

MICHIGAN FARM NEWS

THE ACTION PUBLICATION OF THE MICHIGAN FARM BUREAU

Vol. 51, No. 6

MAKE IT HAPPEN

June 1, 1972



June is DAIRY Month

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EDITORIAL . . .



Issues

The days are gone when a farmer can isolate himself and not be affected by the many issues facing today's agriculture. The complexity of the many issues of concern to farmers today could not have been forecast ten or even five years ago.

We have groups of people in our nation who truly believe that our food and fiber needs can be produced without the continued use of farm chemicals and drugs. They claim farmers are upsetting our ecology and, therefore, such items as hormones, antibiotics, pesticides and chemical fertilizers should be banned.

Such groups are also consumers and expect to go to the local store and purchase food of the highest quality at the lowest price possible. They fail to recognize that modern agriculture depends on chemicals and drugs to produce what they desire to buy.

Farmers, of recent, have also been under attacks by those who want to include raw farm products under price controls. Some people have even attempted to saddle the farmer as the cause of increased food prices.

The facts are that farm income has not increased near as much as have the incomes of other segments of our economy. Although some farm prices are better now than they were a year or two ago, they really haven't reached fair levels.

One reason is that farm costs have gone up sharply. Farmers are paying 2.3 times higher wages for help than twenty years ago. Farm machinery price levels are nearly double what they were two decades ago. Farm real estate taxes per acre are 3.8 times higher. The level of all prices that farmers have to pay has increased nearly 50 percent from twenty years ago, while his total production costs have nearly doubled.

Urban sprawl is moving steadily across much of our most productive farmland. This sprawl creates a number of conflicts with agriculture, such as permanent removal of prime farmland from production, unrealistic and confiscatory tax assessment of farmland and numerous social and environmental problems. Each year, over 50,000 acres of our good producing soil is converted to urban use. Currently here in our state, the land use program fosters the continuation of such conflicts.

Farmers, through their own organization, Farm Bureau, need to assist in the development and implementation of broad land-use guidelines that include areas of agriculture land, urban development, recreational areas and utility and transportation corridors.

Agriculture is also at a crossroad — seeking marketing rights. Many forces outside of agriculture, and even some within, don't really want farmers to have the right to join together and help determine how their products shall be marketed and for what price.

Legislation has been introduced both in Washington and Lansing that would provide farmers the right to a voice in the pricing and marketing of their commodities through their own organizations. It would define farmers' rights to organize, commodity by commodity, into associations for the purpose of bargaining. It would also require processors, handlers, buyers, etc., to bargain in good faith.

These are but a few of the issues that farmers face. If they are not properly attended to by farmers, then someone else surely will take pride in solving them for agriculture.

Your Farm Bureau stands ready and able to adequately solve these knotty problems that face each and every farmer, but only through the all out effort of every member can success be realized.

Carl P. Kentner

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 productive as June. So 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 restaurants, and wherever daily foods 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 are the scene for milking contests with political and sport celebrities. June Dairy Month is the industry's annual effort to tell its story and to urge greater use of dairy products.

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 which 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 hasn't per capita consumption of milk kept pace with population growth?

Can it be that people turn off products when they turn into habits? Or when they become blasé about anything? For example, a market survey in Chicago following the intensive 13-day coverage of the Apollo 15 flight to the moon found that only 1.6 percent of the people polled could recall the names of astronauts Worden, Irwin and Scott.

What should be done with a strait-laced product like milk that's tied tightly with social mores, conventions and institutions? Butress this fact with the "drink your milk" command of generations of mothers and the industry faces a "goody goody gumshoes" problem harder to sell than fizz 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 and other institutions such as "family meals" which are considered "not relevant" and are changing or fading from the American scene?

Not on your life! Milk products do belong in our society. Note the lines for bread and milk when people revert to "basics" during a snow storm. If man buys milk to fill his basic need then, how do we get him to use dairy products during a materialistic bonanza of competing products?

Simply by motivating him to use milk because he'll be a better man for it, if he does. After all, as American Dairy Association's "New You" campaign says: If you're losing three billion cells a minute, you certainly want to replace them with new, energetic cells. And that means milk. And that's why milk is relevant now, and tomorrow, too!

MICHIGAN FARM NEWS

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The MICHIGAN FARM NEWS is published monthly, on the first day, by the Michigan Farm Bureau, at its publication office at 109 N. Lafayette Street, Greenville, Michigan.

Editorial and general offices at 7373 West Saginaw Highway, Lansing, Michigan 48904. Post Office Box 960. Telephone, Lansing 485-8121. Extension 228. Subscription price, 50¢ per year.

Established January 13, 1923. Second Class Postage paid at Greenville, Michigan.

EDITORIAL: Editor, Carl P. Kentner; Artist, Norman Goodling.

OFFICERS: Michigan Farm Bureau: President, Elton R. Smith, Caledonia, R-1; Vice President, Dean Pridgen, Montgomerv, R-1; Administrative Director, Robert Braden, Lansing.

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WOMEN OF FARM BUREAU: Mrs. Richard Wieland, Ellsworth, R-1.

FARM BUREAU YOUNG FARMERS: William H. Spike, Owosso.

POSTMASTER: In using form 3579, mail to: Michigan Farm News, 7373 West Saginaw Highway, Lansing, Michigan 48904

Second class postage paid at Greenville, Michigan

PRESIDENT'S COLUMN . . .

Your Decision



The fate of the petition drive to place the property tax reform issue before the voters in the November election is up to you.

Because of spiraling costs, especially in education, farm property taxes have risen to an average of over 20 percent of farmers' net income before taxes. This is three or four times more than that paid by other segments of the population. Across the state, farmers have one thing in common — their cry that they are being taxed to death.

These comments are not new. Farm Bureau has long been one of the leaders in the promotion of property tax reform.

Farm Bureau policies adopted by the delegates again last year at the state annual meeting make it very clear that "the people must exercise their inherent power and amend the Michigan Constitution in order to provide a basis for long-range and meaningful total tax reform."

It further states that Farm Bureau members will "join with others who also recognize the serious inequity of the property tax burden on the people of this state and will support a petition drive to place upon the ballot an amendment to limit total property taxes and eliminate as nearly as possible the property tax as a means of financing our schools."

