PROPOSED LOWER COST HEALTH CARE PLAN

$50.00 DEDUCTIBLE BLUE CROSS-VMF

BLUE SHIELD 80-20

CO-PAY OPTIONAL PLAN

Would replace present $50.00 deductible Blue Cross- Blue Shield plan.

Would not eliminate the present Blue Cross-Blue Shield Comprehensive plan.

Would not be available to subscribers 65 years of age and over on Medicare and the Blue Cross-Blue Shield 85 plan.

If a favorable percentage of presently enrolled subscribers indicate a desire to change to the Lower Cost plan, a special enrollment would be held in December, providing subscribers with an opportunity to request a change of coverages, with an effective date of February 20, 1972.

BENEFITS — BLUE CROSS (HOSPITAL)

1. Same as present $50.00 Deductible—Adult subscribers (but not children) will receive a $50.00 deductible plan.

2. Retains prepaid concept — identification card will admit you into most participating hospitals without having to make a deposit.

BENEFITS — BLUE SHIELD (PHYSICIAN SERVICES)

1. Blue Shield pays 90% of physicians reasonable charges for:
   a. Surgery
   b. Anesthesia
   c. Technical surgical assistance
   d. Obstetrical Care
   e. Medical Care — (In hospital for cases not requiring surgery)
   f. Physician consultations
   g. Radiological therapy
   h. Diagnostic x-rays
   i. Diagnostic laboratory and pathology
   j. Emergency first aid — up to 80% of $15.00 per physician for the initial examination and treatment.

The following is a comparison of quarterly rates on our present coverages and the proposed lower cost plan.

<table>
<thead>
<tr>
<th>Persons</th>
<th>B.C. $50.00</th>
<th>B.C. $50.00</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contract</td>
<td>Ward Semi</td>
<td>Ward Semi</td>
</tr>
<tr>
<td>$75.79</td>
<td>$82.76</td>
<td>$85.63</td>
</tr>
<tr>
<td>$84.64</td>
<td>$89.61</td>
<td>$92.48</td>
</tr>
</tbody>
</table>

The cost variance between the present Blue Cross Comprehensive — Blue Shield MVF 1 Full-Family Semi-Premium and the proposed Blue Cross $50.00 Deductible — Blue Shield 80-20 Co-Pay MVF 3 is $31.29 per quarter or $125.16 per year.

If your Farm Bureau is changing your present Blue Cross-Blue Shield coverage to the lower cost plan, please mail the form and mail to the Michigan Farm Bureau. This will not be a firm commitment, but will help your Michigan Farm Bureau Board of Directors to make a decision.

Elton R. Smith

HONORING

WASHINGTON, D.C. — The Michigan Farm Bureau is pleased to announce that the new Farm Bureau Center on July 28, 1971 was no exception. Approximately 1500 people gathered at the dedication of the building as the Star Spangled Banner was raised in mid-October flag. An American Flag that has flown over the United States Capitol in Washington, D.C. and our Michigan Capitol in Lansing was presented to the new Center by the Michigan Farm Bureau Young Farmers. The banner of our state Michigan Flag, was presented by the Michigan Farm Bureau Women.

In his opening remarks Elton Smith, president of the Michigan Farm Bureau said, “This new facility has been built to better serve the needs of a growing Michigan agriculture. This new Farm Bureau Center will provide the space and necessary facilities to meet the changing needs of the changing times and to the people and policies throughout the state.”

A brief history of the building project that was started in December, 1969 was given by Nile Vennimillion, executive vice president of the Farm Bureau Insurance Group. He also pointed out some highlights and physical characteristics of the 111,000 square feet, three story brick structure.

Then came the rain! Standing room only was a token of their achievement. A gold plate, in honor of the 50th anniversary of the Farm Bureau, was presented to the attendees.

What happens in the future depends on what happens at county annual meetings. To get together and “do a little thinking and planning about the many Farm Bureau harvests — County Annual Meetings — to be held around the state between now and mid-October, new Farm Bureau centers will be opened. These Farm Bureau harvests will help determine the policies not only of the counties but the Michigan Farm Bureau and American Farm Bureau for the coming year. The policies adopted at any county annual reflects the thoughts and ideas expressed only by the majority of those attending. No such assurance can be given to those who “forget” to attend.

You, and your fellow Farm Bureau members, are the backbone and most valuable asset of your county Farm Bureau. Without your ideas, our farm organization — Farm Bureau — cannot survive. Therefore:

If you and your fellow members do not express your beliefs at county Farm Bureau annual meetings, the policies developed will not reflect your thoughts and ideas. This is why you can speak for you! If you don’t speak for yourself, who will speak in your behalf? Surely, no progressive farmer of today should depend on “someone else”.

“Soon you will be receiving an envelope. This will look much like many other envelopes you have received in the past. But this one is different. It contains inside shouldn’t be shoved into some pigeon hole and forgotten. The official notice of your county annual meeting, which will be held in that county, is the date, time and place of your meeting. Reserve the date and be sure to attend to insure that your voice is heard and the policies which will reflect the best interests of agriculture both today and in the future.

It is at county Farm Bureau annual meetings that you elect your county leaders for the coming year.

How well your elected leaders reflect and carry out your views and determinations depends on the wisdom of you and other members who attend and elect them. The freedom of choice to elect your leaders for the coming year is the right, it is an obligation, that you should not allow to pass by unused.

Perhaps you don’t agree with one of the present policies, or think that a certain new resolution should be adopted. If you do, you have no better place for you and other members to discuss the issue than at your county Farm Bureau annual meeting. It has been proven over and over again that the power of Farm Bureau does indeed lie in the hands of individual members who are willing to take the time to attend the meeting.

Attendance at the county Farm Bureau annual meeting also affords you the opportunity to participate in the selection of delegates who will represent you and your commodity at the Michigan Farm Bureau annual meeting. Here also you have the opportunity just to attend the meeting and see what the State Board is doing on your behalf.

