Bureau, a Red Cross First Aid Instructor, an ambulance Corp Volunteer, her church and school activities. Marie and her husband live on a 500-acre dairy farm near Rudyard and have 5 children. Her hobbies include sewing and mixing with people.



Margaret Welke (Mrs. Harland) is a candidate for MFB Women's Committee Vice-Chairmanship. Margaret is chairman of District 6 Farm Bureau Women's Committee and a member of the MFB Women's Safety Committee. She has been active in Lapeer County Farm Bureau, a member of her county's hospital auxiliary, past matron and past president of Lapeer County Order of the Eastern Star, and her church. Margaret and her husband live on a 175-acre feeder cattle farm near Mayville and have four children. Her hobbies include reading, embroidery and baking.

Farm Bureau Women's Fall District Meetings

Michigan Farm Bureau Women have scheduled their Fall District Meetings. All Farm Bureau Women, as well as their friends and neighbors, are invited to attend these informative and entertaining meetings which will commence at 10:00 a.m. at the meeting place shown below.

District 1—October 21 (Berrien, Cass, Kalamazoo, St. Josephs, Van Buren counties) Berrien County Farm Bureau Building, Berrien Springs. Lunch (estimated) \$1.75. Reservations, Mrs. Harry Nye, Route 1, St. Joseph by October 16. Speakers, Al Almy, "The Nation's Number One Ecologist" and Mrs. Claudine Jackson, "The ACWW Triennial in Norway."

District 2—October 26 (Branch, Calhoun, Hillsdale, Jackson, Lenawee counties) Lenawee County Farm Bureau Building, Adrian. Lunch \$1.75. Reservations to Lenawee County Farm Bureau, Adrian by October 20. Speaker from Michigan Pesticide Association, and "Travel Tour of Europe" by Mrs. Wilfred Schwab.

District 3—October 14 (Livingston, Monroe, Oakland, Washtenaw, Wayne counties) Belleville Methodist Church. Lunch \$1.75. Reservations to Mrs. Ruth Simmons, Belleville. Speaker, Dale Ball, "Agriculture's Role in America," and speaker from Michigan Pesticide Association.

District 4—October 25 (Allegan, Barry, Ionia, Kent, Ottawa counties) Overisel Town Hall. Lunch \$1.75. Reservations by October 18 to Mrs. Delores Immink, Hamilton. Speaker, Mrs. Herbert Lankser, "Love-Life-and-Laughter in an Eggshell." Film, "Miracle of the Land."

District 5—October 18 (Clinton, Eaton, Genesee, Ingham, Shiawassee counties) Mason Methodist Church. Lunch \$1.50. Reservations to Mrs. Janice McMichael by October 11. Style Review and tour of new Pesticide Center, MSU.

District 6—October 19 (Huron, Lapeer, Macomb, Sanilac, St. Clair, Tuscola counties) 4-H Building, Goodells. Lunch \$1.50. Reservations by October 14 to Mrs. Helen Vermeesch, Yale. Speaker from Michigan Pesticide Association and Edward Sulkowski, "Drug Use in the Thumb."

District 7—October 12 (Mason, Mecosta, Montcalm, Muskegon, Newaygo, Oceana, Osceola counties) Faith Methodist Church, Edmore. Lunch \$1.50. Reservations to Mrs. Dorothy Perkins, Edmore, by October 8. Speaker from Michigan Pesticide Association, and Mrs. Helen Lockwood, "ACWW Triennial."

District 8—October 13 (Arenac, Bay, Clare, Gladwin, Gratiot, Isabella, Midland, Saginaw counties) Laporte Methodist Church. Lunch \$1.75. Reservations by October 6 to Mrs. Wanda Pascal, Merrill. Speakers, from Michigan Pesticide Association, and Mrs. Lillian Wonsey, "1971 ACWW Triennial."

A minute with Maxine

MAXINE TOPLIFF
STATE WOMEN'S CHAIRMAN

"October's bright blue weather." How quickly the year seems to have rolled by. With October comes bird hunting, picking and shelling of corn, Farm Bureau Women's District Fall Meetings, and County Farm Bureau's annual meetings.

County Farm Bureau annual meetings are for all Farm Bureau members, not just your neighbor down the road, or only members of a community group—they are for you wherever you happen to live.

Do you ever attend? You should. This is your meeting and this is where Farm Bureau policy starts. Read your notice of your county annual meeting and make plans now to attend. Many of the meetings are dinner meetings where you can enjoy fun and fellowship as well as participate in the business meeting.

Ladies, have you made plans to attend your District Farm Bureau Women's Fall Meeting? Your county and district officers have planned a meeting that will be both educational and entertaining if you attend. Why not get a carload of ladies together and go.

Many of the meetings have a babysitter service to accommodate the young mothers with small children. Some of the county

women did not hold meetings during the summer, so your fall meeting is a good place to gain some enthusiasm for the winter months ahead.

Michigan Farm Bureau annual meeting is only a little over a month away. Let's make plans to attend the meeting in Grand Rapids at least one day, I'm sure you will enjoy it.

In looking for a verse to leave with you this month, I came across this poem by George Eliot, entitled "To Make This Life Worth While". As I read it, I thought that if each of us would practice what it says, we would begin to make a better world where we live.

May every soul that touches mine—

Be it the slightest contact—
Get there from some good;
Some little grace; one kindly thought;

One aspiration yet unfelt;
One bit of courage
For the darkening sky;
One gleam of faith
To brave the thickening ills of life;

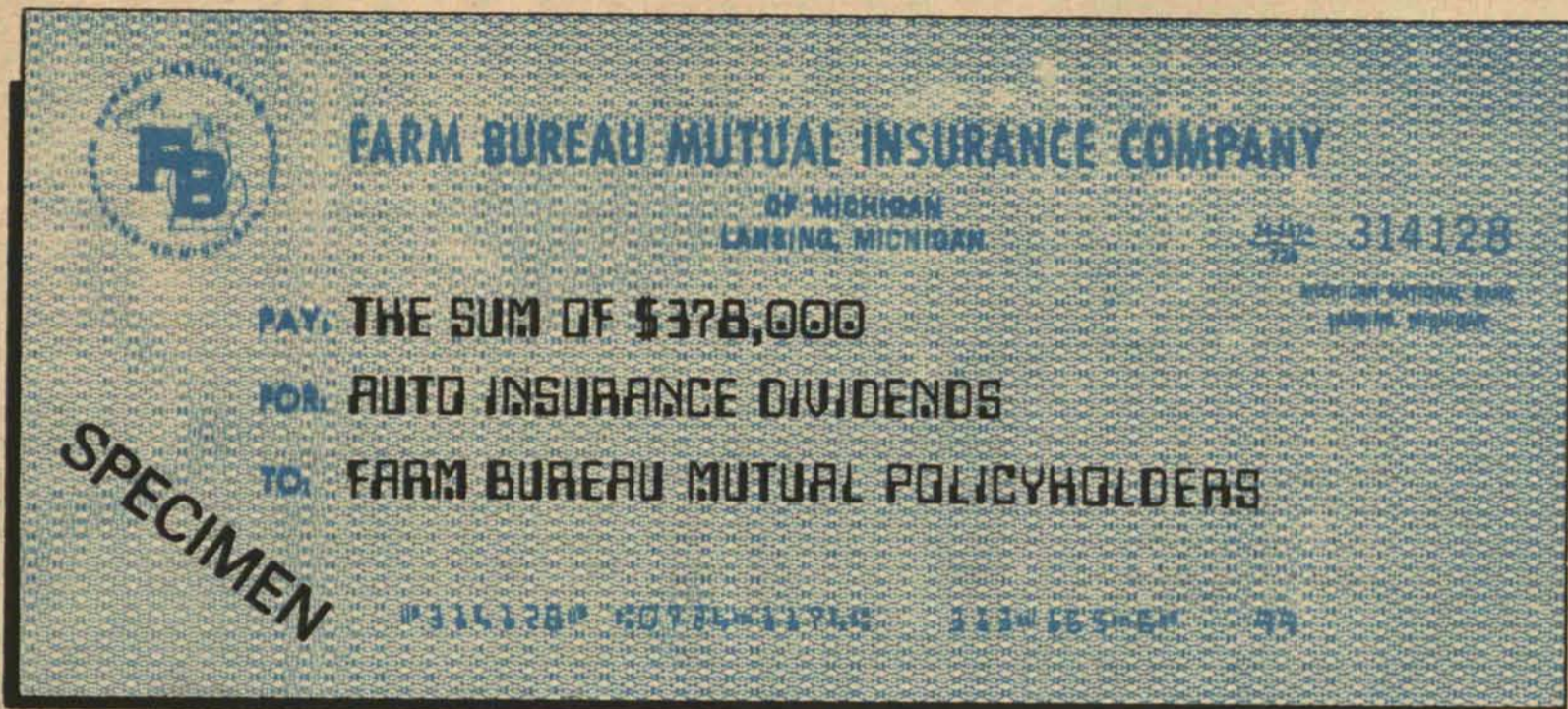
One glimpse of brighter skies
Beyond the gathering mists—
To make this life worth while.
Mrs. Jerold (Maxine) Topliff

District 9—October 6 (Benzie, Kalkaska, Manistee, Missaukee, N.W. Michigan, Wexford counties) Cadillac First National Bank. Lunch \$2.25. Reservations to Mrs. Amelia Benson, Cadillac. Speaker Al Almy, "The Nation's Number One Ecologist" and fashion show.