The state legislators, in all their wisdom have agreed that they cannot agree on tax reform legislation. Instead, they are watching the progress of the petition drive to determine if the citizens really mean it when they "cry" about property taxes being too burdensome.

If the petition drive to place the issue before the voters fails, politicians can rightly say that people are not really concerned with their property tax burden and its inequities. In fact, they could well comment that most people are quite happy to suffer their tax burden so long as everybody knows they are doing it.

Yes, it is rather ironic that so many individuals have been willing to talk about the need for tax reform, yet are so reluctant to circulate a petition to obtain tax relief.

True, well timed news articles have generated a belief that the state legislators will act. But, the negative action shown by them to date, despite halfhearted attempts by some, belies this belief. Information is also being circulated which is perpetrated to confuse and mislead property owners into believing that they really don't want the type of tax reform offered by the wording of the petitions.

It's up to you, Farm Bureau members all over the state who, through your voting delegates, have said you want property tax reform, to enlighten your neighbors and acquaintances and get them to sign a petition now!

The blank petitions lying on your desk or in the county Farm Bureau office gathering dust is not going to help put the issue before the voters.

The time for complacency on this issue is past. The time for letting someone else carry the petitions around is past. The time for "crying" without trying to help yourself is past. Now is the time for positive action.

The question at hand is quite clear and simple — does the future of your property merit your all-out effort?

It's up to you.

Elton R. Smith

YOUNG PEOPLE'S CITIZENSHIP SEMINAR

Rural 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 the youth today and in the future will be emphasized by a roster of nationally-known speakers.



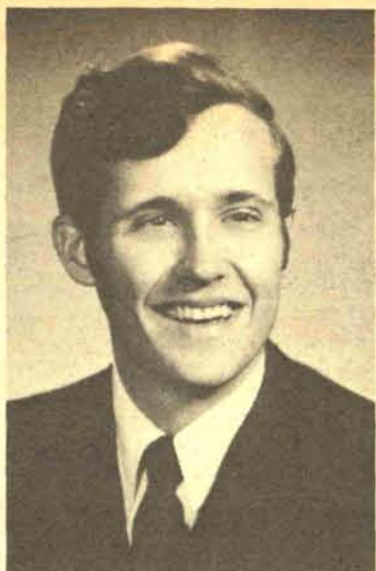
DR. CLIFTON L. GANUS, JR.

Dr. Clifton L. Ganus, Jr., president of Harding College, Searcy, Arkansas, will appear on the program lecturing on "Understanding and Preserving our Heritage" and "The Moral Foundation of Freedom" and "Pyramids of Freedom." Through these addresses, Dr. Ganus aims to develop a better understanding of the American economic, political and social systems.



DR. JOHN FURBAY

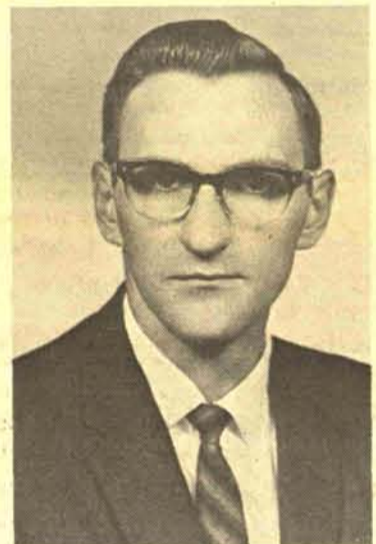
Lecturer, author, radio personality and global air commuter, Dr. John Furbay will create an awareness of the forces at play in the world of today. One of America's most dynamic interpreters of the world scene, Dr. Furbay will speak of the "Four Dreams of Man," "Countdown for Tomorrow" and "Let's Join the Human Race."



JOHN A. SPARKS

Making his first appearance at a MFB Young People's Citizenship Seminar will be Professor John A. Sparks, chairman of the Department of Economics and Business Administration, Hillsdale College. Sparks, author of several publications, will elaborate on the relationship between the economic and political systems during his discussion periods.

Larry R. Ewing, manager, Program Development Division, MFB, will again be in charge of the political phase of the Seminar. To familiarize the students with the election process in this state, Mr. Ewing will work with the students conducting political campaigns, county political conventions, and primary and general elections.



LARRY R. EWING

Many Farm Bureau sources are tapped in obtaining counselors and discussion group leaders for the seminar. Last year's outstanding students serving as junior counselors will be Marlie Fleming, South Haven; Betsy Lincoln, Okemos; Carolyn Gibbs, Hamilton; and John Brian, Frankfort.

Farm Bureau Women attending the week-long seminar as counselors will include Betty Laurie, Cass City; Doris Wieland, Ellsworth; Maurine Gilna, Corunna; and Bonnie Ebenhoe, Chesaning.

MFB Regional Representatives who will assist in the seminar are Gene Greenawalt, Kalamazoo; David Mead, Frankfort; LeRoy Brady, Jr., Onaway; Robert Shepard, Fremont; and Kenneth Wimmer, Howell.

Representing the affiliate companies will be Hein Meyering, Farm Bureau Services and Don Livensparger, Farm Bureau Insurance Group.

Helen Atwood, coordinator of Women's Activities; Al Almy, legislative counsel; Dave Cook, director of Young Farmer Programs; and Kenneth Wiles, director of communication are the MFB staff personnel charged with the overall planning and conducting of the seminar.

State Marketing Bill Will Provide For Orderly 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 bill primarily because they are happy with the present situation where they deal with farmers as individuals on a take it or leave it basis and not through bargaining associations.

The orderly procedures of pricing and marketing that will be established should result in a more stable climate that will be beneficial to farmers and processors. S. 1225 was designed to establish rules of bargaining that will be fair to both seller and buyer.

The legislation requires that all producers and handlers be treated equitable in negotiations. Because accredited bargaining associations will represent all producers in a production area, buyers will be assured that competing firms buying from producers in the production area will not buy at lower

prices and therefore will not have a competitive advantage in marketing the finished product.