Farm Bureau was organized by farmers so that together we could solve problems we were unable to solve alone. This concept is as true today as it was over 50 years ago. The best thinking of you and fellow members, however, is not effective if the organization is to be effective.

Whether you accept the invitation and challenge to join with your fellow Farm Bureau members for an evening of decision making at your county’s annual meeting is up to you.

What happens in the future depends on what happens at county annual meetings. Together we can determine the course to be followed. Will you and your fellow members decide "how to make it happen"?
This report must again be faced with "as this is written," because, as in previous months, the legislative situation drags on with continuing and increasing problems.

This number one issue, as far as farmers are concerned, is whether the Senate will act in time to permit a constitutional amendment, HJR "GG," to be put on the ballot this fall. It requires a two-thirds vote of both houses. The total passed by one more vote than was necessary. It is now up to the Senate, HJR "GG" is a compromise and, as a result, is highly controversial and does not totally please anyone, but it is obviously the only real opportunity available. It permits real tax relief by permitting the Constitution through a vote of the people. HJR "GG" was supported by Farm Bureau, as it is well within the policies that have been developed through county activity and determined by the voting delegates at the annual meetings. It permits the redistribution of taxes, depending on all property taxes from the present 50 mills down to 26 mills, with a minimum of building and site funds.

It would allocate and limit millage in future years. Counties would be limited to not more than 7½ mills; townships, 1½ mills; community colleges, 1½ mills; vocational education, 1½ mills; compensatory education, college community, 1½ mills; higher education, 1½ mills; and farm safety, 1½ mills. This adds up to a maximum of 41.2 mills; 41 mills could be passed annually and 1 mill for personal property. This would be a vote for not more than 41 mills. In support of the measure, in the House, HJR "GG" was referred to a bill that might be passed by the Legislature in the future. Presently, such a tax could be passed with no ceiling whatsoever.

The property tax for operation of K-12 districts would be eliminated and placed a ceiling of one mill on all other property taxes for school purposes "must be limited and that our policy is to permit real tax relief through the ballot." The constitutional amendment is that it is necessary to get off dead center. The legislature has been trying to reform the property tax for a number of years, but that we do recognize. This program was introduced in September 1971 and is certain that we are not entirely happy with what is involved in the present proposals. We do recognize that the income tax should be used as a major source of funds for educational purposes. The income tax from being passed.

The situation is serious and we do not feel that the committee to report the bill out for action on the Senate has the information it needs to do a fair job on the property tax reform. It is the opinion of the Board of Directors of the State Farm Bureau that the Senate has the information it needs to do a fair job on the property tax reform. It is the opinion of the Board of Directors of the State Farm Bureau that it is necessary to get off dead center. The legislature has been trying to reform the property tax for a number of years, but that we do recognize.

This letter was directed to the letter that can only come by amendment to the Constitution, which requires voter approval. "With the help and dedication of organizations like the Michigan PTA, and various educator groups representing administration, the decrease in available farmland, and the scattering of the areas of conflict and enhance areas in which there exist quality of our life and the economic health of our society is a limitless resource. One of the most important factors that determines the life of our quality and the economic health of our society is the use of our natural resources. Michigan is blessed with more than 36 million acres of land—land that provides a varied and beautiful landscape. From fertile, flat lake plains in the southeast, to the rugged and rocky hills of the northern Lower Peninsula, to the rolling farmlands of the ish, we possess a unique combination of land types that offers many opportunities and uses for every land owner and visitor alike. However, land use in the Twentieth Century is characterized by dynamic changes, both on a large and small scale. Urbanization, the decrease in available farmland, and the scattering of residential and other urban land uses over the rural landscape are dominant trends—trends that I know are dear to the heart of every land owner in Michigan. FARM SAFETY - The Occupational Health and Safety Administration will send forms to all employers asking for information on keeping records of accidents and illnesses incurred by employees during their work. This would make social security payments on behalf of employees in the form of sickness and accident benefits. One farm Bureau has urged that such required records be reported on an annual basis and employed an average of at least five persons. This recommendation, far from being an attempt to identify the conflict between the use of the land and the economic health of our society is a limitless resource. One of the most important factors that determines the life of our quality and the economic health of our society is the use of our natural resources. Michigan is blessed with more than 36 million acres of land—land that provides a varied and beautiful landscape. From fertile, flat lake plains in the southeast, to the rugged and rocky hills of the northern Lower Peninsula, to the rolling farmlands of the ish, we possess a unique combination of land types that offers many opportunities and uses for every land owner and visitor alike. However, land use in the Twentieth Century is characterized by dynamic changes, both on a large and small scale. Urbanization, the decrease in available farmland, and the scattering of residential and other urban land uses over the rural landscape are dominant trends—trends that I know are dear to the heart of every land owner in Michigan. FARM SAFETY - The Occupational Health and Safety Administration will send forms to all employers asking for information on keeping records of accidents and illnesses incurred by employees during their work. This would make social security payments on behalf of employees in the form of sickness and accident benefits. One farm Bureau has urged that such required records be reported on an annual basis and employed an average of at least five persons. This recommendation, far from being an attempt to identify the conflict between the use of the land and the economic health of our society is a limitless resource. One of the most important factors that determines the life of our quality and the economic health of our society is the use of our natural resources. Michigan is blessed with more than 36 million acres of land—land that provides a varied and beautiful landscape. From fertile, flat lake plains in the southeast, to the rugged and rocky hills of the northern Lower Peninsula, to the rolling farmlands of the ish, we possess a unique combination of land types that offers many opportunities and uses for every land owner and visitor alike. However, land use in the Twentieth Century is characterized by dynamic changes, both on a large and small scale. Urbanization, the decrease in available farmland, and the scattering of residential and other urban land uses over the rural landscape are dominant trends—trends that I know are dear to the heart of every land owner in Michigan. FARM SAFETY - The Occupational Health and Safety Administration will send forms to all employers asking for information on keeping records of accidents and illnesses incurred by employees during their work. This would make social security payments on behalf of employees in the form of sickness and accident benefits. One farm Bureau has urged that such required records be reported on an annual basis and employed an average of at least five persons. This recommendation, far from being an attempt to identify the conflict between the use of the land and the economic health of our society is a limitless resource. One of the most important factors that determines the life of our quality and the economic health of our society is the use of our natural resources. Michigan is blessed with more than 36 million acres of land—land that provides a varied and beautiful landscape. From fertile, flat lake plains in the southeast, to the rugged and rocky hills of the northern Lower Peninsula, to the rolling farmlands of the ish, we possess a unique combination of land types that offers many opportunities and uses for every land owner and visitor alike. However, land use in the Twentieth Century is characterized by dynamic changes, both on a large and small scale. Urbanization, the decrease in available farmland, and the scattering of residential and other urban land uses over the rural landscape are dominant trends—trends that I know are dear to the heart of every land owner in Michigan. FARM SAFETY - The Occupational Health and Safety Administration will send forms to all employers asking for information on keeping records of accidents and illnesses incurred by employees during their work. This would make social security payments on behalf of employees in the form of sickness and accident benefits. One farm Bureau has urged that such required records be reported on an annual basis and employed an average of at least five persons. This recommendation, far from being an attempt to identify the conflict between the use of the land and the economic health of our society is a limitless resource. One of the most important factors that determines the life of our quality and the economic health of our society is the use of our natural resources. Michigan is blessed with more than 36 million acres of land—land that provides a varied and beautiful landscape. From fertile, flat lake plains in the southeast, to the rugged and rocky hills of the northern Lower Peninsula, to the rolling farmlands of the ish, we possess a unique combination of land types that offers many opportunities and uses for every land owner and visitor alike. However, land use in the Twentieth Century is characterized by dynamic changes, both on a large and small scale. Urbanization, the decrease in available farmland, and the scattering of residential and other urban land uses over the rural landscape are dominant trends—trends that I know are dear to the heart of every land owner in Michigan. FARM SAFETY - The Occupational Health and Safety Administration will send forms to all employers asking for information on keeping records of accidents and illnesses incurred by employees during their work. This would make social security payments on behalf of employees in the form of sickness and accident benefits. One farm Bureau has urged that such required records be reported on an annual basis and employed an average of at least five persons. This recommendation, far from being an attempt to identify the conflict between the use of the land and the economic health of our society is a limitless resource.
Report on Welfare

