June is DAIRY Month

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June is Dairy Month

June has been celebrated as dairy month since its inception in 1937. Then, June, as a peak production month for milk, was selected as a fitting time for a nationwide salute to the dairy industry. Today, scientific progress has made every month as important as June. The month now serves a timely reminder to the housewife to serve nutritious dairy foods to her family all year long.

June Dairy Month is celebrated at consumers' tables, in supermarkets and milk bars, wherever dairy products are sold or consumed. It is a time to honor the multi-billion dollar dairy industry which plays such a vital role in the health and welfare of the nation.

During the month, dairy nights at ballparks throughout the country can help determine how their products shall be marketed and for what price.

What should be done with a stratified product like milk that's tied tightly with social, economic, and environmental concerns? But this fact with the "drink your milk" command of generations of mothers and the industry faces a "goody goody gammesh" problem harder to sell than fix or fun or sin.

Is "being good for you" the worst thing that can be said about a product? And milk and milk products are good for people. In fact, they're necessary for the maintenance of a proper diet. It's difficult to ingest the proper amounts of vitamins and minerals without consuming dairy foods.

Is milk in the same pew with the churches - the family units which everyone talks about but no one does anything about it? Milk Is Relevant

Has milk become such an accepted product that no one really pays attention to it anymore? Is it something like the weather when everyone talks about but no one does anything about it?

And yet, milk is relevant. It fits today's "life style" as one of nature's best products. Then why is the nation's milk consumption of milk kept pace with population growth?

Can it be that people turn off products when they turn into a materialistic scene?

Is it "bad for you" the worst thing that can be said about a product?

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Is milk in the same pew with the churches - the family units which everyone talks about but no one does anything about it?
Burlan and urban high school juniors and seniors—an estimated 180 strong—are expected to attend this year’s Young People’s Citizenship Seminar on the campus of Ferris State College, Big Rapids.

During the five-day seminar starting June 19, our American heritage, principles of democracy, benefits of our free enterprise system and political activities are areas which will be studied. How these areas affect youth today and in the future will be emphasized by a roster of nationally-known speakers.

**State Marketing Bill Will Provide For Ordinarily Marketing**

Farmers and the buyers of agricultural commodities can both benefit from the provisions of S. 1225, the farm marketing rights legislation that is currently being considered by the Michigan Legislature.

Farmers are supporting the bill as a means of providing them with bargaining power in negotiating prices and terms of trade. Food processors and retailers are opposing the measure as a threat to their ability to control retail prices and thereby maintain their reputation as fair and honest dealers. General Motors have supported the bill because it is consistent with the company's policy of supporting farm marketing rights legislation.

Farmers need improvements in marketing practices so that they have a chance to be competitive and not suffer losses due to low prices. Perishable commodities would not be lost in the event prices fall below the levels the bills would establish. Procedures would provide economic losses to both buyers and producers that the courts could decide on the basis of negotiation.

The legislation would provide a workable arrangement whereby farmers can produce for specific market needs. Bargaining associations and buyers would negotiate supply contracts that meet the anticipated demands for the product and would prevent over-production and low prices that have been a chronic problem for farmers. The enactment of S. 1225 is expected to create equal bargaining power for both buyers and sellers.

**WHEAT CRISIS**

Ole Man Winter, slow in retreating this spring, left behind a crisis which will cause many Michigan farmers to remember him for months. Namely, severe winterkill of wheat.

Killing frosts arrived late in the fall of '71 — many areas of the state enjoyed a normal growing season and a killing frost until November. This coupled with unusual high temperatures early in May, resulted in to develop excessive growth. Then, the winter weather was abnormal — periods of wet, mild weather followed by periods of unusually cold during which the snow cover was spotty.

These conditions resulted in severe winterkill of wheat over a wide area of the central and eastern parts of Michigan. There are other areas of the state which also sustained damage or kill.

The above general area was so severely damaged that it has been estimated that at least 50 percent of the wheat crop was killed. Below 10 percent of the crop is expected from the remainder of the state. Several factors, over which the wheat producers had no control, worked to complicate the crisis which has so far developed. Still facing the producer is the unknown factor of the weather situation at harvest time. Periods of wet, damp weather could add to the critical situation.

The Farm Bureau Wheat Marketing Program will be in operation, as for the previous five years, to assist wheat producers in determining the disposition of wheat harvested from areas that have been affected by severe winterkill. The program will offer cash at harvest and the opportunity to share in seasonal prices realized for the commodity.

**Tart Cherry Maps Important**

The federal marketing order for red tart cherries, which includes Michigan and the other Lake States, will probably be implemented in 1972 reports Harry A. Foster, manager, Red Tart Cherry Division, Michigan Farm Bureau.

The Cherry Administrative Board, which directs the federal order program, will make this determination on Friday, June 23 when the board meet to consider its marketing policy for 1972.

Should C.A.B. establish a set-aside reserve pool, the order will put the set-aside percentage of their crop delivered to processors and handlers in a reserve pool. A similar action to this will be divert set-aside cherries through a non-distributor channel. Producers can be exercised only if the producers have prepared and filed a map of their tart cherry orchards with the C.A.B. office in Hartford.