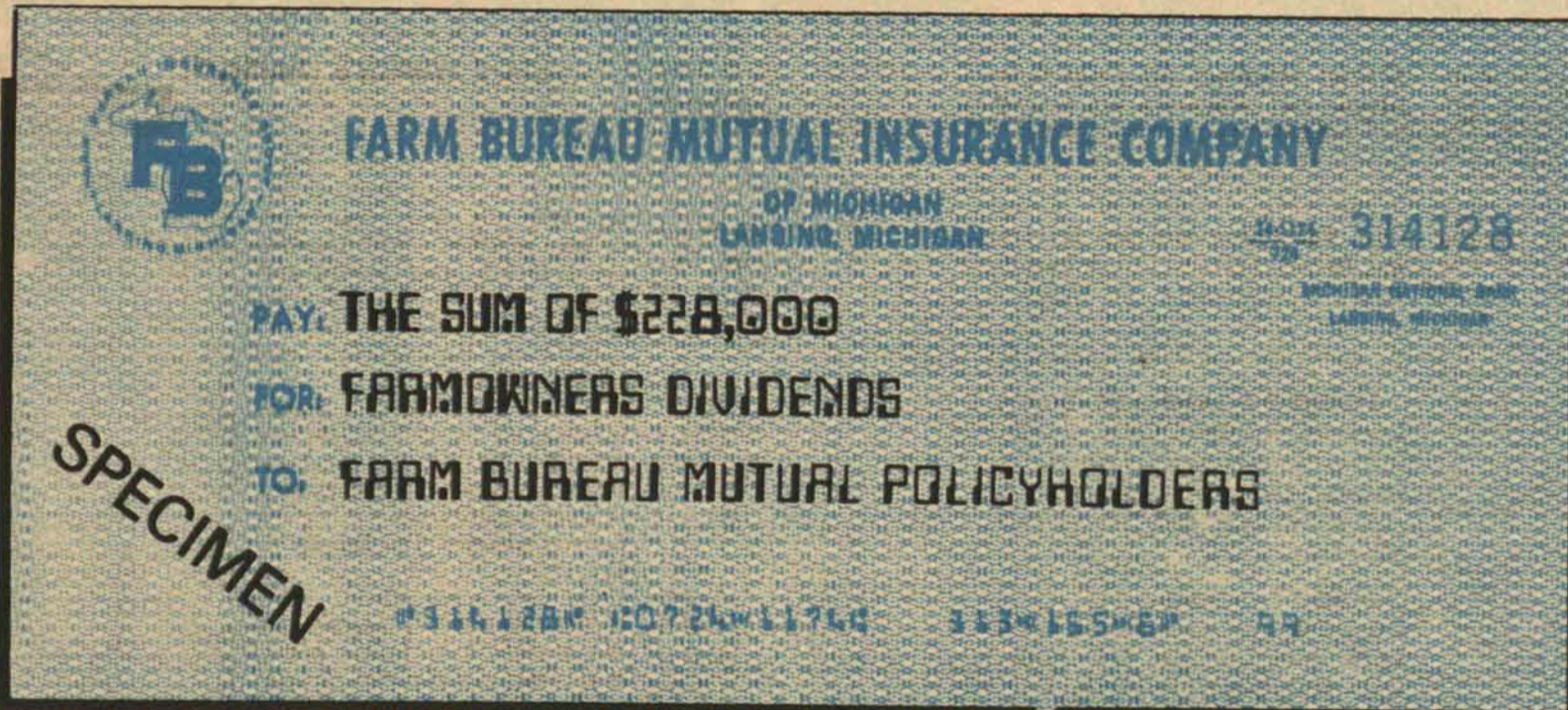
District 10-West—October 27 (Antrim, Charlevoix, Cheboygan, Emmet, Otsego counties) B & C Shopping Center Meeting Room, Cheboygan. Lunch (estimated) \$1.75. Reservations by October 20 to Mrs. Naomi French, Onaway. Speaker from Michigan Pesticide Association, and "ACWW Triennial," Doris Wieland and Bertha Parsons.

ATTEND
YOUR
COUNTY
ANNUAL
MEETING

effective September 30, farm bureau insurance group began paying...



and

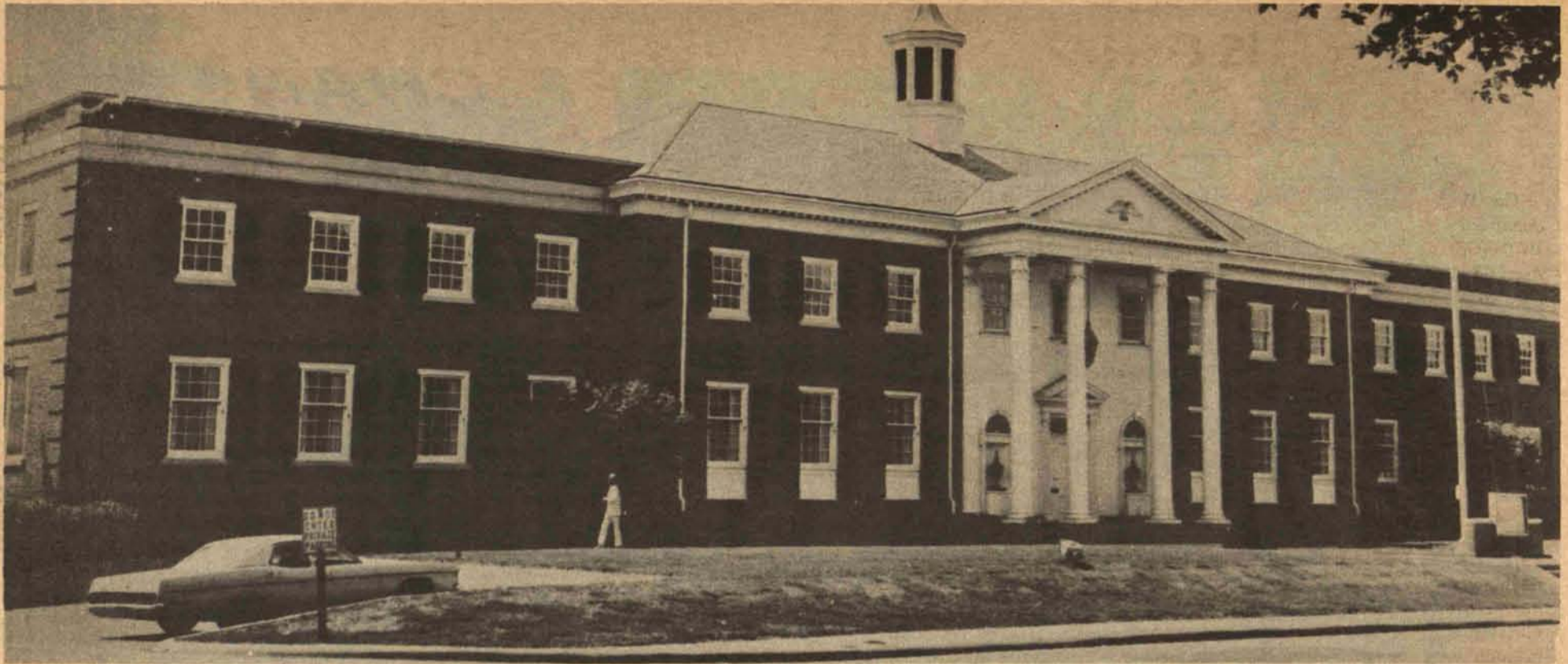


GOOD DEAL

AT LEAST OUR POLICYHOLDERS THINK SO. The Farm Bureau Mutual Auto dividend totaled \$378,000 . . . 10% of semi-annual premiums. That's the 15th auto dividend in 22 years. And those 15 dividends total \$3 million. The Farmowners insurance dividend . . . the first of its kind in Michigan insurance history . . . totaled \$228,000 . . . 5% of annual premiums. That's over \$606,000 paid back to our policyholders. You can't ask for more. You deserve no less.