In a report on “Welfare” to its constituents, state Senator Philip Pittenger, who represents the city of Lansing and most of Ingham County, provides some examples to show why our welfare program is not working.

“Our system of welfare at best makes poverty a little more bearable—but it perpetuates it and multiplies it in the process,” says Pittenger. Public assistance costs in Michigan have risen more than 500% since the states’ fiscal year 1963-44—from $179 million to $919 million and yet the cry goes up that more money is needed.

Why Do The Welfare Rolls Continue To Grow?

The following two examples provide some answers as to 1) why employment is not an attractive method for fathers to support their families and 2) why an ADC mother is encouraged by monetary rewards to remain on ADC rather than work.

The government—federal, state and local—spend millions of dollars in cash and help welfare clients get off welfare, but then rewards them for staying on welfare.

THE UNEMPLOYED FATHER

Below is a concrete example of why many men on ADC do not stay on a job when placed. They actually lose money by going to work and then are paid for continuing to be on welfare.

CASE I—5 MEMBER FAMILY

Benefits from Ingham County ADC Program:

<table>
<thead>
<tr>
<th>Benefit Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Benefits</td>
<td>$919 million</td>
</tr>
<tr>
<td>ADC grant</td>
<td>$230</td>
</tr>
<tr>
<td>Food stamps</td>
<td>$20</td>
</tr>
<tr>
<td>Child care</td>
<td>$25</td>
</tr>
<tr>
<td>Miscellaneous</td>
<td>$901</td>
</tr>
<tr>
<td>Total</td>
<td>$355</td>
</tr>
</tbody>
</table>

Total income allowable for a single person after October 1:

<table>
<thead>
<tr>
<th>Benefit Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gross</td>
<td>$450</td>
</tr>
<tr>
<td>Less expenses</td>
<td>$96</td>
</tr>
<tr>
<td>Child care</td>
<td>$25</td>
</tr>
<tr>
<td>Miscellaneous</td>
<td>$50</td>
</tr>
<tr>
<td>Total</td>
<td>$541</td>
</tr>
</tbody>
</table>

The winners of the district contest for the best young farmer are: Dist. 1: Philip Pittenger; Dist. 4: Philip Greenfield.

Young Farmer’s District Meetings

The fall district Young Farmer meetings will be held during the annual meeting of the Michigan Farm Bureau on November 8, 1971.

The district meetings will be held: Sept. 1, Dist. 1; Sept. 2, Dist. 2; Sept. 3, Dist. 3; Sept. 4, Dist. 4; Sept. 5, Dist. 5; Sept. 6, Dist. 6; Sept. 7, Dist. 7; Sept. 8, Dist. 8; Sept. 9, Dist. 9; Sept. 10, Dist. 10; Sept. 11, Dist. 11; Sept. 12, Dist. 12; Sept. 13, Dist. 13; Sept. 14, Dist. 14; Sept. 15, Dist. 15; Sept. 16, Dist. 16; Sept. 17, Dist. 17; Sept. 18, Dist. 18; Sept. 19, Dist. 19; Sept. 20, Dist. 20.

Farm Bureau Ins. Announces

Two Dividends

In a continuing effort to promote farm safety, Farm Bureau Mutual has announced two "manned" mutuals ($50 per month) has been repossessed. Mother states she is as well or better off financially and can continue with.