Prices and terms of trade will be established in an orderly manner prior to harvest or in advance of planting crops produced under contract. Perishable commodities would not be lost in the event price is not established by the time the product must be processed. These procedures would prevent economic losses to both sellers and buyers that could occur through delays in arriving at agreement on sales.

The legislation would provide a workable arrangement whereby farmers can produce for specific market needs. Bargaining associations and buyers could negotiate supply contracts that meet the anticipated demand 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 set the stage for orderly pricing and marketing that can result in more large national firms purchasing Michigan agricultural products. Michigan, with its large population, wealth and central location, is one of the prime markets for food products in the world.

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 did not experience a killing frost until November. This, coupled with unusual high fall temperatures allowed wheat 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 sparse.

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 acreage has been plowed down and less than 50 percent of the crop is expected from the remaining acreage.

Several factors, over which the wheat producers had no control, worked to compound 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 at harvest time. As before, the program will offer cash at harvest and the opportunity to share in seasonal price rises of 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, MACMA.

The Cherry Administrative Board, which directs the federal marketing order operations, will make this determination on Friday, June 23 when the Board meets to finalize its marketing policy for 1972.

Should C.A.B. establish a set-aside, tart cherry producers will put the set-aside percentage of their crop delivered to processors in the reserve pool. The alternative to this action will be to divert set-aside cherries through a non-harvest option. This option 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 65% 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' tart cherries would automatically be placed in the reserve pool. Therefore, it is very important that every tart cherry producer take time to sketch a map of his tart cherry blocks and send it to the C.A.B. in Hartford. 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 a large set-aside is established by the C.A.B., producers may want to use the diversion 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



DAN H. HALL

Dan H. Hall, Hebron, Maryland, will assume the position of manager, Market Development Division, Michigan Farm Bureau, effective June 5, 1972.

A native of Missouri, Hall farmed in partnership with his father during his high school and college years and was active in 4-H and FFA activities. He attended Lamar College, Beaumont, Texas, and graduated from the University of Missouri with a degree in business administration, banking and finance, and agricultural economics in 1968.

Dan comes to Michigan from the Maryland Farm Bureau where he has served as general manager for marketing for the past two years. He was in charge of the fruit, vegetable and poultry marketing programs of the Maryland Agricultural Cooperative Marketing Association Corporation and coordinated American Agricultural Marketing Association's broiler program in the Del MarVa area.

Hall's appointment fills the vacancy created when Noel Stuckman was appointed manager of the Michigan Agricultural Cooperative Marketing Association, Inc.

Dan and his wife, Andrie, will be moving to the Lansing area in early summer.

Reserve Pool Cherry Charges

The federal marketing order for red tart cherries provides that tart cherry producers 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 processing 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, MACMA.

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

Foster indicates 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 to be deducted on reserve pool cherries is 9.14 cents per pound. Storage money will be held in escrow and paid as storage bills come due. Unused storage money will be refunded to equity holders.

Equity holders may sell their equity in the reserve pool cherries at any time to processors, other growers or buyers. Equity sales are to be reported to the C.A.B.

CAPITOL REPORT



Robert E. Smith

LEGISLATIVE ISSUES

MARKETING AND BARGAINING (S. 1225)

Every member has received a special letter outlining the progress of S. 1225 to date. A hearing will be held before the House Labor Committee. It is hoped that the bill can be out of committee for House action by the latter part of May. Opposition continues to be strong, led by processor groups and others that buy and process the products that farmers have to sell. Many are huge conglomerate corporations with headquarters in other parts of the nation. Rep. Cawthorne (R-Manistee) is giving leadership to the bill in the House.

PROPERTY TAX REFORM PETITION DRIVE

The petition drive to put tax reform on the ballot in November has a long way to go, even though many counties report good success in obtaining signatures. In order to be successful, more people need to circulate petitions. Farm Bureau is one of the several organizations supporting the coalition effort through the petitions initiated by the MEA; however, all other organizations had a voice in the provisions of the petition. It is a nonpartisan effort and would put both the property tax reform issue and a graduated income tax issue on the ballot separately so that the voter could decide on each proposal based on its individual merits.

County Farm Bureaus have had many special meetings to study and explain both petitions. There has been much information in Minuteman Letters, Michigan Farm News, etc. In summary, one of the petitions would shift the cost of operating schools from the property tax to other revenue — primarily the state income tax. This would result in cutting the present constitutional 50-mill ceiling down to 26 mills. The other petition would put on the ballot the question of whether the present constitutional ban on graduated income tax should be removed, thus leaving it up to some future Legislature on whether the flat-rate income tax should be changed to a graduated income tax.

The Democratic Party has just reprinted its petition to bring it into line with the Supreme Court decision. It is very similar to the original petition, cutting the 50-mill limit down to 26 mills, but also maintaining the property tax

on a statewide basis not to exceed another 26 mills on business and industry. Farms and residences would be exempt from this provision. The major difference is that the proposal ties the graduated income tax and property tax reform together and would require a graduated income tax at the scale of one to seven. This is based on the New York system, which has an income tax range from 2% to 14%. It is likely that this same scale would be necessary to replace the revenues.

FARMLAND ASSESSMENT

Two new bills have been introduced that provide different approaches to the farmland assessment problem. One (H. 6229) was introduced by Rep. Dale Warner (R-Eaton Rapids) and 40 others. This would apply to agricultural and open space land. It could apply to a farm of 100 acres or more that has been devoted to agriculture for three of the previous five years. Farmland between five acres and 100 acres would qualify if it produced a gross income of \$100 or more per acre. "Open land" of 100 or more acres could qualify under certain circumstances.

The different feature of the bill is that it would set up a specific tax on such land. This concept is believed to be constitutional. Land would be classified according to its productive capability. For instance, the best land, Category A, would have a tax of \$10 per acre, ranging down to \$4 per acre for the poorest land. If the land use was changed or sold for another purpose there would be a rollback not to exceed five years. This approach would primarily be helpful to those areas where farm property taxes are extremely high — \$30 or more per acre is not unusual.

Rep. Warner, a member of the Taxation Committee, points out that this is a new idea in an effort to find a constitutional method of solving a serious problem and may receive a great deal of change as it is studied.