C.A.B. staff has indicated that only 85% of the tart cherry producers have taken time to prepare a map and file it with the C.A.B. office. This means that, if there is a set-aside this year, 35% of the producers' crop will be automatically placed in the reserve pool. Therefore, it is very important that these producers file their maps by June 23.

With this map on file, the producer will then be able to take advantage of the options provided under the federal marketing order.

According to Foster, MACMA supports the set-aside reserve pool concept, but feels that the reserve pool should be kept at a manageable size. If the set-aside reserve pool is established by the C.A.B., producers may want to use the diversification option which requires that orchard maps be on file at the C.A.B. office.

The federal marketing order options and details of the set-aside will be explained to MACMA members in the red tart cherry newsletters.

**Staff Named**

**Reserve Pool**

The federal marketing order for red tart cherries provides that tart cherry processors will finance the set-aside reserve pool cherries as established by the Cherry Administrative Board (C.A.B.). The C.A.B. has established, at recent meetings, the cost of financing reserve pool cherries at 7.47 cents per pound on a raw fruit basis. This includes the first month's cold storage in and out, reports Harry A. Foster, manager, Red Tart Cherry Division, Michigan Farm Bureau.

The cherries will be frozen and held in authorized warehouses. Equity holders will also pay the storage costs for the time period in which the cherries are held in reserve.

The twelve months' storage cost has been set at 1.67 cents per pound.

Foster cautions that the C.A.B. has authorized the processors to deduct the 7.47 cent processing charge and the 1.67 eleven month storage allowance at harvest time from the producer's checks. The total value of the set-aside reserve pool cherries is 9.14 cents per pound.

Equity holders may sell their equity in the reserve pool cherries at any time to processors, other equity holders or other qualified buyers. The equity notes are to be reported to the C.A.B.
Every member has received a special letter outlining the progress of S. 1225, the state income tax bill, and the petition drive is to be held before the House Labor Committee. It is hoped that the bill will go to a vote in both the House and the Senate, and that the act will become a law by the end of the session.

NOMINATION PETITION DRIVE

The petition drive to put tax reform on the ballot in November has come a long way. Even though many counties report good success in obtaining signatures. In order to be successful, more people need to circulate the petition. Farm Bureau is one of the organizations which has been circulating the petition throughout the state. Members of the organization have been circulating the petition in many areas of the country.

PROPERTY TAX REFORM

The property tax reform issue is one of the most important issues facing the state today. It has been an issue of concern to many people for a long time, and the issue is still not resolved.

The issue is that the state property tax system is too complex and unfair. The current system is based on the assessment of property at the time it was purchased. This assessment is then used to determine the tax rate for the property. This system is unfair because it does not take into account the appreciation in the value of the property over time. The result is that property owners who have held their property for a long time are stuck with a high property tax rate.

The solution to the property tax reform issue is to develop a tax system that is simple and fair. This solution would be to base the tax on the market value of the property, which is the price at which the property could be sold. This would ensure that the tax rate is fair and is not based on the assessment of the property at the time it was purchased.

The legislature should consider adopting this solution to the property tax reform issue. This would be a fair and just solution to the problem.

REFORM PROPOSALS

The legislature should consider adopting the following proposals to help reform the property tax system in the state:

1. Base the tax on the market value of the property instead of the assessment.
2. Have a uniform tax rate for all properties in the state.
3. Have a uniform property tax rate for all counties in the state.
4. Have a property tax rate that is lower than the current rate.

These proposals would help to ensure that the property tax system is fair and just, and would help to reduce the property tax burden on property owners.

OTHER ISSUES

There are many other issues that need to be addressed by the legislature. These include:

1. Education funding
2. Health care
3. Environmental protection
4. Transportation

The legislature should consider addressing these issues in the coming session.

The above map is the reapportioned House districts for the November 1972 election. Considerable changes have been made in voter districts. Voters, as well as legislators running for office, will have to get new names for a large number of districts. The change was determined by the Supreme Court as a result of the Appopriations Commission. It is the Democtratic party which has been defeated this year due to the possibility of major overall property and school tax reform. Solving the farm land assessment problem is a major Farm Bureau goal.

Numerous miscellaneous tax proposals have been introduced by both houses of the Legislature. For example, there is a proposal to change the 1969 law requiring certification of assessors to be carried out and that if every assessor did not certify, the local board would be required to employ a qualified person. Certification is accomplished by attending special courses and passing an examination.

Two new bills have been introduced that provide different approaches to the farmland assessment problem. One (H. 0290) was introduced by Rep. Dale Warner (R-Eaton Rapids) and 40 others. This would apply to a farm of 100 acres or more that has been devoted to agricultural use for five years. Farmland between five and 100 acres would quality for a gross income of $100 or more per acre. Open land of 100 or more acres could qualify under certain circumstances.

The second different feature of the bill is that it would set up a specific tax on each land. This is a departure from the current system. In the current system, the tax is based on the market value of the property. The result is that property owners who have held their property for a long time are stuck with a high property tax rate.