New Income

<table>
<thead>
<tr>
<th>Benefit Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>ADC grant</td>
<td>$330</td>
</tr>
<tr>
<td>Food stamp bonus</td>
<td>$25</td>
</tr>
<tr>
<td>Full medical provided</td>
<td>$100</td>
</tr>
<tr>
<td>Employment expenses</td>
<td>$325</td>
</tr>
<tr>
<td>Total</td>
<td>$450</td>
</tr>
</tbody>
</table>

One would assume that a mother with only one child would be easier to help get off ADC than a mother with two or more children. But the above example shows that unless she can obtain an extremely high-salaried job, any mother is better off with a poor paying job remaining on ADC. Thus the program is as presently set up is actually self-perpetuating.

The ineligible conclusions must be these:

1) ADC employment policies penalize a mother for becoming employed; 2) Food stamps, Medicaid, and child care eligibility is too restrictive (if a mother is trying to work for a living); and 3) Taxes are too high (or the federal exemption is too low).

Thus the program as it’s presently set up is actually self-perpetuating.

The answer, if there is one, lies in the Nixon-Mills work-oriented welfare reform program believes Sen. Philip Pittenger.

6% to 7 1/2% INTEREST ON DEBENTURES

FOR $100.00 OR MORE YOU CAN PURCHASE

6%-5 Year Maturity

61%-10 Year Maturity

7%-15 Year Maturity

FOR $1,000.00 OR MORE YOU CAN PURCHASE

64%-10 Year Maturity

FOR $5,000.00 OR MORE YOU CAN PURCHASE

7%-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.
FARM BUREAU SOYBEAN DIVISION IS BEING FORMED

A Michigan Farm Bureau Soybean Division will be formed to serve the interests of members who are soybean producers in Michigan. The MFP-Roger Goers' authorization to establish the division was based on a study of the current state members' commodity representation and activities through Farm Bureau. The American Farm Bureau Federation has recently formed the American Soybean Producers. This AFBF commodity division is in partnership with the state and county soybean organizations that are currently being established throughout the nation. The American Soybean Producers, during a recent meeting in St. Louis, Missouri, recommended the following items as an immediate program of work for the state and county divisions.

1. Provide member growers with marketing price information. Emphasize the importance of correlating pre-conditioned sale activity with other groups, including the American Soybean Association and the American Soy Bean Institute.

2. Develop background information. Information needs standards and conditions, including moisture discount scales, grading methods, and new pricing techniques.

3. Continue to work closely, through the AFBF Washington office, with USDA and other government agencies on programs that affect soybeans and maintain legislative information reports of interest to member growers.

4. Develop background materials for use by the state and county soybean divisions for the policy development work.

5. All county Farm Bureau organizations having members that produce soybeans will be asked to adopt the commodity division approach and form county Farm Bureau Soybean Committees. Plans are to have the state and county soybean divisions organized and committees selected by early 1972.

MACMA Price Established

The Processing Apple Commit-tees of the Michigan Agricultural Cooperative Marketing Association and the National Apple Marketing Association have thoroughly analyzed all of the factors included in the 1971 processing crop and agreed upon a basic price of $3.50 per ton. The committee then selected three factors which would be the main factors determining a $2.14 and up, delivered to the processor. Some of the major factors included in the pricing procedure are the size of the crop and its potential utilization, the number of processors of products, the consumer disposable income, the supply and price of competing fruits and many others, including the federal price freeze.

From Washington, D.C.

FARM TRUCK DRIVER EXEMPTIONS - While farm truck driver rules have been modified in line with Farm Bureau recommendations, there will be hearings on the final regulations. These hearings will go into effect in January, 1972. However, regulated carriers goods - farm and non-farm - will have to permit the inspection of their raw products. The committee has recommended the inspection of transportation of livestock, processed milk products, processed eggs and certain other agricultural products. The purpose of this recommenda- tion is that transportation by truck be a line of products. MacFarms listed would be limited carriers, that have a "certificate of con- ventional leadership in quality" issued by the Interstate Commerce Commission. Farm Bureau will testify, in opposition to this proposal if it appears that any regulations would mean substantially higher cost to farmers and would mean poor and less efficient service. Presently, exempt carriers for farm products in intrastate commerce are often farmers themselves or small local truck operators. This came very close to the USDA's recommendation. These cherries were improved a year earlier from that point. Hauch said, "These prices, while above last year's prices, reflect the growing costs of production plus a reasonable profit. In the eyes of the Committee, they represent a fair minimum price under this year's market conditions."

MACMA Apple Price Established

The Processing Apple Committee of the Michigan Agricultural Cooperative Marketing Association and the National Apple Marketing Association have thoroughly analyzed all of the factors included in the 1971 processing crop and agreed upon a basic price of $3.50 per ton. The committee then selected three factors which would be the major factors determining a $2.14 and up, delivered to the processor. Some of the major factors included in the pricing procedure are the size of the crop and its potential utilization, the number of processors of products, the consumer disposable income, the supply and price of competing fruits and many others, including the federal price freeze.

From Washington, D.C.

FARM TRUCK DRIVER EXEMPTIONS - While farm truck driver rules have been modified in line with Farm Bureau recommendations, there will be hearings on the final regulations. These hearings will go into effect in January, 1972. However, regulated carriers goods - farm and non-farm - will have to permit the inspection of their raw products. The committee has recommended the inspection of transportation of livestock, processed milk products, processed eggs and certain other agricultural products. The purpose of this recommenda- tion is that transportation by truck be a line of products. MacFarms listed would be limited carriers, that have a "certificate of con- ventional leadership in quality" issued by the Interstate Commerce Commission. Farm Bureau will testify, in opposition to this proposal if it appears that any regulations would mean substantially higher cost to farmers and would mean poor and less efficient service. Presently, exempt carriers for farm products in intrastate commerce are often farmers themselves or small local truck operators.