The second new bill is S. 1370, introduced by Senator Fleming (R-Jackson) and 15 others. This bill would create a Land Use Commission and, among many other things, provides for the Commission to devise a "form of contract" to be used for the placing of land in a state "land bank"

for taxation purposes. Agricultural, recreational and open space land would be qualified; however, it would be based on a plan of general land use.

Local county boards of commissioners would have authority to approve or disapprove the application of a landowner. The contract would be for periods of ten years. The valuation for tax purposes on the land would be prevented from reflecting sales prices or prospective prices so long as it is used in agricultural or other approved use. When the land is sold or changed to another use it would be subject to a three-year rollback tax based on the difference between the special assessment and the property tax that would have been paid had the land not been in the program.

These bills are added to other bills already in the Legislature — one, H. 4100, introduced by Rep. Spencer and others; another, S. 130, introduced by Senator Balenger and others. Similar legislation passed both houses in 1969, but was at the last minute bottled up in the Appropriations Committee. Such proposals have not received much attention this year due to the possibility of major overall property and school tax reform. Solving the farmland assessment problem is a major Farm Bureau goal.

Numerous miscellaneous tax bills are moving in both houses of the Legislature. For example, H. 6071 will require that the 1969 law requiring certification of assessors be carried out and that if every assessor is not certified the local board would be required to employ a qualified person. Certification is acquired by attending special courses and passing an examination.

H. 4440 has passed one house and requires assessors to use the tax manuals prepared by the State Tax Commission. It also authorizes the Commission to order reassessment of property if necessary.

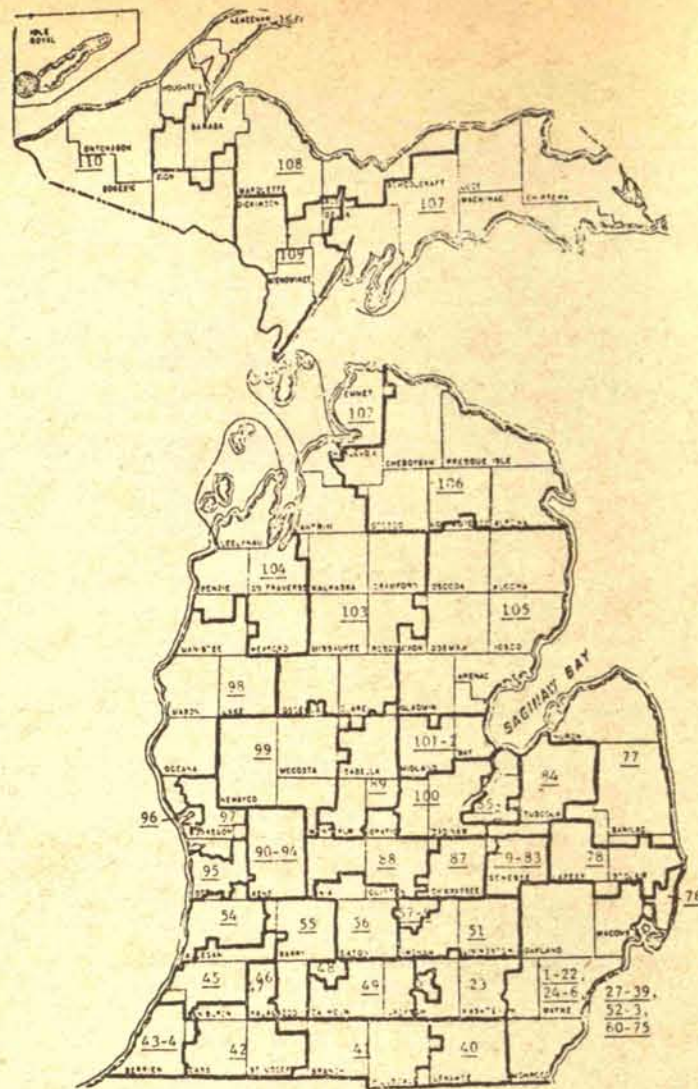
S. 81 has passed both houses and permits local taxing districts, such as townships, counties, etc. to combine, by agreement, their assessing and taxation duties.

So far, efforts to move S. 651, to have fish farmers under the agricultural personal property exemption, have not been successful. Farm Bureau is making every effort to have fish farming included in the definition. Another bill, S. 1349, just introduced, would bring mint oil under this exemption.

ENVIRONMENTAL LEGISLATION

Little has finally passed on this, which is in many ways desirable. H. 4948, which would give the Department of Natural Resources tremendous power over farmland drainage, has been sent to the House Appropriations Committee, which may eliminate the issue for this year.

H. 4709, a bill to help control sedimentation, supported by Farm Bureau and soil conservationists, passed the House in highly undesirable form, but has been amended in the Senate to provide for the implementation of regulations by Soil Conservation Districts. It is still in the Senate Committee. Controls through this bill would be primarily directed at sedimentation problems caused by highways, housing and com-



The above map is the reapportioned House districts for the November 1972 election. Considerable changes have been made. Voters, as well as legislators running for office, will have to get to know one another in many areas of the state. The above plan was determined by the Supreme Court as a result of the Apportionment Commission not reaching agreement. It is the Democratic apportionment plan. It is estimated that the House will be controlled by the Democrats by as many as 60 seats. Some legislators will be running against each other in the primaries as a result of the new apportioned districts.

mercial developments, etc. Sedimentation by agriculture is generally not a major problem compared to these other land uses.

H. 4260, the air pollution act which passed the House with a Farm Bureau supported amendment to exempt agricultural animal odors, has been substituted in the Senate and is not expected to be considered.

AGRICULTURE

S. 53, permitting the use of poultry meat in some types of sausage, passed the Senate, but is tied up in a House Committee. Some sausage and meat interests strongly oppose it trying to deny the poultry industry this further sales outlet for their product.

Legislation on unclassified potatoes, H. 6010, introduced by Rep. Young (R-Saginaw) has passed the House. This provides "color coding" on unclassified potato packages. It should help the "image" of Michigan potatoes by assuring the consumer of what he is buying and assuring the producer that unclassified potatoes are not being passed off as top grade potatoes.