The bill has been referred to the House Committee on Taxation, which is expected to report it shortly. The bill is expected to be referred to the House Committee on Agriculture, which is expected to report it in the near future. The bill is expected to be referred to the House Committee on Revenue, which is expected to report it in the near future.

Robert E. Smith
MICHIGAN FARML'N'EWS

Voters will be deciding on new congressmen in November. Here to become residents of their new districts. These include Congressmen Cederberg and Hutchinson. Congressional districts. This apportionment plan was determined by swing district which could go either way. The contest is likely to this plan will result in 10 Republicans, 8 Democrats and one remaining 1972 elections are: . Important 1972 Election Dates On May 16, qualified Michigan voters had an opportunity to vote in the first of three elections during 1972. In the May 16 Presidential Preference Primary election, the voters cast a bal lot for their preferred presidential candidate, elected precinct delegates rejected a proposed constitutional amendment that would have allowed legislators to accept another office in mid-term and approved a proposed constitutional amendment to repeal the ban on lotteries. Voters will have an opportunity to return to the polls again on August 8 for the regular primary election and on November 7 for the general election. Some of the important dates to keep in mind concerning the remaining 1972 elections are: June 20 — Last day for partisan and nonpartisan candidates to file nominating petitions. July 7 — Last day to register for Primary Election if not already qualified. July 10 — Last day to file petitions to amend the Michigan Constitution. August 5 — Deadline for absentee voter ballot applications for Primary Election August 8 — PRIMARY ELECTION October 6 — Last day to register for General Election if not already qualified. November 4 — Deadline for absentee voter ballot applications for General Election. November 7 — GENERAL ELECTION Voters in the August 8 Primary Election will nominate candidates for U.S. Senator, U.S. Representative, State Representa tive and local officials. Voters in the November 7 General Election will elect many officers including: President and Vice President; U.S. Senator; U.S. Representatives (1 per District); State Representatives (1 per District); Justices of the Supreme Court (2 members); State Board of Education (2 members); Board of Trustees, Michigan State University (2 members); Board of Regents, University of Michigan (2 members); Board of Governors, Wayne State University (2 members); local officials. At least two proposals will be on the November 7 General Election ballot for voters to decide. The issues of abortion reform and daylight savings time will definitely be on the ballot. Additional proposals will be on the ballot if current petition drives are successful by July 10, including the drive to change the method of financing local school operating costs from the property tax.

CHAVEZ' UNION THREATENS NATIONWIDE CAMPAIGN AGAINST FARM BUREAU

Cesar Chavez' United Farm Workers National Union, an AFL-CIO affiliate, has threatened a nationwide campaign to attack and discredit the American Farm Bureau Federation and its 2, 057,665 member families. The threat reported by William J. Kuhfuss, AFBF president, came in the form of an ultimatum presented to Farm Bureau leadership at its national headquarters in Park Ridge, Illinois, on April 26.
The UFW delegation told Farm Bureau that unless it withdrew its efforts by Monday, May 8 to get federal and state farm labor legislation enacted, UFW's national boycott apparatus would be mobilized in a massive "informational" campaign against Farm Bureau in 40 cities. Currently, Farm Bureau is pressing for enactment of bills to Congress and in several states to guarantee secret ballot elections for farm workers, and to prohibit the secondary boycott for agriculture as it is presently prohibited in industry under the National Labor Relations Act.

Federation President Kuhfuss responded to the ultimatum with a "reassurance that Farm Bureau would intensify its efforts to get fair and constructive farm labor legislation that would protect the Constitutional rights of workers to organize freely, and farmers to be protected against the ravages of coercive boycotts that force them to sign over their work force — or go out of business."

Kuhfuss said that under Farm Bureau policy "we uphold the right of employees to bargain collectively, but condemn the use by either labor or management of force, coercion, intimidation, secondary boycotts, or unfair means applied by one side to force its will upon the other."

Farm Bureau is currently active in supporting farm labor legis lation in Congress and in several state legislatures, including Arizona, Colorado, New York, Oregon, Wyoming and Michigan. Farm labor bills have been passed in Kansas and Idaho.

A fair labor practices initiative has been proposed for voters of California, and is supported by Farm Bureau.
Respiratory Annie receives first aid from Leona Powell and Betty Rissh, Farm Bureau Insurance Group. Observing are Captain Ward, Delta Township Fire Department and Diane Werner, Farmers Petroleum. The ladies were part of a group of Farm Bureau Center employees who recently received medical first aid and disaster crew training.

FILMSTRIP GLIMPSES
OF STATEWIDE ACTIVITIES

Earl L. Butz, U.S. Secretary of Agriculture, made his first Michigan appearance in Lansing last month as part of a political campaign tour sponsored by the Committee of Farm Families for Election of the President. U.S. Representative Charles E. Chamberlain accompanied the secretary.
Michigan Farmers in Philippines

10th Birthday

A visit to the Philippines and a three-day stay with Peace Corps agricutural volunteers was the highlight of a recent five-week trip around the world for 20 Michigan farmers.