MACMA Hails Success

By Perry DeKeyser
Northwest Michigan

Throughout the cherry marketing season, MACMA provided a program of work for the state and county which resulted in many accomplishments, in a position to continue this year's work. In the 1971 season nearly 300 new members were signed into the Cherry Marketing Division. This indicates that growers are supporting MACMA leadership in marketing their cherries.

MACMA conducted a very successful "gate-watch" at Michigan Fruit Growers receiving stations. This activity helped many members find processors who were offering better deals. It also helped both to members and processors, that growers supported the MACMA position and followed the MACMA leadership in marketing their cherries.

MACMA moved a sizable tonnage of juice-grade cherries to New York at a price of 7.5p per pound. These cherries were moved out of the West Central part of the state which was hit by a hot, dry and storm early in the season.

MACMA and the American Soybean Association selected grains by the AFBF Washington office, with USDA and other government agencies on programs that affect soybeans and maintain legislative information reports of interest to member growers.

MACMA Price Recommended For Peaches - Pears - Plums

The Operations Committee of MACMA's Multi-Fruit Division met on August 19, 1971 to anal- yze market conditions that affect peaches, pears and plums. Their study resulted in the following MACMA price recommendation for: Peaches 21/4" and up — $85.00 a ton, 2" to 2 1/4" — $75.00 a ton; for 2" and up; under 2" pears for processing pears is $80.00 per ton, 2" to 2 1/4" - $40.00 a ton. MACMA's recommended price for processing pears is $50.00 per ton, 2" and up; under 2" pears are to be priced at the discretion of the buyer. A price of $85.00 per ton is provided by MACMA for processing plums this year. In view of the short inventories which do not exceed 2 percent below the normal, the committee felt the crop has the potential to be profitable not only to plum processors but also to growers. The com- mittee is also trying to interest the USDA in purchasing canned purple plums for the school lunch program.

Some processors have announced prices that nearly meet the MACMA recommended prices.

Michigan completed its harvest of red tart cherries shortly after the July Fourth holiday. A cherry season as a result of high temperatures, rain and scattered hail in N. and Michigan when cherries were still being harvested.

The total pack of cherries has dropped to the USDA estimate. Most processors put up a good pack this year to help maintain a stronger price in the frozen market and better the usage of the cherry industry.
1971-72 Membership Chairmen that will...
Produce Aid in Migrant Housing

By Dan E. Reed

Improved housing for seasonal farm workers in Michigan could get a substantial boost under a bill introduced in Congress by five Michigan congressmen.

All representing districts with important fruit and vegetable production, the introducers are: Reps. Ed Hutchinson, Gerald Ford, Elford Cederberg, Chas. Chambers and Guy Vander Jagt, all Republicans.

The bill would provide for grants matching state funds on a 90-10 basis for "building, acquiring, altering, remodeling, improving or extending of housing for Migratory Agricultural Workers, including such facilities as those of water supply, sewage disposal and showers."

If the bill passes and the Michigan Legislature follows the recommendation of its Senate Appropriations Committee chairman, Sen. Chas. Zollar, (R), this could mean $4.5 million in federal grants to add to the half million of state funds proposed.

Society is finally recognizing that too much to ask? Let's not forget that low incomes can close down Michigan farms, too.

The Sisk Bill does not require handlers and certified producers associations to reach an agreement that, "the Sisk Bill can close you down!"

The bill would make good the Sisk Bill is often identified as the Sisk Act of 1971.

The bill has been referred to the House Committee on Banking and Currency by Speaker Carl Albert, (D), Oklahoma. Sponsors and subcommittee hearings are planned.

Every Michigan congressman and our two senators should be actively supporting this move to provide a sound agriculture in our state.

Has your congressman heard from you?

Have Senators Hart and Griffin heard from you?

Address your congressman—House Office Building, Washington, D.C. 20515.


Producers are finding that not everyone is in favor of more bargaining power for farmers.

Some Michigan handlers and processors of fruits and vegetables say they would rather buy from individual producers rather than by any association of producers. Sponsors say they would rather buy from individual producers.

Some Michigan processors say, "we won't bargain with an association of producers." Yet the same processors can sit down with their organized workers and bargain for wages and fringe benefits to be paid two years in the future.

Some feed and grain dealers are being told by national associations that, "the Sisk Bill can close you down!"

Senators John Tunney, (D), of California and Carl Hart of Michigan and the concern of Michigan farmers in bargaining with the certified association. Under terms of a national agricultural bargaining board could investigate charges brought by either handler or certified producers' association.

While the bill does not go as far as some would like, it does provide real bargaining and marketing tools to help producers in getting a fair return for their crops.

The Administration, government officials, both political parties, candidates for elective offices and many church groups have expressed support for the objectives.

In today's world of big business, big labor and organized welfare groups, farmers must have bargaining power.

The Sisk Bill is scheduled for hearings by House Agriculture Subcommittee Sept. 20-Oct. 1, 1971. Senate Subcommittee hearings are planned for the same time.

Every Michigan congressman and our two senators should be actively supporting this move to provide a sound agriculture in our state.

Has your congressman heard from you?

Write now! Don't wish you had later?

Address your congressman—House Office Building, Washington, D.C. 20515.


Yet the same processors can sit down with their organized workers and bargain for wages and fringe benefits to be paid two years in the future.

Some feed and grain dealers are being told by national associations that, "the Sisk Bill can close you down!"

Let's not forget that low incomes can close down Michigan farms, too.

The Sisk Bill does not require handlers and certified producers associations to reach an agreement that, "the Sisk Bill can close you down!"

The bill would make good the Sisk Bill is often identified as the Sisk Act of 1971.

The bill has been referred to the House Committee on Banking and Currency by Speaker Carl Albert, (D), Oklahoma. Sponsors and subcommittee hearings are planned.