The Beef Council Bill, H. 5616, has passed the House. It provides for a nine-member council, with a producer check-off of up to 1/10 of 1% of the gross red meat sales for promotional purposes. The bill was amended to require a referendum of the producers at the end of three years.

Dairy legislation, H. 5559, which passed the House last year, is now under consideration in the Senate. It eliminated to a great degree protection of dairy farmers from undue expansion of the use of oleo in restaurants. Farm Bureau is amending the legisla-

tion to maintain protection for dairy farmers.

LABOR

There has been little activity on the numerous labor bills that have been introduced affecting farmers, such as unemployment insurance, stricter workmen's compensation regulations, minimum wage and numerous other types of regulations. However, one new bill, H. 6155, has been introduced, called the Field Sanitation Bill, requiring separate toilet and washing facilities in the field, along with first aid equipment and standby transportation in case of illness or injury. Penalties would range from \$100 to \$500 along with imprisonment of not more than 90 days.

OTHER ISSUES

The Senate has passed a measure to be put on the ballot, SJR "Z", which, if passed by the House and voted by the people, would cut the powers of the State Board of Education and divide leadership and supervision between the State Board, intermediate and local school boards. The State Board would, in effect, only be advisory to the Legislature in planning and coordination for public education.

Bills in both houses are now introduced and will no doubt move rapidly to put the state-controlled lottery into effect. The constitutional proposal in the May 16 primary passed by nearly a three-to-one margin. Estimates on probable revenues for the rest of the year, beginning in July, range from \$20 million to \$70 million. The other constitutional proposal, permitting Legislators to resign in order to accept other appointments or elected offices, failed by some 60,000 votes.

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 in 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 legislation 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.



Voters will be deciding on new congressmen in November. Here again, redistricting has resulted in considerable change of congressional districts. This apportionment plan was determined by a federal judge. Presently, there are 12 Republicans and seven Democrats in the U.S. House from Michigan. It is estimated that this plan will result in 10 Republicans, 8 Democrats and one swing district which could go either way. The contest is likely to be in Congressman Esch's district. Some congressmen are moving to become residents of their new districts. These include Congressmen Cederberg and Hutchinson.

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 ballot 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 Representative 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.

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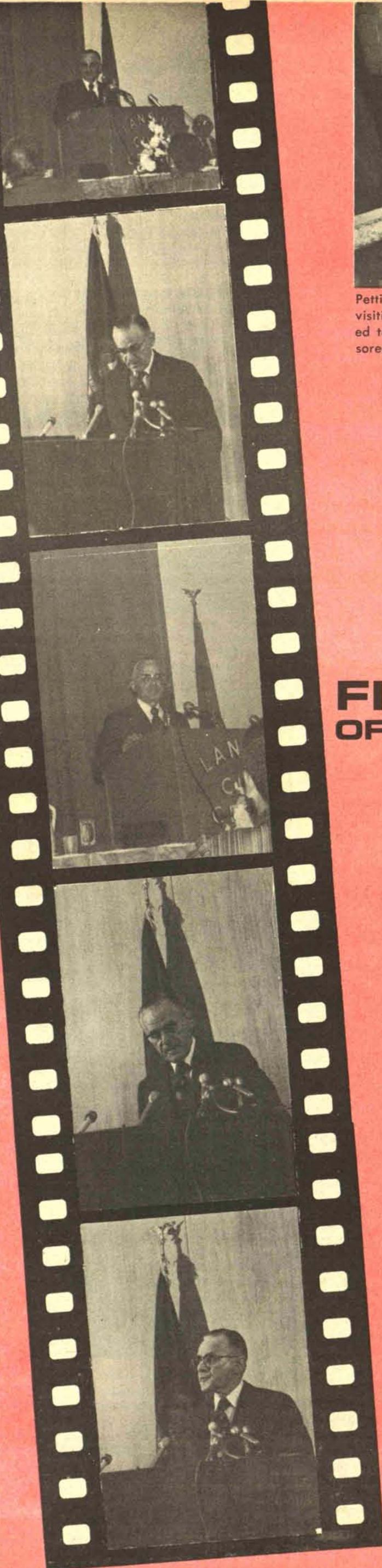
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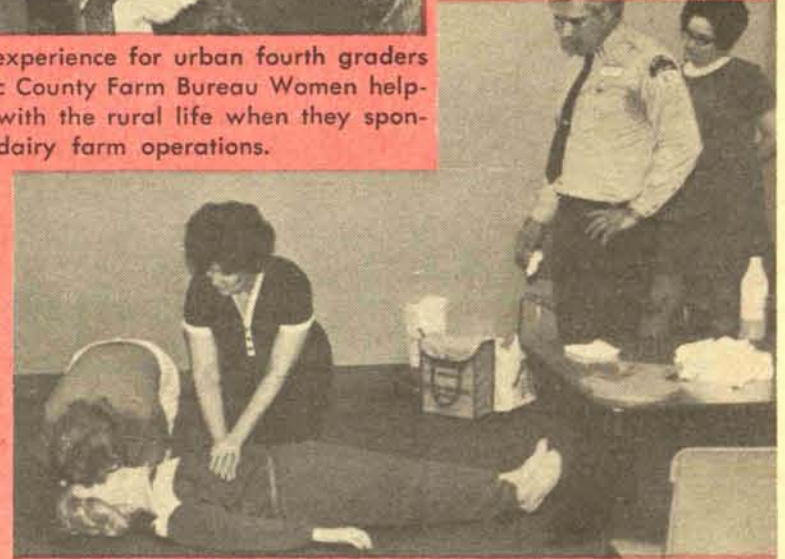
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U.S. Secretary of Agriculture, Earl L. Butz, at a recent press conference in the Civic Center, Lansing, and before a group of farmers for the reelection of President Nixon, said the average farm income is only three-quarters the average of those in all other industries.



Petting a calf was a new experience for urban fourth graders visiting dairy farms. Sanilac County Farm Bureau Women helped to acquaint youngsters with the rural life when they sponsored a tour to hog and dairy farm operations.