The farmers, participants in the Kelllogg Foundation-funded Crop Reporting Service, were staying in the Philippines as part of a three-year trip around the world. The trip was part of a three-year Kelllogg Foundation-funded program aimed at preparing Michigan farmers for leadership roles in the community and agriculture. The farmers also visited Sweden, Italy, Greece, Lebanon, India, Thailand, Hong Kong and Hawaii to observe various agricultural, industrial and political leaders.

The 20 farmers, the highlight of the entire trip was staying with the Peace Corps volunteers and the work they were doing, was not an easy decision since they were already working on the island and were already working on the island. It was like going to a tremendous conver. It was good. You know it was good. But you just can't explain how good it was in words.

To bring their trip full circle, the farmers will host 18 future Peace Corps volunteers on their farms for a weekend.

The 20 farmers who made the trip: Millard Brasington of Edmore; Eiler Thorland, Jr., Greenville; Robert Fruey, Dansville; Lawrence Van Sickle, Hart; Stanley Van Sing, Grand; Kenneth Vreel, Owosso; Donald Vegner, Freeland; Allen Willis, Wayland; Kenneth Michaud, Harsen's Island; David Diehl, Dansville; Gerald Elenbaum, Owosso; James Frey, Coldwater; Richard Greff, Chelsea; J. Arthur Hooker, Wayland; William Armor, Bangor; Norbert Jett, Peterborough; Robert James, Ionia; John Nye; St. Joseph; and Paul Fehl, Ottawa Lake.

Crop Reporting to Survey Growers

The Michigan Agribusiness Research Council, a unit of the Michigan Agricultural Experiment Station, has requested the Michigan Farm Bureau to cooperate in a new, in-depth survey of commercial vegetable growers in June, according to Harry A. Foster, committee chairman. The survey was made by the research committee in an effort to determine the number and type of asparagus produced in Michigan.

Michigan's asparagus growers have an estimated market of more than 100 pounds per acre for the last four years. The research committee will attempt to determine whether those yields are actual-losses or merely statistical losses. The "asparagus growers" survey will determine the average acreage produced and the average yield.

Foster reports that the asparagus acreage is expanding rapidly with Michigan growing an estimated total of one million acres of the vegetable. The company may, however, request that you provide supporting evidence for your claims. It would be wise for you to have a practical, scientific approach in mind for this purpose. Your insurance representative will be able to advise you of the procedures involved.

I would like to give my teenage son a car. I would prefer that the car and insurance be in his name. Do you think that the insurance rate is higher if this is the case? Is this so?

Most insurance companies will charge you more because the insurance policy and the title of the car are in a 12 year old's name. The company may, however, request that you provide supporting evidence for your claims. It would be wise for you to have a practical, scientific approach in mind for this purpose. Your insurance representative will be able to advise you of the procedures involved.

Please note that your son may have been rated as a part-time operator if the vehicle is regularly driven by him and he will be classified as a principal operator. This will cause a premium increase. If your son is idle more than if he became a principal operator of a car listed on your policy. You will lose your multi-car discount if the car is titled in your son's name, however, the advantages of the cooperative's use of value.

During the past two decades, Farm Bureau Insurance Group operating companies have gained a well deserved reputation for leadership and innovation in the insurance field, especially in the area of Farm Bureau family.

Under the capable leadership of Michigan Farm Bureau vice-president, its program and policies continue to meet the many needs of Farm Bureau members. May 23 marked the tenth anniversary of the passage of one such concept which typifies its innovative approach to public policy.

The 20 farmers who made the trip to the Philippines were the highlight of a recent five-week trip around the world for 20 Michigan farmers. The trip was part of a three-year Kelllogg Foundation-funded program aimed at preparing Michigan farmers for leadership roles in the community and agriculture. The farmers also visited Sweden, Italy, Greece, Lebanon, India, Thailand, Hong Kong and Hawaii to observe various agricultural, industrial and political leaders.

The trip was part of a three-year Kelllogg Foundation-funded program aimed at preparing Michigan farmers for leadership roles in the community and agriculture. The farmers also visited Sweden, Italy, Greece, Lebanon, India, Thailand, Hong Kong and Hawaii to observe various agricultural, industrial and political leaders. The farmers were impressed with the experience of the small and medium-sized Filipino farmer. They were Leonard Ekema, John George, Coolwater; Richard Greff, Chelsea; J. Arthur Hooker, Wayland; William Hove, Bangor; Norbert Jett, Peterborough; Robert James, Ionia; John Nye; St. Joseph; and Paul Fehl, Ottawa Lake.

The co-operative captured first place in the private carrier fleet area by compiling more than one million dollars in 1971 benefits to Farm Bureau Mutual. Even more impressive, the steady growth of Community Service provides another guarantee to Farm Bureau members that they will continue to operate from the most advantageous financial position possible.