Every Michigan congressman and our two senators should be actively supporting this move to provide a sound agriculture in our state.

Has your congressman heard from you?

Write now! Don't wish you had later?

Address your congressman—House Office Building, Washington, D.C. 20515.


Society is finally recognizing that too much to ask? Let's not forget that low incomes can close down Michigan farms, too.

The Sisk Bill does not require handlers and certified producers associations to reach an agreement that, "the Sisk Bill can close you down!"

The bill would make good the Sisk Bill is often identified as the Sisk Act of 1971.

The bill has been referred to the House Committee on Banking and Currency by Speaker Carl Albert, (D), Oklahoma. Sponsors and subcommittee hearings are planned.

Every Michigan congressman and our two senators should be actively supporting this move to provide a sound agriculture in our state.

Has your congressman heard from you?

Write now! Don't wish you had later?

Address your congressman—House Office Building, Washington, D.C. 20515.


Society is finally recognizing that too much to ask? Let's not forget that low incomes can close down Michigan farms, too.

The Sisk Bill does not require handlers and certified producers associations to reach an agreement that, "the Sisk Bill can close you down!"

The bill would make good the Sisk Bill is often identified as the Sisk Act of 1971.

The bill has been referred to the House Committee on Banking and Currency by Speaker Carl Albert, (D), Oklahoma. Sponsors and subcommittee hearings are planned.
SOME OF THE 1500 visitors that attended the open house program of the new Farm Bureau Center.

FARM BUREAU CENTER
opened its doors July 28, 1971...

BERRIEN COUNTY SOIL is dumped into the special "Garden of the Counties" planter by (left to right) Dan E. Reed, secretary-manager MFB and Wesley Prillwitz.

YOUNG FARMERS were on hand (left to right) David Diehl, Jr., chairman, MFB Young Farmers Committee; Karl Howard, last year's Young Farmer chairman and MFB Queen Judy Behrenwald.

A "GOAL BRICK" ... one of 44 presented to counties that obtained their membership goal, is presented to James Gribbell, Mackinac-Luce FB president and Mrs. Gribbell by UP Regional Representative Hugo Kivi.

CUTTING OF THE RIBBON ... by (left to right) Judy Behrenwald, MFB queen; Elton Smith, MFB president and Nile Vermillion, executive vice president of FB Insurance Group.

A SPECIAL GUEST for the day was Governor Milliken shown chatting with Nile Vermillion as MFB President Elton Smith welcomes the visitors.
MAXINE TOPLIFF
STATE WOMEN'S CHAIRMAN

We have been the fair so fall is almost here. We've been canning and freezing and are planning to dangle fish lines in our favorite lake in Canada. Many schools are already in session and others will soon be opening their doors. This is always an exciting time for the little folks as they return to school and renew friendships. It is also a time that children may be careless in their actions along the road, so we must be on the lookout for that one careless moment.

Our son Don received his silver wings on July 2, and was able to spend most of the month at home with us. Don joined his sister Mary Ellen in Panama where they visited their sister Carolin and her husband Mike, and nephew Greg. On August 3, Don reported to George Air Force Base in California where he will be training for six months in an F-4 Phantom jet fighter. Carolin and Mike will be returning home the middle of September as Mike will be going to Fort Lee, Va. for additional schooling before going to Vietnam next winter. It's always good to have one family home for a visit.

I would like to congratulate everyone who helped on the membership drive. Our goal was reached due to the hard work of many Farm Bureau family members. The Michigan Farm Bureau Women presented a Michigan Flag to our new Farm Bureau Center at the open house which will be flown with the new American Flag that the Young Farmers presented.

Did you know that the first Michigan Flag was flown on a raw, winter day in Detroit, then Michigan's capital? It was February 25, 1837, when the Brady Guard of Detroit, the state's first uniformed militia, assembled to witness Stevens T. Mason, Michigan's "Boy Governor," unfurl and fly the new banner.

Michigan's present flag was adopted by the legislature in 1911 with a simple phrase: "The State Flag shall be blue charged with the arms of the state."

Our Michigan Flag and Great Seal both carry the State Coat of Arms. We all need to learn more about our flag, seal, and coat of arms. We should understand the history of our flag, how it was born, and what it stands for. Why is there an elk and moose on the flag? Why the American Eagle, arrows, olive branch and words mean that appear on our state banner.

Do you have a Michigan Flag in your County Farm Bureau office? If not, perhaps securing one and presenting it to your County Farm Bureau would be a good project.