Respiratory Annie receives first aid from Leona Powell and Betty Risch, 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



A cubical sign identifying Farm Bureau Center is shown being erected. The design of the frosted lucite, bronze-tone anodized aluminum sign follows the design of the Center and was designed by Norman W. Goodling, MFB.



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 agricultural volunteers was the highlight of a recent five-week trip around the world for 20 Michigan farmers.

The farmers, participants in the Kellogg Farmers Study Program, lived on site with the volunteers, observed them at work in their villages and, in many instances, aided or advised them on their projects.

Peace Corps volunteers have been serving in the Philippines since 1961, helping the Philippines Department of Agriculture introduce new and improved methods of vegetable and rice cultivation, swine production and fisheries development. Volunteers, who presently number 271, also work in malaria eradication, nutrition and education.

The trip was part of a three-year Kellogg 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, where they met with agricultural, industrial and political leaders.

"For most farmers, the highlight of the entire trip was staying with the Peace Corps volunteers in the Philippines," says Norman Brown, director of the Michigan State University Peace Corps Intern Program and one of the organizers of the trip.

"The farmers were very impressed with the dedication of the volunteers and the work they were doing. Some farmers were so enthused they're already talking about returning to the Philippines on a short-term basis as agricultural consultants."

One of the main reasons for the farmers' enthusiasm, Brown says, is that they lived in the village or town with a volunteer, met the people he met in his daily work, ate the food he ate and generally shared the living experience of the small and medium-sized Filipino farmer.

For several Michigan farmers, this meant a day's travel by foot to the highlands to meet nomadic farmers with whom the volunteer was working. For others, it meant a bumpy ride in an open-sided bus with chickens and other animals to reach a remote town.

In many cases, Brown says, the farmers found they could be of service to the volunteer. One farmer was able to help on an irrigation project; another was able to aid a volunteer who was having difficulty marketing cabbage.

"We saw a part of the Philippines an ordinary visitor just can't see," says David Armstrong, assistant dean of the MSU College of Agriculture and Natural Resources, who accompanied the group.

"We saw Filipino farm families. We watched them speak with the volunteers. And we saw the respect they had for the volunteers. It was like going to a tremendous concert. 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 agricultural volunteers on their farms for a week-end.

The 20 farmers who made the trip: Millard Brasington of Edmore; Einer Thorland, Jr., Greenville; Robert Van Den Berg, Imlay City; Lawrence Van Sickle, Hart; Stanley Van Singel, Grant; Kenneth Voelker, Owendale; Donald Wegner, Freeland; Allen Anderson, Blanchard; Elgin Darling, Willis; and David Diehl, Dansville.

Also: Gerald Elenbaum, Owendale; James Frey, Brown City; John George, Coldwater; Richard Godfrey, Jonesville; J. Arthur Hooker, Wayland; William Hover, Bangor; Norbert Iott, Petersburg; Robert James, Ionia; John Nye, St. Joseph; and Paul Piehl, Ottawa Lake.

During the past two decades, Farm Bureau Insurance Group has gained a well deserved reputation for leadership and innovation in the insurance field, especially in the nation's Farm Bureau family.

Under the capable leadership of Nile L. Vermillion, executive vice-president, its program and policies continue to meet the many needs of Farm Bureau members. May 23 marked the tenth anniversary of the implementation of one such concept which typifies its innovative approach to better member service.

Ten years ago, the Community Service Insurance Company of Michigan was founded. Designed to provide coverage for other than Farm Bureau members, the primary purpose of the infant company was to broaden the financial basis of the insurance group. Under the direction of board members and Company management and backed by an already innovative reputation, the new company was launched.

From its inauspicious beginning, it has grown to a point where written premiums for 1971 reached \$10,000,000 and assets climbed close to the 4,000,000 dollar mark. The company's profitable operations produced more than one million dollars in 1971 benefits to Farm Bureau Mutual. But even more important, the steady growth of Community Service provides another guarantee to Farm Bureau members — they will continue to operate from the most advantageous financial position possible.

Now that Community Service is a healthy ten-year old, Farm Bureau members can feel confident knowing that its management and its aims have proven beneficial to them and should continue to do so in the future.

FBS Receives Award

Farm Bureau Services truck drivers have driven away with one of Michigan's most coveted safe driving awards for 1971.

The cooperative captured first place in the private carrier fleet area by compiling more than 350,000 miles last year without a chargeable accident.

The trailmobile award for safe driving was presented to Farm Bureau Services officials by the Michigan Trucking Association at recent ceremonies attended by transportation and safety leaders in Lansing.

Five semi-trailer truck drivers for the Farm Supply Division of Farm Bureau Services out of warehouses in Jenison and Zilwaukee shared in the safe driving honors. They were Leonard Ekema, John Blanchard and Kenneth Ramaker who are based at the Jenison warehouse and William Hamilton and Kenneth Michaud who work from the Zilwaukee warehouse.

Ekema, the veteran of the fleet, having more than 26 years of service with Farm Bureau Services has a record of nearly five years without an accident. Blanchard has been behind the wheel for the Farm Supply Division for 16 years, Hamilton nine, Ramaker six and Michaud four.

Ekema also holds a special citation from the Indiana State Police who honored him after he stopped his truck to lend assistance to accident victims in a crash which he came upon.

NATIONAL LEGISLATIVE NOTES

by AL ALMY

National Agricultural Marketing and Bargaining Act of 1971

The National Agricultural Marketing and Bargaining Act of 1971 has been introduced by 88 members of the House and 16 Senators. Michigan sponsors include Reps. Brown, Cederberg, Harvey and Ruppe. Senator Griffin has sponsored an identical bill in the Senate. Generally known as the Sisk Bill (H.R. 7597 and S. 1775), this legislation would establish a mutual obligation of a handler and a qualified producers' organization to meet at reasonable times and negotiate in good faith with respect to the production and sale of commodities under contract. The bills have been referred to the House and Senate Agriculture Committees. Public hearings were held last fall. A Subcommittee of the House Agriculture Committee has been holding executive sessions to consider a clarified version of H.R. 7597.

Highway Trust Fund Revenues

Use of revenues in the Highway Trust Fund has become a controversial issue. Recent federal-aid highway acts have preserved the basic concept that Highway Trust Funds should be used only for highway construction and highway-related purposes.