If you're not insured with Farm Bureau Mutual, why not call your local Farm Bureau Insurance Group agent today?

THAT'S WHY WE'RE CALLED THE FARM EXPERTS!



THE AMERICAN FARM BUREAU FEDERATION moved to a new home on September 27, 1971, located at 225 West Touhy Avenue, Park Ridge, Illinois. The new AFBF home is a two-story colonial-style building, built in 1960 with 41,800 square feet of space on 3.7 acres of land.



More than 50 leading Michigan dairymen participated in a chartered plane tour, sponsored by Farm Bureau Services, to the Cooperative Research Center in Fabius, New York.



YOUNG FARMER discussion meet contestants in District 5 study the topics. (Left to right) Tom Semans, Bill Sill, Keith Haynes, Dave Diehl, panel moderator, Delane Ruess and Tom Atherton.



BENZIE COUNTY CHERRY FIELD DAY attracted over 350 visitors. (Left to right) Mrs. Elton Smith, Mrs. Dorothy Smeltzer, field day desert chairman and Elton Smith, president of Michigan Farm Bureau.

PHOTO
EVIDENCE
THAT SHOWS
HOW
MICHIGAN FARM
BUREAU
MAKES IT HAPPEN!



EYES RIGHT as Judy Behrenwald, Michigan Farm Bureau Queen, was named one of the ten finalists in the Michigan State Fair queen contest.



"OPEN LINE" meetings sponsored by Farm Bureau Services were held around the state in August. Leading a discussion on "Make Your Co-op Yours," is Don R. Armstrong, executive vice president of Farmers Petroleum Co-op and Farm Bureau Services.

WHAT IS OSHA?

By M. J. Buschlen
Operation Manager, MASA

The Williams-Steiger Occupational Safety and Health Act of 1970 (OSHA) became effective April 28, 1971. This new law applies to all labor, including farm labor.

In general terms, the law has two major parts.

First, farmers will be required to keep a record of all work-related accidents and illnesses. It is generally understood that these records will be required of all farmers beginning January 1, 1972. The records to be kept are in three parts as follows: a daily log of occupational injuries and illnesses; a supplementary record of each occupational injury and illness; and an annual summary.

Definitions of occupational injuries and illnesses under the new act may differ from state workmen's compensation requirements and other record systems. A booklet of record-keeping requirements for agricultural employers will be mailed to all farmers who have made social security payments on behalf of employees in recent years. Obviously, some farmers may be omitted. The records must be kept on the forms provided by the government or a facsimile that contains all the required information. MASA will attempt to secure a limited supply of the necessary forms and assist farmers in obtaining additional record forms directly from the district offices.

Existing Safety Standards

Secondly, each employer under the act has the general duty to furnish each of his employees employment, and place of employment, free from recognized hazards causing, or likely to cause, death or serious physical harm; and the employer has the specific duty of complying with safety and health promulgated under the act.

This implies that safety standards will be set for agricultural operations. In general, job safety and health standards consist of rules for avoidance of hazards which have been proven by research and experience to be harmful to personal safety and health.

Many thousands of occupational safety and health standards are already listed under certain federal and state laws. One typical standard now in existence — aisles and passageways shall be kept clear and in good repair, with no obstructions across or in aisles that create a hazard.

Agriculture has been exempted from safety standards until the passage of this act (OSHA). The act authorizes the Secretary of Labor to promulgate as occupational safety and health standards any existing federal standards, or any national consensus standards. He may do this without complying with the rule making requirements of the Administrative Procedure Act. In other words, the Secretary of Labor may bring agriculture under the existing industrial rules immediately. However, the Secretary of Labor may, upon the basis of information sub-

mitted by the Secretary of Health, Education and Welfare, advisory committees and others, revise, modify or revoke existing standards as well as announce new ones.

Developing Safety Standards for Agriculture

The official announcement of standards for the operation of farm machinery will probably create the most concern among farmers. Standards have already been promulgated with reference to the use of the slow moving vehicle emblem, the housing of migrant workers, the use and handling of anhydrous ammonia, and logging operations.

The act encourages the states to assume the fullest responsibility for the administration and enforcement of occupational safety and health laws.

In addition, any state may assume responsibility for the development and enforcement of safety and health standards.

Barry Brown, director, Michigan Department of Labor, serves as a member of the National Advisory Committee to the U.S. Department of Labor. The Michigan Department of Labor is taking an active and aggressive interest in developing recommendations for safety standards and rules which will apply to agriculture.

Michigan farm employers will have an opportunity from time to time to advise, consult and make recommendations to assist the Michigan Department of Labor in setting of standards which apply to agriculture and the administration of the act.

Enforcement

In enforcing the standards, Labor Department safety inspectors may enter without delay, and at any reasonable time, any establishment covered by the act to inspect the premises and all pertinent conditions, structures, machines, apparatus, equipment, and materials therein and to question privately any employer, owner, operator, agent or employee.

On the Farm Safety Program

The elements or principles of accident prevention are the same in any industry or farm, large or small. Thus, although there is wide variations in the methods used in individual organizations, each incorporates a specific planned program.

Top management's attitude toward accident prevention in a company, plant or farm is almost invariably reflected in the attitude of the supervisor and workers. Thus, if top management is not interested in preventing accidents and injuries, no one else is likely to be. It is necessary to influence the voluntary acts of workers by education and motivation.

The training of the employee begins the day he goes to work. The employee starts to learn about his job and to form attitudes about many things — including Safety — the first day.

— STAFF CHANGES —



PERRY DeKRYGER

The appointment of Perry DeKryger, 25, former Field Representative for MACMA in the Northwest Region, as Assistant Apple Division Manager has been announced by Robert Braden, Manager of Michigan Agricultural Cooperative Marketing Association.

A graduate of Michigan State University, with a B.S. degree in Horticulture, DeKryger was born and raised on a poultry and fruit farm near Fremont. He attended Western Michigan Christian High School and Calvin College before serving in the U.S. Army for two years.

Perry and his wife, Nancy, live at 362 Dibble, Lansing.



ROBERT SHEPARD

Robert Shepard of Shiawassee County has been appointed regional representative of the West Central Region according to Charles Burkett, manager of the Field Operations Division, Michigan Farm Bureau. Shepard will serve the counties of Clare, Isabella, Mason, Mecosta, Newaygo, Oceana, and Osceola.

He graduated from Michigan State University in 1967 with a BS in dairy science.

Prior to joining the MFB staff, Shepard and his father operated a 300 acre dairy farm near Byron. Active in his county Farm Bureau, he served on the Young Farmer, Membership and Community Group Committees. In 1970 he was runner-up in the Young Farmer Discussion Meet.

Robert, his wife Ruth and their two children, John and Mary, are now residing at 121 East Sheridan Street, Fremont.



KENNETH WILES

Kenneth Wiles, former regional representative in the West Central Region since December 1966, has been appointed Director of Communications according to Carl Kentner, Manager of the Information Division.

Prior to joining the staff of the Michigan Farm Bureau he was secretary of Van Buren County Farm Bureau.

Wiles, born and raised on a farm near Decatur until he went into service, was discharged from the U. S. Army in 1965 after twenty years of service. Before entering the Army in 1945, he had been active in the FFA and the Van Buren County Junior Farm Bureau.

Kenneth, his wife Jane and their four children, Arthur, now serving in the Army in Thailand, Jerry, a MSU student, Sandra and Brian have already moved to Lansing and reside at 3231 Pickwick Place.

JOINT COMMITTEE NAMED

A joint committee of the boards of directors of the Michigan Livestock Exchange and Michigan Farm Bureau was appointed in April to further the livestock industry in Michigan.

Members of the committee are Blaque Knirk, Edward Oeschger and Norris Young representing the Exchange and Eugene Roberts, Walter Frahm and James Sayer of Farm Bureau.

The committee has been studying the livestock industry in Michigan as well as visiting with industry leaders in other states to better understand how a joint effort can be accomplished.

COUNTIES CONSIDER SOYBEAN DIVISION

In the soybean producing counties, the county Farm Bureaus are now discussing or developing plans for soybean divisions.