Mrs. Jerold (Maxine) Topliff

County Annual Meeting Dates

<table>
<thead>
<tr>
<th>County</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alcona</td>
<td>Oct 4</td>
</tr>
<tr>
<td>Allegan</td>
<td>Oct 7</td>
</tr>
<tr>
<td>Alpena</td>
<td>Oct 11</td>
</tr>
<tr>
<td>Alger</td>
<td>Oct 11</td>
</tr>
<tr>
<td>Alger</td>
<td>Oct 11</td>
</tr>
<tr>
<td>Arcus</td>
<td>Oct 12</td>
</tr>
<tr>
<td>Baraga</td>
<td>Oct 15</td>
</tr>
<tr>
<td>Benzie</td>
<td>Oct 4</td>
</tr>
<tr>
<td>Berrien</td>
<td>Oct 13</td>
</tr>
<tr>
<td>Benzie</td>
<td>Oct 11</td>
</tr>
<tr>
<td>Calhoun</td>
<td>Oct 7</td>
</tr>
<tr>
<td>Case</td>
<td>Oct 9</td>
</tr>
<tr>
<td>Cheboygan</td>
<td>Oct 8</td>
</tr>
<tr>
<td>Chippewa</td>
<td>Oct 5</td>
</tr>
<tr>
<td>Clare</td>
<td>Sept 28</td>
</tr>
<tr>
<td>Clinton</td>
<td>Oct 12</td>
</tr>
<tr>
<td>Copper County</td>
<td>Oct 7</td>
</tr>
<tr>
<td>Eaton</td>
<td>Oct 5</td>
</tr>
<tr>
<td>Escanaba</td>
<td>Oct 11</td>
</tr>
<tr>
<td>Evart</td>
<td>Oct 14</td>
</tr>
<tr>
<td>Clareo</td>
<td>Oct 7</td>
</tr>
<tr>
<td>Huron</td>
<td>Sept 20</td>
</tr>
<tr>
<td>Ingham</td>
<td>Oct 13</td>
</tr>
<tr>
<td>Ionia</td>
<td>Oct 5</td>
</tr>
<tr>
<td>Irons</td>
<td>Oct 6</td>
</tr>
<tr>
<td>Iosco Range</td>
<td>Sept 25</td>
</tr>
<tr>
<td>Isabella</td>
<td>Oct 7</td>
</tr>
<tr>
<td>Jackson</td>
<td>Oct 12</td>
</tr>
<tr>
<td>Kalamaazoo</td>
<td>Oct 12</td>
</tr>
<tr>
<td>Kalkaska</td>
<td>Oct 12</td>
</tr>
<tr>
<td>Kent</td>
<td>Oct 11</td>
</tr>
<tr>
<td>Lapeer</td>
<td>Oct 7</td>
</tr>
<tr>
<td>Lenawee</td>
<td>Oct 14</td>
</tr>
<tr>
<td>Livingston</td>
<td>Sept 30</td>
</tr>
<tr>
<td>Mac-Lucan</td>
<td>Oct 4</td>
</tr>
<tr>
<td>Macomb</td>
<td>Oct 14</td>
</tr>
<tr>
<td>Manistee</td>
<td>Oct 7</td>
</tr>
<tr>
<td>Mason</td>
<td>Oct 14</td>
</tr>
<tr>
<td>Mcusta</td>
<td>Oct 6</td>
</tr>
<tr>
<td>Menominee</td>
<td>Oct 8</td>
</tr>
<tr>
<td>Mialand</td>
<td>Oct 13</td>
</tr>
<tr>
<td>M issaukee</td>
<td>Oct 5</td>
</tr>
<tr>
<td>Monroe</td>
<td>Oct 7</td>
</tr>
<tr>
<td>Montcalm</td>
<td>Oct 6</td>
</tr>
<tr>
<td>Montmorency</td>
<td>Oct 7</td>
</tr>
<tr>
<td>Muskegon</td>
<td>Oct 14</td>
</tr>
<tr>
<td>Newaygo</td>
<td>Oct 12</td>
</tr>
<tr>
<td>N. W. Mich</td>
<td>Oct 13</td>
</tr>
<tr>
<td>Oakland</td>
<td>Oct 7</td>
</tr>
<tr>
<td>Osceola</td>
<td>Oct 12</td>
</tr>
<tr>
<td>Ogemaw</td>
<td>Oct 13</td>
</tr>
<tr>
<td>Onaga</td>
<td>Oct 14</td>
</tr>
<tr>
<td>Otsego</td>
<td>Sept 12</td>
</tr>
<tr>
<td>Penoke Isle</td>
<td>Oct 15</td>
</tr>
<tr>
<td>Saginaw</td>
<td>Oct 5</td>
</tr>
<tr>
<td>Saginaw</td>
<td>Oct 5</td>
</tr>
<tr>
<td>Saginaw</td>
<td>Oct 11</td>
</tr>
<tr>
<td>Sanilac</td>
<td>Oct 4</td>
</tr>
<tr>
<td>Shiawango</td>
<td>Oct 11</td>
</tr>
<tr>
<td>Tecumseh</td>
<td>Oct 3</td>
</tr>
<tr>
<td>Tuscola</td>
<td>Oct 5</td>
</tr>
<tr>
<td>Van Buren</td>
<td>Oct 16</td>
</tr>
<tr>
<td>Wadsworth</td>
<td>Oct 6</td>
</tr>
<tr>
<td>Wayne</td>
<td>Oct 5</td>
</tr>
<tr>
<td>Westphal</td>
<td>Oct 12</td>
</tr>
</tbody>
</table>

MAXINE TOPLIFF
STATE WOMEN'S CHAIRMAN

Get your winter wheat off to a strong start. Hurryup Wheat Starter will lessen winter kill and gives wheat needed nutrients for early spring growth. The exclusive phosphorus formulation in Hurryup Wheat Starter 5-26-10 with 24% phosphorous offers up to eight times more phosphorus activity and greater solubility than other type fertilizers. Hurryup Wheat Starter gives your wheat vigor and hardiness throughout the winter, higher yields, increased phosphorus and protein content, and earlier maturity. Field tests prove new Hurryup Wheat Starter out-yields wheat to higher yields.

Your Farm Bureau Services Dealer has a complete stock of Farm Bureau fertilizers formulated for Michigan growing conditions. Contact him or write Plant Food Dept., Farm Bureau Services, Inc., Lansing, Michigan 48904.

With your winter wheat off to a strong start, Hurryup Wheat Starter will lessen winter kill and the wheat needed nutrients for early spring growth. The exclusive phosphorus formulation in Hurryup Wheat Starter 5-26-10 with 24% phosphorous offers up to eight times more phosphorus activity and greater solubility than other type fertilizers. Hurryup Wheat Starter gives your wheat vigor and hardiness throughout the winter, higher yields, increased phosphorus and protein content, and earlier maturity. Field tests prove new Hurryup Wheat Starter out-yields wheat to higher yields.