Currently, however, the use of Highway Trust Funds for purposes only remotely related to highway use are being advocated and appear to be gaining support. Numerous bills and proposals are under consideration by the House and Senate Public Works Committees. Farm Bureau has contacted members of these committees opposing use of revenue in the Highway Trust Fund

Truck Accident Reporting

The Bureau of Motor Carrier Safety of the Department of Transportation has proposed new revisions to regulations relating to reporting of truck accidents. This revision would require all private carriers to conform to the reporting requirements of common carriers.

If adopted, this proposal would increase by about 23 times the number of trucks for which accident reports must be made to the Bureau of Motor Carrier Safety. Common carriers and other for-hire carriers operate an estimated 780,000 trucks. Private carriers operate an estimated 17 million trucks.

Any private carrier, including any farmer, engaged in interstate commerce, would be required by this proposed regulation to submit accident reports in triplicate on forms which he would be expected to obtain from the Bureau of Motor Carrier Safety. A person would be considered to be engaged in interstate commerce if one or more of the trucks he operates crosses a state line for purposes connected with his business.

Farm Bureau has written to the Director of the Bureau of Motor Carrier Safety protesting revision and its impact upon private carriers.

Farm Labor Legislation

A new farm labor relations bill has been introduced in the House of Representatives with strong bipartisan support. Known as the Agricultural Labor Relations Act of 1972 (H.R. 13981), the bill would create an Agricultural Labor Relations Board with jurisdiction over agricultural labor disputes. The Board would have essentially the same powers as the National Labor Relations Board.

Strongly supported by Farm Bureau, the Agricultural Labor Relations Act would permit the development of rules and regulations suited to the needs of producers of perishable farm products. Included in the provisions of the proposed act are a prohibition of secondary boycotts and a secret ballot election to permit workers to decide for themselves whether or not to be represented by a union.

The House Farm Labor Subcommittee has begun hearings on H.R. 13981 and several other different pieces of farm labor legislation, most of which would bring agriculture under the National Labor Relations Act.

Minimum Wage Legislation

The House has approved a minimum wage bill (H.R. 7130). The House-passed bill makes little change in the eligibility or coverage of farm workers from existing minimum wage requirements. However, it would raise the farm minimum wage rate from \$1.30 to \$1.50 an hour 60 days after enactment, and to \$1.70 a year later.

H.R. 7130 is now before the Senate Committee on Labor and Public Welfare. This committee also has under consideration another minimum wage bill (S. 1861) that would have adverse effects on farmers. S. 1861 would increase the farm minimum wage to \$2.20 within two years after enactment, substantially reduce the scope of current agricultural exceptions and eliminate the present exemption from overtime now applicable to farm employers.

Agricultural Chemicals

The Federal Environmental Pesticide Control Act of 1971 (H.R. 10729) passed the House last November by a strong 288-91 vote. As approved by the House, H.R. 10729 would divide pesticides into "general use" and "restricted use" categories.

General use pesticides would be those considered relatively safe under normal conditions and could be applied by anyone following usual precautions.

Restricted use pesticides would be those that are considered toxic or hazardous under normal operating conditions. Farmers and others applying restricted use pesticides would be required to be licensed. States would have responsibility for licensing of restricted pesticide users.

A Subcommittee of the Senate Committee on Agriculture and Forestry is now holding executive sessions on H.R. 10729. Nearly 200 amendments were proposed by the Senate. It is expected that a marked up version of H.R. 10729 will be reported from the Subcommittee soon.

Crop Reporting to Survey Growers

The Michigan Asparagus Research Committee has requested that the Michigan Crop Reporting Service conduct a comprehensive asparagus grower survey in June, according to Harry A. Foster, committee secretary. This survey request was made by the research committee in an effort to determine the acreage and yield of asparagus produced in Michigan.

Michigan's asparagus yields have been dropping approximately 100 pounds per acre for the last four years. The research committee is making a serious effort to determine whether these yields are actual losses or merely statistical losses. It is hoped that the "every asparagus grower" survey will determine the asparagus acreage producing Michigan's tonnage.

Foster reports that the asparagus acreage is expanding rapidly with new plantings of the past couple of years. It is very important that we make our future industry expansion plans based upon accurate information, he adds.

Asparagus processors and MACMA are urging every asparagus grower to take a few minutes to accurately fill out the form and return it promptly to the Crop Reporting Service.

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Presented by the Mid-Michigan Chapter of the Society of Chartered Property and Casualty Underwriters.

I would like to give my teenage son a car. I would prefer that the car and insurance be in his name. However, I have been told that the insurance rate is higher if this is the case? Is this so?

Most insurance companies will not charge any more because the insurance policy and the title of the car are in your son's name. The company may, however, request that you provide supporting coverage in the form of your own policy being with them. Thus, it would be wise for you to have your son insured in your company. Your insurance representative will be able to advise you of the details.

Please note that your son may have been rated as a part time operator of the family car and now he will be classified as a principal operator. This will cause a premium increase but no more so 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 separate title and insurance are of value.

—NOTES—

Don Williams has assumed the management responsibility of the Sterling branch of Farm Bureau Services, Inc. He completed the Elevator and Farm Supply Training Course at Michigan State University in 1958 and upon graduation, went to work for Tanner and Holmes Elevator Company as sales representative until 1962. He has been farming in Ingham County in a partnership agreement with his brother since then.

Don has been very active in Farm Bureau affairs, serving as Chairman of the State Farm Bureau Young people and a member of the State Farm Bureau Board in 1963-64. Don and his wife, Frances, were selected MMPA Young Dairy Farm Couple for District IV in 1967.

★ ★ ★

Effective May 30, Carl Tice will assume the management responsibility of Farm Bureau Services' St. Clair County operations with branches at Yale and Jeddo.

Carl attended M.S.U., Port Huron Jr. College and Central Michigan University, majoring in Business Administration. While attending C.M.U., Carl worked both part time and full time at the Mt. Pleasant Branch of Farm Bureau Services in the area of sales. Upon graduation in 1967, he went to work for the Lapeer County Co-op as manager of their Imlay City branch. In December, 1969, he was promoted to branch manager of the Lapeer operation.