All counties wishing to establish county soybean divisions will be adopting a Memorandum of Understanding with the Michigan Farm Bureau which sets up joint guidelines relative to Farm Bureau commodity divisions. The memorandum guidelines will aid in organizing on a uniform basis from county to county and from state to state.

As a part of the organizing process, every Farm Bureau member who produces soybeans will be identified. Participating counties, having large numbers of soybean producers, should have the identification list of division members submitted to the Michigan Farm Bureau by November 1, 1971. The Michigan Farm Bureau will cooperate with counties by providing membership cards for division members.

NOTICE

Please remove Joseph Molinaro, Port Huron, Michigan, from your list of Ziebart dealers who are participating in our discount program.

ATTEND YOUR COUNTY ANNUAL MEETING

6% to 7 1/2%

INTEREST ON DEBENTURES

FOR \$100.00 OR MORE YOU CAN PURCHASE

6% - 5 Year Maturity

6 1/2% - 10 Year Maturity

7% - 15 Year Maturity

FOR \$1,000.00 OR MORE YOU CAN PURCHASE

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FOR \$5,000.00 OR MORE YOU CAN PURCHASE

7 1/2% - 15 Year Maturity

This is neither an offer to sell nor a solicitation to buy these securities. The offering is made only by the prospectus.

Clip and mail this coupon to:

MR. C. A. MORRILL
Farm Bureau Services, Inc.
P. O. Box 960
Lansing, Michigan 48904

I would like a copy of the prospectus and a call by a registered sales agent.

NAME _____
ROAD _____ RFD # _____
CITY _____ COUNTY _____
PHONE _____

Proposed Lower Cost Health Care Plan

THE CHOICE IS YOURS

A decision must be made on whether Michigan Farm Bureau will offer this revised low cost plan. Therefore, in order to reach this decision, a vote is being taken on the question with all enrolled Farm Bureau group members, who aren't on Medicare. The result of this vote will have a very strong affect on the final decision to provide this program or not.

A previous article (September issue Michigan Farm News) described the proposed program and asked for those interested in the plan to reply by returning a form. The number of responses was very light. Only 103 members responded in favor of the new low cost plan.

Proposed Lower Cost Health Care Plan

Benefits — Blue Cross (Hospital)

Same as present \$50.00 Deductible Hospital plan, adult subscribers (but not children) pay the first \$50.00 of each admission as a bedpatient.

Benefits — Blue Shield (Physician)

Blue Shield will pay 80% of physicians reasonable charges for covered benefits, subscriber will pay 20% of the following: surgery, anesthesia, technical surgical assistance, obstetrical care, medical care (doctors calls in hospital for non-surgical cases), physicians consultations, radiological therapy, diagnostic x-rays, diagnostic laboratory services and emergency first aid.

Following is a comparison of quarterly rates on our present coverages and those of the proposed plan:

Persons on Contract	B.C. Comprehensive B.S. MVF 1		B.C. \$50.00 Deductible B.S. MVF 1		B.C. \$50.00 Deductible B.S. 80/20 MVF 3	
	Ward	Semi	Ward	Semi	Ward	Semi
1	\$ 57.39	\$ 59.76	\$ 53.76	\$ 55.83	\$ 46.44	\$ 48.51
2	148.71	154.86	139.05	144.57	120.75	126.27
3 or more	157.41	163.86	147.75	153.27	127.05	132.57

This plan will replace the present low-cost option \$50.00 Hospital Deductible plan. Those members now carrying this coverage will have to select the higher option comprehensive plan or the proposed low-cost plan if approved by the Michigan Farm Bureau Board of Directors.

The present comprehensive plan will remain the same. The proposed plan will not be available to persons under 65 years of age and over who are on Medicare and the Blue Cross-Blue Shield 65 plan.

If you do not respond, we will assume you do not want the plan changed.

A minimum of 3,000 affirmative responses must be received in order for the Michigan Farm Bureau to make a decision. If the change is authorized, the program will be implemented as follows: (a) those requesting new low-cost will be given it, effective February 20, 1972. (b) Those having present deductible, who have not responded will be given the high benefit comprehensive program, effective February 20, 1972.

Act today, a decision one way or the other must be made by Michigan Farm Bureau, no other solicitation of your desires will be made.

AUTHORIZATION FORMS MUST BE RETURNED NOT LATER THAN OCTOBER 15, 1971

AUTHORIZATION FORM

I would prefer the Lower Cost Blue Cross-Blue Shield program described above.

Signed

B.C. - B.S. Group Number County

B.C. - B.S. Service Code

Clip and Mail this form to:

Mr. Marlie Drew
Michigan Farm Bureau
P. O. Box 960
Lansing, Michigan 48904

Affect of Wage-Price Freeze on Mich. BC-BS

By Marlie Drew
Director, County F.B. Offices

Many inquiries have been received from Farm Bureau Blue Cross and Blue Shield subscribers regarding what affect, if any, the new policy will have on their rates.

Since the President's announcement August 15, the Blue Cross and Blue Shield plans have been seeking a ruling from the Cost of Living Council on just how they would be affected by the ruling.

In the interim period, subscribers have been asked to pay the amount shown on the billings they have received. If there was to be an adjustment, it would be made on subsequent billings or a refund would be issued to the subscriber.

On September 21 a decision was rendered by the Council. This ruling will allow new rate adjustments to take effect for all groups receiving new rates in August 1971. Included will be all Farm Bureau Blue Cross and Blue Shield subscribers whose subscription rates changed, effective August 20, 1971.

Farm Bureau members will be given the opportunity to vote on a new proposed low-cost option program. This program will allow any Blue Cross-Blue Shield subscriber to reduce their present rates by assuming more of the cost of health expenses when they are incurred. See the article in this issue of the Farm News for details.

FARMERS LOSE ON SHIPPING STRIKES

By Dan E. Reed
Secretary-Manager

Farm Bureau has asked Congress to enact legislation providing for means of settling the costly and recurrent labor-management disputes in the transportation industry.

Farmers stand first in line to suffer from the transportation tie-ups resulting from controversies between management and labor. The West Coast Longshoremen's strike and the recent rail strike, both fresh in our minds, underline the need for legislation.

Loss of foreign markets and destruction of perishable commodities cost farmers hundreds of millions of dollars.

There Must Be A Better Way

With the frequency of labor disputes increasing, emergency action by Congress only provides relief "after the horse is stolen."

"The right to strike is not an absolute right," Farm Bureau told Congress. "It must give way to the paramount public interest. A limitation on the right to strike does not involve involuntary servitude since individuals are not bound to the employment."

A bill has been introduced, with Administration support, which is in line with Farm Bureau policies (see pages 39 and 45 of 1971 Policies of Farm Bureau — national). It would cover transportation strikes, including railroads, airlines, maritime, longshore and trucking. If no settlement is reached during an 80-day cooling-off period, the President could choose one of three options: (1) an additional 30-day cooling-off period; (2) designate by executive order that parts of the industry must continue in operation; (3) arbitration involving

AIR TOO DRY in your home?



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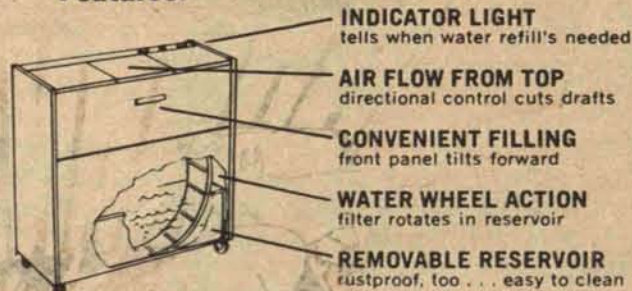
adds moisture — and comfort — automatically

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\$79⁹⁵

West Bend's efficient moisturizing action helps relieve discomforts of nasal dryness . . . lets you breathe easier, feel fresher. Features include 'water wheel' action, automatic humidistat, removable 8½ gal. reservoir, automatic shut-off and refill indicator light, plus handsome furniture styling with walnut-grain vinyl exterior. Moistures average 4-bedroom home automatically — just plug it in!

Features:



Where Your Farm Comes First

Farm Bureau
FARMERS' PETROLEUM

New Support for Marketing Bill

By Dan E. Reed
Secretary-Manager

A number of Michigan Congressmen have met with farmer constituents regarding marketing and bargaining legislation for agriculture.

Congressional subcommittees have given attention to the Sisk Bill, strongly supported by Farm Bureau and other agricultural producer groups.

Opposition has been expressed by some processor and handler groups.

the choice by the arbitrators between the employer's last offer and the union's last offer. The decision would be binding on both parties.