Your Farm Bureau Services Dealer has a complete stock of Farm Bureau fertilizers formulated for Michigan growing conditions. Contact him or write Plant Food Dept., Farm Bureau Services, Inc., Lansing, Michigan 48904.
Every farmer who raises a commodity for sale, must sell it. Therefore, he should thoroughly understand the marketing system for that commodity. Today's agricultural producers specialize in certain commodities and it is extremely difficult to generalize about the marketing system that may fit every commodity. The marketing system applicable to a fruit producer may not fit a grain grower. Each commodity has its own characteristics such as transportation, preservation and consumption patterns. For example, there are many people who drink milk every day, but no one eats turkey every day. One of the most important things a farmer needs to understand is the specifications of the buyer of a particular commodity. The buyer wants a certain type, size or quality of product.

For many years agriculture has been production oriented with a tendency to produce the same item expecting demand to follow with the wide availability of food products now on the market, people tend to buy only those things that please them. So the producer must take into account what the consumer wants to buy. We must also take into consideration that one farm product on the consumer market shelf, may compete with others. Today's modern marketing system contains many important elements. The farmers must use information used to establish a price for one commodity, may vary greatly from those of another commodity. The price may also vary due to demand of the buyer or quality of the item.

One of the major crops produced by Michigan farmers is grain. So let's examine the grain marketing system. The system in Michigan has been established for many years. There are local cooperative organizations in the area that handle the sale of grain here in the United States as well as in foreign countries.
SPEAKING OF BOOKS

The following item appeared in the June 24th issue of the Michigan Christian Advocate by Allan G. Gray's column, "Speaking Of Books" and is reprinted here with permission.

LITTLE CESAR
By Ralph de Tolendano

This may seem like an unlikely book to be reviewed here. It was sent to me by the publisher and I read through it, getting quite a different slant on the grape boycott.

Recently there came to our church a responsible church official who works almost exclusively among the churches of California, and especially in the San Joaquin Valley. He, too, read the book and said it had a point which we ought to take into consideration. Unions, clergymen, entertainers and especially the radical chic flocked to the band wagon of Cesar Chavez and the boycott.

It is interesting to note how the charisms of Chavez grew in direct proportion to the distance one was from California.

Mr. de Tolendano has made six trips to Delano and the valley region, and because he could talk to Spanish has been able to interview many of the pickers and growers. He would walk among them attending their meetings and understand their speeches. He makes a strong point that this was not a popular movement among the workers.

He visited and described the ranches which he found clean and comported. Perhaps he could have visited others, that were not so well kept. He points out how relatively small was the group which supported Chavez.

Many of the growers were United Methodists, so I understand and have been hurt deeply by the lack of confidence and support the church has given them. The book, for its kind, is well written. It is not inflammatory or written with wild, extravagant, hate-ridden, statements. A point is presented and pursued but not overdone.

I present it to you not with anendorsement or opposition but as another side of an argument we have been hearing a great deal about.

AUCTION SALE
MORROW BROS. & SON
REGISTERED BOAR & GILT SALE
30 Chester White Boars & gilts
10 Hampshire Boars & gilts
10 Duroc Boars & gilts
Glen Casey — Auctioneer

Saturday, September 18, 1971 at 7:00 p.m. — at our farm
6724 Baker Road, Bridgeport, Michigan 48722
3-1/2 miles east of Bridgport
Call or write for catalog: 517-777-0407

YOUR HOUSING PROBLEM IS SOLVED!

"WICKES MODULAR HOMES"

FHA - VA - HOME FARM AND CONVENTIONAL FINANCING

Eight foot ceiling, drywall, 2 x 4 construction, 3 x 12 roof pitch, 3/4" wall, 6" ceiling insulation.

Priced at $15,000 and up including foundation. To see models, call or write:

LAWRENCE RYLLY
2523 ClU Rd., FENTON, MICHIGAN 48454
313 235-4202
STATEWIDE CONSTRUCTION
"WICKES MODULAR HOMES"

Homes on display at Genesee Valley Shopping Center, cor. Miller and Linden Rds., Flint. Jackson, Mason and other locations on request.

NORTHERN MICHIGAN COOPERATIVE FEEDER SALES 1971
8800 Head

These are all native cattle sired by Registered Beef Bulls and out of predominately 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 River...1200 yearlings and calves
October 14 — Gaylord...2600 yearlings and calves
October 19 — Alpena...1300 yearlings and calves
October 20 — West Branch...1600 yearlings and calves
October 22 — Baldwin...1100 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
Penton, Michigan 49776

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 DC-10 jet operated by the Alitalia Airlines, the regularly scheduled airlines between Detroit and Rome.

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. Dependants must 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 more information about the proposed Farm Bureau tour to Rome.

NAME: __________________________
ADDRESS: _______________________
PHONE: __________________________

FARM BUREAU MARKET PLACE

SPECIAL RATE TO FARM BUREAU MEMBERS: 25 cents for $2.00 each edition. Additional words, 10 cents each. Figures such as $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.

36 MISCELLANEOUS

WANTED TO BUY: OLD COCA-COLA ESSENTIAL MINERALS — large stock or equivalent, so the small minerals can be filled. Also any items wanted by interested people. The last orders were delivered by Joe Earn, Old Time Cokes, 206 W. Main, Seneca, Kansas 66538. (9-4t-14p) 36

FREE SHIPPING: 1001 THINGS FREE (64-page book) $1.00. To: WJR Enterprises, Box 44068, Department M7, Cincinnati, Ohio 45244.

36 MISCELLANEOUS

WANTED HOMEWORKERS: $100 weekly addressing envelopes. For details send to: Scatterings-other useful items. De- sired by: WJR Enterprises, Box 44068, Department M7, Cincinnati, Ohio 45244.

5.00 each edition. Additional words, 10 cents each. Figures such as $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.
effective september 30,
farm bureau insurance group
will pay...

GOOD DEAL!

(At least our policyholders think so . . .
This is the 15th auto dividend in 22 years.)

That's why we're called the farm experts!