Now that Community Service is a healthy ten-year old, Farm Bureau is only beginning to realize the potential of this management and its aims have proven its validity. Not only are local boards under consideration by the House and Senate Public Welfare Committee, but the Farm Bureau has contacted members of these committees opposing use of revenue in the Highway Trust Fund.

Traffic Accident Reporting

The Bureau of Motor Carrier Safety of the Department of Transportation has proposed new regulations relating to reporting of truck accidents. This revision would require all private carriers operating under the provisions of any number of truck accidents to report truck accidents. The proposal would require all private carriers to report truck accidents to the Bureau of Motor Carrier Safety. Common carriers and other for hire carriers operating an estimated 750,000 trucks. Private carriers would have to report an estimated 17 million trucks.

Any private carrier, including any farmer, engaged in interstate commerce and subject to the requirements of the Motor Carrier Safety Act, shall file a report with the Bureau of Motor Carrier Safety on any number of truck accidents. The report shall consist of a statement of the facts of the accident which shall contain the information requested by the Motor Carrier Safety Act, including the name and address of the owner operator.
CROP AND SUPPLY REPORT

by Greg Sheffield
Farm Bureau Services

FIELD CROPS — Work has started on the 1972 bean crop in May, but behind normal. Surplus soil moisture, most heavy soils still wet, and severe cold damaged as much as the Bay of May compared with 80 percent last year. Out- planting about 85 percent complete compared with 85 percent a year ago. More than one-fourth corn acreage is planted. Sugar beets are 60 percent planted, middle of May. Unusually severe winter and weather. Thawing. Wheat. Good wheat to excellent in south- ern counties. Wheat surviving winter in this area. This is the smallest carryover of dry beans in many years. Soybean planting has been delayed in Michigan because of wet weather. Participation in the Bean Marketing Agreement through local co-ops steadied prices during last year’s selling season.

Supplies — Shortage of phosphate materials. Hectic activity because brief planting season came after a wet winter. Shortages of certified oats and soybeans. Late corn will need post-emergence herbicides. Best bet is a triazine chemical that permits corn rotation, avoids soil residue problems, highly effective against major broadleaf weeds and grasses.

SWINE — Some near-term weakness in prices, but still over six dollars higher than last year. High in livestock prices could mean higher prices later. Forward estimates may indicate an improvement. Feed sales have remained strong throughout the spring.

CATTLE — Generally stronger cash market. Prices are said to be in line with market demands. Cattle prices are climbing higher than the higher prices of last year. USDA’s prediction of higher cattle and calves on feed as ten percent over a year ago is now being questioned. Feed costs may not decline as much in second half of this year as expected.

Supplies — Ample corn in storage. Stock is now reduced to one-third of levels of previous years. A significant amount of supplies of feed is available. Soybean meal is available. Soybean meal is available.

VEGETABLES & FRUIT — Cold retarded emergence of asparagus, peas, and beans, but picking in the southwest and west central areas was under way by the middle of May. MACMA negotiated with processors for fresh asparagus price of 25 cents per pound. Seed onion planting was finished by middle of May. Early carrots are up. Early salad vege- tables in Macomb County, but by frost. Subzero temperatures in January almost wiped out production in Berrien County and severely reduced sweet cherry crop.

Supplies — String orchard disease may affect growth of fruit. All Sevin insecticide formulations will be in critical supply this year.

DAIRY PRODUCTS — Com- mercial dairy index 1967 base = 100 shows 1971 price 120 by April compared to 117 last year. State of Michigan is now number six in total milk production with an increase of three percent over 1970. USDA Gross dairy index is still rising. Last year’s 6.8 bil- lion one-third above 1965. Price gain was 31 percent.

Supplies — Adequate inventories of most animal health products. Some suppliers are under pressure. An increased use of feeds, supplements, and other materials is expected.

Michigan Man Appointed

The U.S. Department of Agriculture has announced the appointment of Nicholas H. Smith, 37, president of the American Farm Bureau Federation of Michigan, to an administrative post in the USDA in Washington. Mr. Smith began his duties April 17 as Assistant to the Deputy Administrator for Food and Nutrition Programs of the USDA, April 17 as Assistant to the Deputy Administrator for Food and Nutrition Programs of the USDA.

In his new position, Mr. Smith will assist the administration in the operation of the various federal programs which serve the American people. These include nutrition programs as the food grain and wheat set-aside programs, and the Rural Environmental Assistance Program. In his new position, Mr. Smith will assist the administration in the operation of the various federal programs which serve the American people. These include nutrition programs as the food grain and wheat set-aside programs, and the Rural Environmental Assistance Program. In his new position, Mr. Smith will assist the administration in the operation of the various federal programs which serve the American people. These include nutrition programs as the food grain and wheat set-aside programs, and the Rural Environmental Assistance Program. In his new position, Mr. Smith will assist the administration in the operation of the various federal programs which serve the American people.
A deluxe 11-day, pre-convention tour of the Hawaiian Islands for Michigan Farm Bureau members has been arranged. The tour offers the advantage of attending the American Farm Bureau annual meeting in Los Angeles after a visit to the islands.