The House Commerce Committee is considering the Administration bill and other bills, including one by Michigan Congressman Jim Harvey, which would cover railroad and airline industries.

A group of farm wives in Berrien and Van Buren Counties have organized themselves as Women for the Survival of Agriculture in Michigan (WSAM). The Detroit Free Press, in its Sunday, September 19, 1971 issue, reports:

"The Michigan Farm Bureau, not officially represented at this meeting, would like to see farm families such as these women's lobby for support for the National Agricultural Marketing and Bargaining Act of 1971, otherwise known as the Sisk Bill.

"The bill would require food handlers to bargain with producers' associations. During bargaining, the handler would not be able to purchase the product from other producers. If a bargain were reached, he could not offer higher prices to outside sellers in an attempt to break up the producers' association."



ALERT . . . pre-conditioned feeder calves, delivered straight from cattle ranches in Florida, eye the camera with the expectation of more feed. These Charolais-Angus-cross calves were another load of feeder calves delivered last month to Lowell Eisenmann of Blissfield, president of Lenawee County Farm Bureau and a satisfied customer of the MACMA Order Buyer Division.

HAPPY 20th BIRTHDAY

Farm Bureau Life Insurance Co.

On September 20, 1971 the Farm Bureau Life Insurance Company of Michigan was twenty years old. The occasion was commemorated by the cutting of a cake modeled in the shape of the new Farm Bureau Center.

In less than twenty years Farm Bureau Life reached the top twenty percent, in issued life volume, of more than 1800 life insurance firms. By the end of 1971, the company will have nearly \$½ billion of issued life

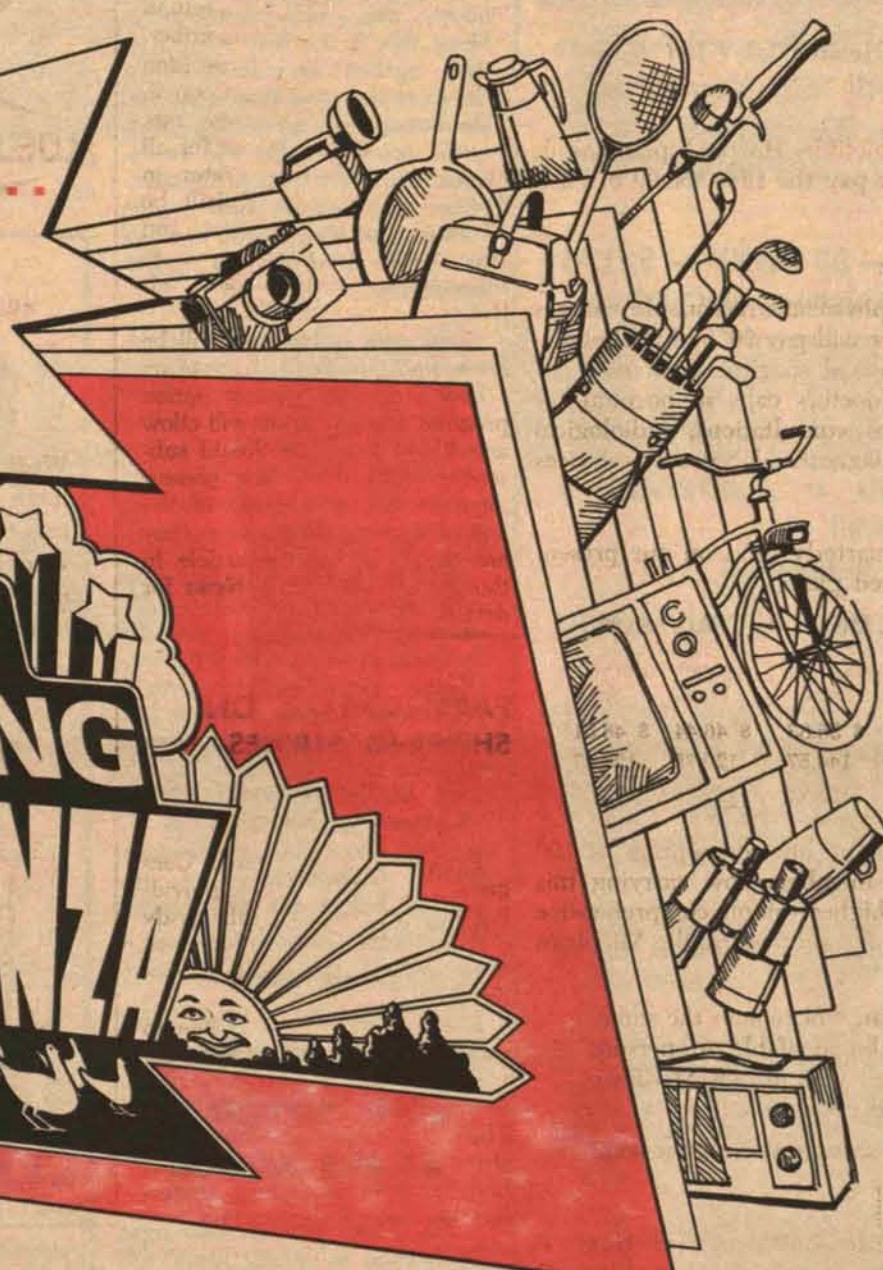
insurance. Compared to the ten year growth pattern of the nation's 25 top life insurance firms, Farm Bureau Life assets have increased 441.8 percent while the other leaders only rose 61.8 percent. Farm Bureau Life's total income grew by 317.5 percent while the top 25 companies' income, in the same field, rose 91.6 percent.

In the national Farm Bureau family of life insurance com-

panies, Michigan Farm Bureau Life is the third largest single-state company and the fifth largest overall. The five-year growth rate is 83 percent—highest among the top five Farm Bureau Life firms.

The new \$4.3 million Farm Bureau Center, which is the home of Michigan Farm Bureau and affiliate companies, was financed solely by the 20-year-old youngster, Farm Bureau Life.

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- Buchanan - Buchanan Co-Op, Inc.
- Caledonia - Caledonia Farmers Elevator Co.
- Caro - Caro Farmers Co-Op Elevator
- Charlevoix - Charlevoix Co-Op, Inc.
- Charlotte - Eaton Farm Bureau Co-Op, Inc.
- Chelsea - Farmers Supply Company
- Chesaning - Chesaning Farmers Co-Op, Inc.
- Climax - Farm Bureau Services, Inc.
- Coldwater - Farm Bureau Services, Branch County
- Coopersville - Coopersville Co-Op Elevator
- Dexter - Washtenaw Farm and Garden
- Durand - Durand Milling Company
- Elkton - Elkton Co-Op Farm Produce Co.
- Elsworth - Elsworth Farmers Exchange
- Fairview - Oliver J. Miller & Son
- Falmouth - Falmouth Co-Op Co.
- Fowlerville - Fowlerville Co-Op Company
- Fremont - Fremont Co-Op Produce Co.
- Harbor Beach - Wruble Elevator, Inc.
- Hastings - Farm Bureau Services, Inc.
- Herron - Wolf Creek Farm Bureau
- Highland - Highland Producers Association
- Hillsdale - Farm Bureau Services, Inc.
- Holland - Holland Co-Op Company
- Howell - Howell Co-Op Co.
- Hudsonville - Farmers Co-Op Elevator Co.
- Imlay City - Lapeer County Co-Op, Inc.
- Ithaca - Ithaca Roller Mills
- Jeddo - Farm Bureau Services, St. Clair Co.
- Kalamazoo - Farm Bureau Services, Inc.
- Kent City - Kent City Farm Bureau
- Lapeer - Lapeer County Co-Op, Inc.
- Leslie - Leslie Co-Op, Inc.
- Marcellus - Farm Bureau Services, Inc.
- McBain - Falmouth Co-Operative Co.
- Mendon - Farm Bureau Services, Inc., St. Joe County
- Merritt - Falmouth Co-Op Company
- Mt. Pleasant - Farm Bureau Services, Inc.
- Northstar - Ithaca Roller Mills
- Pigeon - Cooperative Elevator Company
- Pinconning - Farm Bureau Services, Inc.
- Remus - Farm Bureau Services, Inc.
- Ruth - Ruth Farmers Elevator, Inc.
- Saginaw - Farm Bureau Services
- Scottville - Farm Bureau Services, Inc.
- Sebewaing - Sebewaing Farmers Co-Op
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- Three Rivers - Farm Bureau Services, Inc., St. Joe County
- Traverse City - Farm Bureau Services, Inc.
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- Union City - Farm Bureau Services, Branch County
- Washington - Washington Elevator
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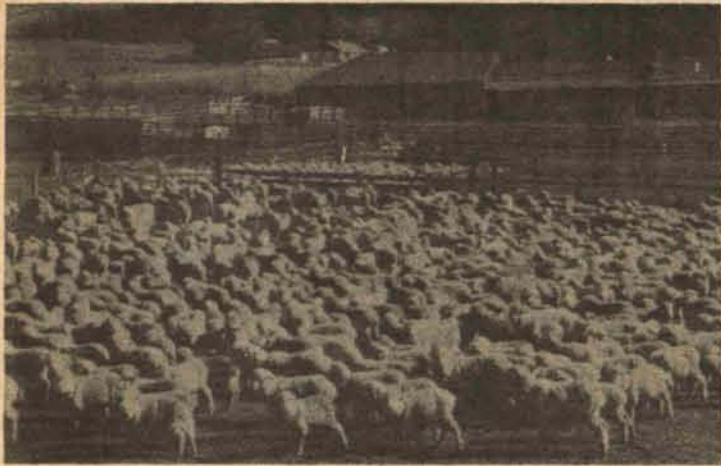
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Citizen Suit Filed Against Livestock Odors

An environmental suit against alleged odors from a rural Grand Ledge swine enterprise has been filed in Clinton County Circuit Court. The suit has been filed under both the Environmental Protection Act of 1970 and common nuisance law. Action under the Environmental Protection Act requests the Circuit Court to impose an injunction against the swine enterprise. The nuisance law action requests damages totaling \$230,000.

The swine enterprise faced with this legal action is typical of many other Michigan livestock enterprises from the standpoint of odors, size and management. Since this is the first suit to be filed against agriculture under the Environmental Protection Act, the outcome will establish a "landmark" precedent that will be important to every farmer. The precedent will have an influence on future cases that might be filed by citizens using this law against agriculture.

This case will be heard and decided on October 13, 14, 15 by Clinton County Circuit Court in the Courthouse at St. Johns. The trial will begin at 9:00 a.m. on October 13. It will be open to the public and anyone interested in the case may attend.

A fund has been established by an industry-wide Agricultural Environmental Committee to assist the swine producer with the heavy expense of defending himself. Anyone wishing to assist in this defense fund may send their contribution to "PROTECT MICHIGAN AGRICULTURE FUND," Michigan National Bank, P. O. Box 160, Grand Ledge, Michigan 48837. Contributions are requested before the trial begins October 13.

NATURAL RESOURCES CONF. SCHEDULED AT MFB ANNUAL

The first Natural Resources Conference in recent years will be held during the 1971 Michigan Farm Bureau Annual Meeting at Grand Rapids. The Conference will be held Monday afternoon, November 8, at the Pantlind Hotel.

Given the continuing emphasis on environmental quality, it is apparent that agriculture can expect to become increasingly subject to legal actions for alleged pollution. Several serious consequences can result to producers from such legal actions. Producers should be aware of the laws that may be used against them in the name of quality and what the possible consequences are.

This topic of Legal Implications to Preserve Environmental Quality will be discussed at the Natural Resources Conference by Mr. Donald Levi, University of Missouri and currently advanced studies at Washington State University.

All members, especially livestock and poultry producers, are invited to attend the Natural Resources Conference and become familiar with the legal aspects of pollution control.

EDWIN F. STEFFEN PASSES



Mr. Steffen served as general counsel of the Michigan Farm Bureau and affiliate companies from 1945 to 1966. In January 1968, he assumed the position of coordinator for the new Farm Bureau Center.

He was a former teacher, athletic coach and school principal and was a graduate of the University of Michigan Law School. He was very active in the cooperative movement and served on many committees of the National Council of Farmer Cooperatives.

Edwin F. Steffen of 1923 Cumberland Road, Lansing, suffered a fatal heart attack while attending a Photographic Society meeting in Toronto, Canada, Thursday, September 2, 1971.

On the occasion of his official retirement from the organization this past June, the large conference room at the Farm Bureau Center was designated the "Edwin F. Steffen" Conference Room.



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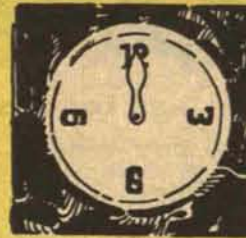
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DISCUSSION TOPIC

by KEN WILES
DIRECTOR OF COMMUNICATIONS



UNICAMERALISM

Circulation of petitions by Michigan Jaycees in an attempt to bring the issue of unicameral legislature for Michigan before the voters in November of 1972 focuses attention upon the fact that Michigan Farm Bureau has no current policy statement on this issue.

This is an issue which the voters of this state should not take lightly and Farm Bureau members should decide now — at their county annuals in October and the Michigan Farm Bureau Annual in November — the position they desire Farm Bureau to take.

The legislative system as Michigan residents know it has, to many, historical significance. The legislatures during colonial days were single chambered or unicameral. The American Revolution was a turning point in experimentation with legislative structures. Some states changed to the two-house form shortly after the Declaration of Independence. Others, including Nebraska, followed in a few years. More than a century passed before Nebraska instituted the one-house system in 1937.

The entire issue was strongly debated throughout Michigan during the Constitutional Convention. After extended debate, the delegates decided to continue the two-house system. This decision was supported by the voters in 1963 when the new Constitution was adopted.

The current period of interest in unicameralism in the United States began in 1913 when Governor Hodges of Kansas suggested it as a cure for the legislative ills of that state. Since then it has been proposed in various forms in all fifty states. Despite widespread discussion, the issue has only been placed before the voters in two states—Nebraska and Missouri. Nebraska accepted the one-house legislature in 1936 and it became effective in 1937. Missouri voters, on the other hand, rejected the proposal in 1945.

The one-house legislature has been in operation in Nebraska now for 34 years. As it has been the official legislature of the state for that period of time, one must admit that it has worked. A similar admittance must also be passed on the two-house legislatures of the other states and the United States — none have collapsed into oblivion.

The question of a one-house or a two-house legislature comes down to "which best serves the constituents."

Under the proposal of State Representative Joseph P. Swallow (R-Alpena), who is heading the petition drive to have the unicameral system on the ballot, the system would replace the present 110-member Michigan House of Representatives and the 38-member Michigan Senate with a 76-member legislature called the "Senate."

The members of the new legislative body would be elected from four new state legislative districts established within each of the state's present 19 U.S. Congressional Districts. However, should the number of congressmen increase, so would the size of the state legislature. If it grew smaller, so would the legislature.

Those in favor of the unicameral system maintain that Michigan's Legislature has not been able to keep up with the needs of the constituents. They maintain that any inspection of the performance of the legislature provides ample evidence that something has to be done to make the state government responsive to the people.

Proponents of the petition for a constitutional amendment point out that streamlining of the state's legislature would eliminate inter-house bickering. It would cut the present process of making laws in this state in half. Further, they stress, it would create a degree of responsibility that politicians would much prefer to avoid. Theoretically, lawmakers would no longer be able to play alternating roles with crucial bills — not wishing to be responsible for what could be unpopular laws, they'd always want to be given credit for good legislation.

Observers say that in Nebraska and the Canadian provinces, which also use the one-chamber plan, special interest groups have not been able to influence legislators. Instead, they say, a legislator spends more time on both sides of a question and can make up his mind from a more informed point of view.

Under the system envisioned by Rep. Swallow, members of the legislature would be elected the same year as the governor, rather than staggering the terms with half elected each four years. This would supposedly permit the people one occasion to take a look at their state government and make a decision whether the government is doing the job they want. The proposed plan would also remove the lieutenant governor from the legislative scene unless the 76 senators deadlocked on selection of their speaker. In that case, the Lt. governor would preside over the senate with full power of voice and vote.

The unicameral type of legislature would, according to some views, by reducing the total number of members in the legislative body, permit the selection of higher caliber individuals and the payment of higher, more attractive salaries with little or no increase in legislative costs.

Party responsibility for state governmental policy and its execution should be more firmly established under unicameralism, since control of the one-house legislature and the governor's office would more frequently coincide under a single-house assembly properly apportioned. It would appear to be far easier for the same party, or coalition of parties, to secure a majority in one house alone than to do this in two units of the legislature differently constituted.

A unicameral type of legislature would be a simpler form of organization eliminating the complexities of double consideration of measures by two houses. It would eliminate the necessity for such peculiar devices as conference committees to untangle differences of opinion in legislation, which inevitably arise under the bicameral system, before the bill goes to the governor for his signature.