The dates of the pre-convention tour are from November 29 to December 10, 1972 and reservations are now being accepted.

The price of the four island pre-convention tour is $690.64 per person boarding the plane at either Grand Rapids, Lansing or Detroit. This price includes extensive sightseeing on the islands of Oahu, Kauai, Maui, and Hawaii. The price of the tour includes all air fare from one of the three cities mentioned and return, hotels, taxes and gratuities for the services included, all baggage handling at airports and hotels, transportation between hotels and airports and a tour escort.

Michigan Farm Bureau members will be in Honolulu four days staying at the New Surfrider Hotel, right in the heart of Waikiki Beach. Tour members will be treated to a visit to the vast sugar cane fields, pineapple fields, a cruise of Pearl Harbor, and a tour of Punchbowl Crater, Robert Lewis Stevenson's grass shack and other highlights of Honolulu.

From Honolulu the group will go to the island of Kauai where they will spend one night at the Kauai Surf Hotel. The stay on Kauai will feature a tour of the Waiaha River including a cruise to the Fern Grotto with songs and legends by the crew members.

From Kauai the group will be flown to the island of Maui, the Valley Isle, where they will spend two nights at the Maui Surf Hotel. While visiting Maui, the group will visit the city of Lahaina and Mt. Haleakala, the largest dormant volcano in the world.

From Maui the group will fly to the island of Hawaii where they will spend two nights at the Kona Inn and two nights at the Naniola Hotel in Hilo. Featured during the stay on Hawaii will be a visit of coffee plantations, orchid nurseries, and plenty of time for shopping.

This pre-convention tour will depart Hilo on the morning of December 10 for a direct flight to Los Angeles where transportation will be provided to take the group to the AFBF convention hotel.

For those Michigan Farm Bureau members desiring to visit the islands after the AFBF Convention, arrangements have also been made for a nine-day, two-island post convention tour. This tour will depart Michigan on December 10, and leave Los Angeles for Honolulu on December 14. The group will arrive back in Michigan on December 22.

The price of the post convention tour will be $564.84 board and a tour itinerary, complete the coupon below and mail to: Program Development Division, Michigan Farm Bureau.

A new high performance tire with extra wide tread, Polyester cord body plies and underthread belts of fiberglass. The specially designed construction eliminates rubber-wearing "squirm" for longer mileage under all kinds of driving.

**MARK V (78 series)**
big, bold, and belted...

These 78 series tires have 4 Polyester cord body plies and 6 underthread belts of fiberglass. Film-mesh belts hold the tread form, prevents "squirm".

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**WIDE MARK**
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A new high performance tire with extra wide tread, Polyester cord body plies and underthread belts of fiberglass. The specially designed construction eliminates rubber-wearing "squirm" for longer mileage under all kinds of driving.

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Before you risk the safety of your family, replace those unsafe, worn tires. Hot weather and frequent overloading heats up old, worn tires... risks dangerous blowouts. Now FARMERS PETROLEUM dealers are fully-stocked with top-quality economically priced UNICO tires that give you extra, trouble-free miles.

**To:** Program Development Division
Michigan Farm Bureau
P. O. Box 960
Lansing, Michigan 48904

**Please send me a brochure giving details on the December tours to Hawaii.**

**Name**

**Address**
Credit is the advance of merchandise or services in return for the agreement or promise to pay in the future by the purchaser or user. In our modern economic system, credit is an integral part, not only of business, trade, commerce and production on the part of enterprises, but is an increasing factor in the requirements of consumers.

When studying the history of the settling of this state, we are apt to believe that much of the vast domain could be had practically for the asking — plus sweat and an occasional broken hope. But even a homesteader would need a plow, wagon and a few tools. He had to erect a shelter, fence the land, and perhaps hire help to clear the land and dig a well. Dollars had to be spent out of the settler’s pocket before the land produced a dollar.

Today, we take for granted that whatever we are going to do will require money. Taken for granted are the high costs and substantial investments, but it still shocks many to learn that a young man desiring to go into farming today must be willing to invest thousands of dollars.

Many of the capital farmers have used has come from their own pocketbooks, but our agricultural economy would have developed much more slowly if few people had been forced to rely entirely on their own funds. It is estimated that about one-third of farmers’ expenditures are financed with credit.

Without this extensive use of capital, the increase in the farmer’s productive capacity would never have occurred. Without the agricultural credit system, the pace of progress would have undoubtedly been more of a walk than a gallop. Credit has enabled farmers to take advantage of research results. Credit has enabled farmers to buy additional acres, increase the size of their herds, modernize their buildings, conserve their soil.

In the 1800’s farmers were able to borrow from banks and insurance companies. Merchants extended credit. Most rural communities had a few individuals who had acquired large amounts of cash and were willing to lend part of their capital to their neighbors. Some individuals even hired agents to go from place to place lending farmers. Much of the credit was on a short-term basis. The principal and interest on real estate mortgages usually was due and payable on an annual basis. Expensive renewal fees and high interest on real estate mortgages usually was due and payable on a monthly basis.