The defenders of the bicameral, or two-house system submit many counter arguments. They maintain that unicameralism is a violation of American traditions and of the concept of checks and balances of the American Constitutional form of government. A second correcting, revising or delaying chamber is necessary, they say, to prevent bad, hasty, or ill-considered legislation. The important element of check and balance is lost when one chamber replaces the two house system.

Lobbyists would find the pickings easier in a unicameral system, opponents maintain. It would be easier for special interest groups to exert influence on a smaller legislature than on the present 148 members of the state legislature, they reason.

Whether money could or would be saved by a one-house legislature is open to debate. Michigan is often considered extremely efficient in its operations when compared with other states as far as the number of state employees is related to the population.

In a letter to supporters of the unicameral proposal, one legislator pointed out, Michigan, a state of nearly nine million people and a great diversity of industry, agricultural and recreational business, can hardly be compared to Nebraska, the only state with unicameral legislature, which has only 1.5 million residents and an economy limited largely to one industry.

Nebraska has one representative to only 30,600 persons while in Michigan, if the unicameral system is adopted, each legislator would represent an average of 116,777 persons, according to the legislator. This, to many, would appear to mean that their chance of personal attention from their Senator under the unicameral system would decrease rather than increase.

The legislator goes on to point out in his letter that presently, under the two-house system, the Upper Peninsula has four House districts and 1½ Senators, with a total representation of less than six. Under the unicameral system, there would only be three legislators representing the entire Upper Peninsula and the counties of Charlevoix, Cheboygan, Montmorency and Presque Isle. Other districts would also be significantly larger geographically. Four-county control would still prevail in Michigan's legislature, as half of the population is concentrated in the counties of Oakland, Macomb, Washtenaw and Wayne.

A unicameral legislature could assure one party rule in Michigan and whichever party dominated the metropolitan area would be assured of political control of the state. Rule of the state by one strong man or one strong clique would not be out of the realm of possibility.

State Representative William A. Ryan (D., Detroit) pointed out in a recent article, "The present two-house structure prevents the concentration of tremendous legislative powers in the hands of a few legislators. When one considers that the same legislature has vast authority to tax and spend to almost any limits and to regulate the lives of citizens throughout the state in critical ways, this argument becomes crucial."

How much, if any, the operational cost of a one-house legislature versus the present two-house legislature would save the tax payers of the state brings forth statistics from the supporters on both sides of the issue.

Supporters of a unicameral system point out that the cost of operating and maintaining a one-house chamber would be sharply reduced. They also point out the possibility of lowering the cost of a new Capitol. Opponents, on the other hand, predict that unicameralism would most certainly lead to far larger staffs for individual legislators than is now the case and that to serve the needs of their constituents the legislators would feel they need to maintain offices within their home districts.

One or two house legislature? A subject briefly covered in this article that after much study and discussion should be decided upon the merits of the issue, not on emotional feelings.

1971-72 DEBENTURE KICK-OFF BY FPC

The 1971-72 kick-off session of the Farmers Petroleum Cooperative debenture sales campaign was held on September 25 in Lansing.

The cooperative re-entered the money market this year with an

offering of "Selective Maturity" debentures with six percent to 7½ percent interest on 5, 10 and 15 year maturity.

The sales personnel were informed that the proceeds of this financing will be used for con-

structing new retail outlets, making improvements at several retail outlets, expanding present facilities, purchasing new rolling stock and such other projects as may from time to time be authorized by the board of directors.

The debentures have the following advantages: Interest starts the day of purchase. They can be registered in as many as three names. Interest is paid annually on September 1st. They can be transferred to new owners at any time without a charge. There is no brokerage fee — no commission cost to the purchaser. The entire investment draws interest.

The group was also informed of the company's progress, new products and services that were instituted during the past year.

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These are all native cattle sired by Registered Beef Bulls and out of predominantly beef type cows. Most guarantee heifer calves open and male calves properly castrated. All calves dehorned.

Schedule of Sales

October 11 — Bruce Crossing ...1000 yearlings and calves
October 12 — Rapid River1200 yearlings and calves
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October 20 — West Branch1600 yearlings and calves
October 22 — Baldwin1100 yearlings and calves

All sales start at 12:00 noon

Cattle are graded by U.S.D.A. standards and will be sold in lots of uniform grade, weight, sex and breed. Brochure available with description of cattle in each sale.

Michigan Feeder Cattle Producers Council
Posen, Michigan 49776

FPC Progress Report

On September 1, 1971 over \$94,000 was mailed to Farmers Petroleum Cooperative debenture holders as interest on their investment plus stock dividends of \$42,500. A 3 percent dividend on all the allocated refund certificates will be distributed around November 1st.

The FPC board of directors approved a "call" for cash of class "A" stock totaling \$105,000 and authorized the patronage refund for this year will be distributed in 20 percent in cash and 80 percent in 3 percent divided allocated refund certificates.

The cooperative's projected reports indicate that total company sales increased by 6 percent for the year. Sales leaders were: custom diesel fuel, 18 percent; motor oil, 20 percent; batteries, 10 percent and anti-freeze and equipment both show a 24 percent increase.

New products and services were expanded during the year to better serve farmers. The Mark IV tire, which is an all new Polyester 4-ply tire, was added to the fine line of tires. Lube oils were up-graded to meet the new engine service classifications. Unico snowmobile oil experiences its first full year of sales and the expansion of "on the farm" tire service and oil burner service continues.



Proposed Roman Tour For Farm Bureau Members

Have you ever dreamed of seeing Rome? Here's a chance to see the Vatican, the Amphitheatre and many other points of interest in this famous historical city. A tour is being planned for regular Farm Bureau members only, to leave Detroit on February 25, 1972 and return to Detroit on March 3, 1972. The flight is aboard a DC8 Jet operated by the Alitalia Airlines, the regularly scheduled airlines between Detroit and Rome.

Because this is a charter flight and a prearranged tour, the cost will be surprisingly low. The tour package includes all air transportation, ground transportation in Rome between the airport and hotel, first class hotel with bath for six nights, Continental breakfast each day, 3 dinners, sight-seeing of Rome by day and night, an excursion to Tiveli, fashion show-shopping discount coupons, gratuities, and Italian Airport tax. The cost of the proposed complete package is less than \$325.00.

To qualify for this tour, you must be a regular voting Farm Bureau member, or dependent of a regular voting Farm Bureau member as of August 31, 1971. Dependents include spouse, children and parents living in the same household as the Farm Bureau member.

For more information, please send the enclosed coupon to the Program Development Division of the Michigan Farm Bureau.

ENCLOSED COUPON
Program Development Division
Michigan Farm Bureau
P.O. Box 960
Lansing, Michigan 48904

Yes, I am a voting Farm Bureau member and would like to know more about the proposed Farm Bureau tour to Rome.

NAME: _____
ADDRESS: _____
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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 word. NON-MEMBER advertisers: 15 cents per word one edition, two or more editions, 10 cents per word. Copy deadline: 20th of the month.

8 FARM EQUIPMENT

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14 FOR SALE

FOR SALE: NEW BUSHEL CRATES @ 50¢. New 20 bushel boxes for fork-lift @ \$12. George Barber, Empire, Michigan 49630. Phone: 616-275-7646. (9-2t-25p) 8

FOR SALE: Entire contents of Grade A milkhouse — Muelken 310 sales tank, used two years, electric water heater, wash tanks, lights. Like brand new. \$1,000 for everything. Phone: Charlotte 517-543-4048. (10-1t-28b) 8

20 LIVESTOCK

MILKING SHORTHORNS: Young Bulls, yearlings and calves for sale. Write for tabulated pedigrees or better yet, pay us a visit. Stanley M. Powell and Family, Ingleside Farm, Route #1, Box 238, Ionia, Michigan 48846. (4-3t-33b)

FOR SALE: Registered Angus Bull — son of MSU Jingo, service age. \$300. Phone: Charlotte 517-543-4048. (10-1t-15b) 20

FOR SALE: Two registered yearling Romney Rams. A few ram lambs. Maplecroft Farm, 5686 Newark Road, Imlay City, Phone: 724-3469 (10-1t-25p) 20

FOR SALE: Border Collie puppies; seven weeks old, excellent pets and stock dogs. \$15. Also, Hampshire boars, validated herd. G. W. Copenhafer. Phone: 616-496-7478. 5 miles west of Mendon on M60, 1 mile south. (10-1t-32p) 20

HEREFORD BULLS — pure bred herd sires. Ready for service. Also, registered heifers and calves. Egypt Valley Hereford Farm, 8611 Knapp St., Ada, Michigan. Phone OR 6-1090. (Kent County) (11-tf-25b) 20

ANGUS COWS, calves at side and bred-back; Registered and grade. Modern breeding bulls. Hiawatha Beef Farm, Rudyard, Michigan 49780. Phone: 906-478-3576 or 517-351-9509. (10-1t-23p) 20

REGISTERED DUROCS. Top quality boars and gilts. Production data and carcass information available. Byrum & Sons, RFD #1, Onondaga, Michigan. Phone 517-628-2641. (2-tf-25b) 26

20 LIVESTOCK

FALL FESTIVAL ANGUS AUCTION — Saturday, October 23, 12:30 p.m. E.S.T. Selling 59 head all registered. 1 bull, 33 females, 25 steer calves all eligible for 4H and F.F.A. Sale to be held at the Cass County Fair Grounds, Cassopolis, Michigan. Females sell bred to Emulous and Colossal bred bulls. For catalog, write: Taylor Farms, Decatur, Michigan, or Clarence Klahn, R #2, Lowell, Michigan 49331. (10-1t-61b) 20

26 POULTRY

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ANY MAKE WRIST WATCH CLEANED, repaired, parts included. Total price \$5.95. 7-day service. Our 19th year. Elgin trained experts. Send for free shipping box. Hub's Service, 344 N. Alfred, Elgin, Illinois 60120. (5-4t-31p)

36 MISCELLANEOUS

WANTED TO BUY: OLD COCA-COLA TIN SERVING TRAYS, the large ovals or rectangular, or the small miniature ovals. Also other old advertising trays with pictures. Old Tin Wind-up Toys. Old Iron Toys. Old Dolls. Glass Animals. Please describe and price. Write to: Ruth Blackford, Route #1, Nashport, Ohio 43830. (7-6t-47p)

MAKE YOUR "WILL"! Four forms, attorney's informative book . . . plus "Family Estate Planner." Send \$1. WILLS, Box 30188 (MFN), Cincinnati, Ohio 45230. (9-tf-20p)

WANTED HOMEWORKERS: \$100 weekly addressing envelopes. For details send 25¢ and large, stamped, self-addressed envelope to: WJR Enterprises, Box 44068, Department M7, Cincinnati, Ohio 45244. (12-tf-26b)

WANTED: ALLIS ROUND HAY BALER, any place, any condition. Alfred Roeder, Seneca, Kansas 66538. (9-4t-14p) 36

36 MISCELLANEOUS

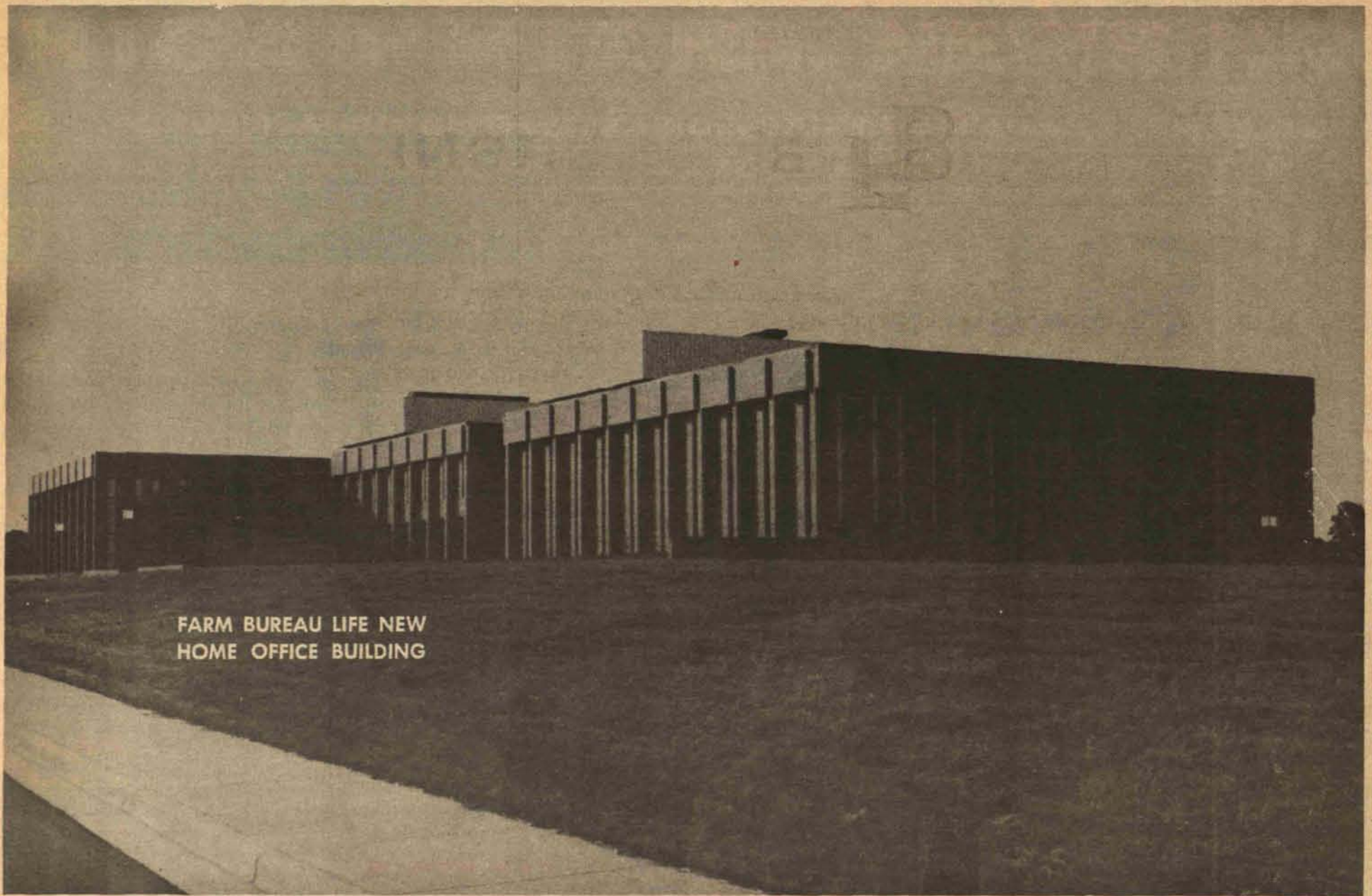
FREE COMPLETE REFUND MANUAL (\$1 value) when subscribing to 40-page monthly refunding-contesting magazine, \$4 year plus this ad. Javbee, Box 39MI, Valley Park, Missouri 63088. (9-6t-25p) 36

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FOR SALE: MODEL T DIFFERENTIALS, rear axles, drive shafts, housings, 4 wood wheels, front axle, new universal joint, gasoline tank, springs, and tires. Model A steering wheel and post complete . . . and other parts. William James Hall, Calvin Center Road, Route #3, Box 279, Cassopolis, Michigan 49031. (10-1t-45p) 36

COUNTRY RECORDS — and tape cartridges — fiddle tunes — Blue Grass, etc. Free circular. Uncle Jim O'Neal, Box A-MFN, Arcadia, California 91006. (10-6t-25p) 36

EISENHOWER DOLLAR (Wooden) 25¢. California Souvenir Gold Dollar \$1.50. Half 75¢. Indianhead cents, V-Nickels, ten different \$2.95. Wholesale Price-lists 10¢. Edels, Carlyle, Illinois 62231. (10-1t-23p) 36



FARM BUREAU LIFE NEW
HOME OFFICE BUILDING

Farm Bureau Life is Twenty Years Old.

Our birthday was September 20, this year. We've come a long way. In less than 20 years, Farm Bureau Life has risen to the top 20 percent, in issued life volume, of 1800 life insurance firms. In the past five years, assets have more than doubled. By the end of 1971, Farm Bureau Life will have nearly \$½ billion of life insurance in force.

Compared to the ten-year growth pattern of the Nation's 25 top life insurance firms, Farm Bureau Life assets increased 441.8%, while the leaders' rose 61.8%. Our total income grew by 317.5% while the top 25 companies' income rose 91.6%.

In the national Farm Bureau family of life insurance companies, Michigan Farm Bureau Life is the third largest single-state company and the fifth largest overall. Our five-year growth rate is 83% . . . highest among the top five Farm Bureau Life companies.

That's our story. That's *your* story. Farm Bureau Life thanks you. As Farm Bureau Life policyholders, you are our success.

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