Farmers who acquired large amounts of cash reserved and were willing to lend part of their capital to their neighbors. Some individuals even hired agents to go from place to place lending farmers. Much of the credit was on a short-term basis. The principal and interest on real estate mortgages usually was due and payable on an annual basis. Expensive renewal fees made the use of credit very expensive. It is quite possible the increase in land prices; an increase in the price of production items; and an increase in the size of farms. It is quite possible the increase in land prices; an increase in the price of production items; and an increase in the size of farms.

In the early thirties, one of the first farm credit associations was organized. Banks for farm cooperatives were established. The agricultural credit system has been adapted through the years to meet the changing needs of farmers. Further adaptations may be necessary.

Institution lending farm credit today are emphasizing the need for keeping good farm records as a prerequisite for obtaining loans of any appreciable amount. Some institutions lending credit to farmers have set up their own loan record systems and insist that the borrower use it.

This is understandable, as lending institutions have to protect their investments or they would soon be out of business. Also, when the money situation is tight, they need factual up-to-date records to determine just who to lend to. In this manner, banker's and valuer's time is saved and they better know who to lend to and who to refuse.

Lending institutions frequently require a financial statement or balance sheet and a profit and loss statement and a cash flow statement before even considering a loan. A financial statement is simply a statement which shows the financial position of the operation at a given time. It is the credit and cash flow statement that reflects the net profit or loss of the operation and the cash flow statement shows the periods where it is expected there will be surplus capital.

In addition, a farmer seeking a loan is often asked when the money will be spent, what it will be spent for and what the anticipated cost and returns on the item purchased will be.

All lending institutions use certain factors in determining whether or not to approve a loan. Some of the factors most frequently used were recently published by the Michigan Association of Farmer Cooperatives. They are:

The three Rs of Credit: RETURNS: What kind of return is the applicant getting or expecting from his investment? Is he borrowing for income-producing purposes or is he borrowing for personal use? REPAYMENT: How will the credit amount be repaid, and from the sale of what commodity?

RISK: What is the element of risk in his operation, and could he repay in case of adverse circumstances?

The four Cs of Credit: CHARACTER: What is this person’s overall character? Does he have a past history that may affect his obligations? Is he sober, honest, and respected?

CAPACITY: Does the person in question have an aptitude for management, or does something always happen to his dreams? CAPITAL: Does the applicant have a good financial statement, showing good equity in his business or has he been given inadequate financing by other lending agencies and, therefore, restricted his ability to pay interest? Does the applicant have the size of unit to be profitable?

CONDITIONS: What are the general conditions surrounding this particular credit application? Are good conditions surrounding this particular application? Are they expected to be good in the future? Has the request for credit originated because of convenience? Has the request for credit originated because of necessity? In the event the applicant was refused credit elsewhere? Does the extension of credit represent an extension of credit and a service and is he willing to pay for that service?

The six W’s of Credit are:

WHO are the principals involved in the proposed credit transaction?

WHY is credit being asked for — convenience or necessity?

WHAT will the credit purchase do for its purchaser — will it increase earning power?

WHERE are the customer’s other loans, and priorities?

WHICH type of repayment plan should be used?

WHEN will the credit purchase be paid, and at which time will the account be past due and subject to litigation?

The agricultural credit system has been adapted through the years to meet the changing needs of farmers. Further adaptations may be necessary. Traditionally, farmers have had the goal of clearing their holdings of debt in their lifetime. Some now suggest that there may be a need and a justification for perpetual indebtedness on some farms. They therefore have a successful commercial farm with a high percentage land value, earnings that might be used to fully pay off the mortgage loan might better be put to use to improve production efficiency. What is your opinion?
Students View Thumbs' Farms

A group of 34 fourth grade students from the Jack Harvey Elementary School in Upton, Utica, had their first hand look at dairy and hog farming in Sanilac County.

The young adventurous group was welcomed by the Sanilac County Farm Bureau Women's Committee. They visited the dairy farms of Paul Prowse and Neil and Art Wood to discover how milk comes from the cow, how it is handled on a dairy farm. The day-long tour also included a visit to the hog unit operation owned by Robert Wood.

For many of the students, this was the first time they had been on a farm or seen a live cow or hog. Following the tour of the farms, the boys and girls were served lunch at the Sanilac County Farm Bureau Office by the ladies. Ken Fierke, president Sani- lac County Farm Bureau, welcomed the youngsters and each was presented with a fun packet which included milk slogan stickers, recipes for milk products, a rubber balloon rocket and a "Hugs are Beautiful" button.

Though a lot of hard work was involved in planning and conduc- ting the tour, the Sanilac Farm Bureau ladies felt the was inspiring responses of the youngsters involved. Consideration is being given to conducting similar tours in the future.

DISCUSSION TOPIC

The Discussion Topic and Report Sheet for the discussion topic which is on the opposite page is furnished for use of community group members who may wish to review it prior to their group meeting. If used by a Community Group, in lieu of report sheet furnished the Discussion Leader, please forward answers with minutes to Program Development Division, Michigan Farm Bureau. Requests made by individuals, please forward Information to Information Division, Michigan Farm Bureau, P.O. Box 960, Lansing, Michigan 48904 or on or before July 1, 1972.

COMMUNITY FARM BUREAU Discussion Exercise and Report Sheet

June 1, 1972

Community Farm Bureau

--- Please indicate the number of people taking part in this discussion;

1. In your opinion, should farm credit be restricted and controlled along with other forms of credit in an attempt to keep inflation in check? Yes __ No__

2. Is the credit policy needed for agriculture different than the credit policy required by other segments of our economy? Yes__ No__

3. Do you believe it would be sound to advocate rather unlimited expansion of credit for agriculture at the present time? Yes__ No__

4. What suggestions do you have for farmers to insure for themselves guaranteed fair interest rates on farm loans? __

5. Are you familiar with the mail-in Farm Records Program offered to Farm Bureau members by the Agricultural Business Corporation? Yes__ No__

6. If the answer to the above question is no, would you like to be advised of the program? Yes__ No__

7. Comments: __

8. FARM EQUIPMENT

NEW 1972 use PAPER, handle, cleaning, drying, cutting, folding, creasing, sealing, folding, printing, finishing, binding, copier machines, booklets, Addressograph-Multigraph equipment, type, mailing equipment, production equipment, sorting equipment, time cards, office supplies, etc.

PARIS, Mich., (3-23b)

FOOTBALL CALLS

QUESTION: My daughter will be nineteen in July, will she be removed from my Blue Cross & Blue Shield coverage then?

ANSWER: No. Your daughter will continue to be covered until the end of the year in which she becomes nineteen, as long as she remains unmarried and dependent on you. Her coverage on your contract will stop at midnight of the date when she reaches nineteen. You will receive information from Blue Cross & Blue Shield on how your daughter can continue to be covered even though she's removed from your contract.

FARM BUREAU MARKET PLACE

SPECIAL RATE TO FARM BUREAU MEMBERS: 25 words for $2.00 each edition. Additional words, 10 cents each. Figures such as 12 or $12.50 count as one 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 Poultry

KLAGER'S DECKL'S FREEZER PULLET

Order your starter pullets that have the right qualities and performance with the Deckl's Freezer Pullet. The growing birds are inspected weekly. We ship the pullets in clean, dry, sanitary boxes. Live arrival guaranteed. We keep our flock on a dynamic growing program. We have the pullets to fit your needs. Our Deckl's Freezers are developed in Michigan. Phone 616-749-1250.

COUNTRY RECORDS - tapes con- tain new music and old favorites. Free circular. Uncle Jim's, Box 474, Kalamazoo, Michigan.

DAY OLD OR STARTED PULLETS- For all breeds. Sires registered. All day-old or started. Thornton Hatcheries, Grand Rapids, Michigan. (10-21-67)

Candlecrafting - Start your own business. Free catalog. Vivian Bramber, Dept. MFA, Box 741, Manchester, Maryland.

SEND FOR MAGNETIC REFRIGERATOR PICTURE. For farmers, mechanics, etc. Vivian Bramber, Dept. MFA, Box 741, Manchester, Maryland (10-21-67)

36 MISCELLANEOUS

MILKING SHORTHORN BULLS: Young, bulls, sires. Ready for service. Also, registered Ingleside Farm, Route #1, Box 38, Iona, Michigan 48846. (7-tI-33b)

DAY OLD OR STARTED PULLETS- Various breeds. MacPherson Hatchery, Route 1, Box 21, Decatur, Michigan. (11-21-68)

KLAGER HATCHERIES. Bridgeport, Mich. KLAGER HATCHERIES, Bridgeport, Michigan 48846. (4-3t-33p)

SHARER STARCHOSES 250g - Starch- lable available every month. Get wise and try these top profit makers as your next flock. MacPherson Hatchery, Route 1, Box 281, Decatur, Michigan 48846. (4-3t-33p)

SEND FOR MAGNETIC REFRIGERATOR PICTURES. For farmers, mechanics, etc. Vivian Bramber, Dept. MFA, Box 741, Manchester, Maryland (10-21-67)
COMMUNITY SERVICE INSURANCE COMPANY:
A Decade of Bringing Farm and City Closer Together

On May 23, Community Service Insurance Company was 10 years old. It was founded on the philosophy of a few far-sighted Michigan Farm Bureau leaders. The philosophy? ... If farm folks and city folks work together, both will benefit.

Before Community Service Insurance Company was 10 years old, annual sales topped $10 million dollars. And this profitable growth has helped Farm Bureau Mutual provide farmer-members some pretty fancy benefits like:

1. Auto insurance dividends ($3 million worth)
2. Farmowners Policy dividends (first in Michigan)
3. “Safety Group” Workmen’s Compensation dividends
4. Farmowners “Environmental Protection” endorsement (another “first”)
5. “No-Delay” auto insurance
6. Five-year guaranteed auto insurance
7. Accidental Death and Dismemberment.

Another Reason Why We’re Called the Farm Experts!

FARM BUREAU INSURANCE GROUP