★ ★ ★

Bill Cronin, manager of the Farm Bureau Services' Yale branch resigned because of health reasons to accept a position with Farmers Petroleum Cooperative in Sanilac County.

Bill has been employed by Farm Bureau Services since 1958.

★ ★ ★

Mrs. Seth Tompkins, Traverse City, has been appointed to the USDA's 1972-73 Public Advisory Committee on Soil and Water Conservation. The committee meets with the Secretary of Agriculture to evaluate and make suggestions for program needs and development in resource conservation work.

★ ★ ★

Duane Oxendale of St. Louis has been named manager of the St. Louis branch of the Michigan Livestock Exchange.

A farmer and feedlot operator in the St. Louis area, Mr. Oxendale replaces Harold Lein, manager of the St. Louis branch for the past seven years. Mr. Lein is the general manager designate of the Michigan Livestock Exchange to take over that position when R. M. "Ike" Walton retires later this year.

In addition to his farming and feedlot operations, Mr. Oxendale has been a livestock buyer for several packers over the years and has been employed by Standard Beef in Detroit for the past thirteen years.

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Crop and Supply Report

by Greg Sheffield
Farm Bureau Services

FIELD CROPS — Work has speeded up during the middle of May, but behind normal. Surplus soil moisture, most heavy soils still too wet to work. More than 60 percent of the acreage planted by the middle of May compared with 80 percent last year. Oat planting about 65 percent completed compared with 90 percent a year ago. More than one-fourth corn acreage is planted. Sugar beets 70 percent planted and potatoes 40 percent planted, middle of May. Unusually severe winter kill of wheat in Thumb. Winter wheat good to excellent in southern counties. Wheat surviving winter damage in central and east central counties is developing well. Early planted oats and sugar beets are up. Dry bean production in 1971 was smallest since 1967. There has been strong foreign and domestic demand and the smallest carryover of dry beans in many years. 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 causing local fertilizer shortages. Shortages of certified oats and soybeans. Late corn will need post-emergence herbicides. Best bet is a triazine chemical that permits crop 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. Reduction in hog numbers could mean higher prices later. Farrowings are estimated at less than last year. Summer and fall price outlooks indicate an improvement. Feed sales have remained strong throughout the spring.

CATTLE — Generally stronger cash market. Prices are said to be still in line with market demand. Prices rising despite higher slaughter compared to last year. Some near-term price erosion. USDA's prediction of higher cattle and calves on feed as ten percent over a year ago is now being questioned. Feed beef prices may not decline as much in second half of this year as expected.

Supplies — Ample corn in storage locked in under price support loans. Prices will need to get higher to bring it out for feed. Supplies about one-fifth greater than last year. Usage steady.

VEGETABLES & FRUIT — Cold retarded emergence of asparagus spears, but picking in the southwest and west central areas was under way by the middle of May. MACMA negotiated with processors for a record high asparagus price of 25 cents per pound. Seed onion planting was finished by middle of May. Early carrots are up. Early salad vegetables in Macomb County hurt by frost. Sub-zero temperatures in January almost wiped out peaches in Berrien County and severely reduced sweet cherry crop.

Supplies — Strong orchard demand for sprays because of rainy weather. All Sevin insecticide formulations will be in critical supply this year.

LEGISLATIVE DIRECTOR OF AFBF



Clifford G. McIntire became legislative director of the American Farm Bureau Federation on May 1, William J. Kuhfuss, AFBF president announced.

McIntire, who has been director of AFBF's natural resources department since 1965, succeeded Marvin L. McLain who retired on May 1. A new director of the natural resources department will be named later, Kuhfuss said.

In his new position, McIntire will be administratively responsible to Roger Fleming, director of AFBF's Washington office and secretary-treasurer of the Federation.

McIntire, a member of the committee that organized the Maine Farm Bureau Association in 1950, served seven terms in the U.S.

House of Representatives from 1951 through 1964.

Born in 1908 in Aroostook County, Maine, McIntire maintains his residence on the home farm in the rural town of Perham.

He attended the Perham public schools and received a B.S. degree in agronomy from the University of Maine in 1930. He has received honorary degrees from the University of Maine, Bowdoin College, and Maine Maritime Academy.

From 1933 to 1947 he was employed as appraiser, supervisor and regional manager for Farm Credit Administration of Springfield, Massachusetts. In 1947 he became assistant general manager of Maine Potato Growers, Inc. In 1951 he was picked by the University of Maine for an award as the Pine Tree State's outstanding farmer.

On October 22, 1951, he was elected to Congress to fill the vacancy caused by the death of Representative Frank Fellows. He served on the House Agriculture Committee and was reelected six times. During this period, he became ranking minority member of the subcommittees on dairy and poultry, forests, and conservation and credit. He also served as a member of the Board of Visitors of the U.S. Merchant Marine Academy.

He married the former Wilda A. Holts of Perham and they have two children.

Michigan Man Appointed

The U.S. Department of Agriculture has announced the appointment of Nicholas H. Smith, 37, prominent dairyman near Addison, Michigan, to an administrative post in the USDA in Washington. Mr. Smith began his duties April 17 as Assistant to the Deputy Administrator for State and County Operations for the Agricultural Stabilization and Conservation Service (ASCS).

Mr. Smith has been active in Michigan agriculture since he began farming with his father near Addison about a decade ago. In 1969, he was named by Secretary of Agriculture Clifford M. Hardin as Chairman of the three-man Michigan State Agricultural Stabilization and Conservation (ASC) Committee, which administers Federal farm programs in the state. These include such action programs as the feed grain and wheat set-aside programs, and the Rural Environmental Assistance Program. In his new position, Mr. Smith will assist with the administration of these and other programs on a national level.

Mr. Smith has been a member of the State Board of Directors of the Michigan Farm Bureau, Secretary to the Governor's Agricultural Council, member of the Board of Directors of the Michigan Farm Bureau Insurance Companies, and also has served as a



township supervisor, a county supervisor, and in a number of civic posts.

A native of Addison, Michigan, Mr. Smith is the son of LeGrand and Blanche Nichols Smith. He received a BA degree from Michigan State University in 1957 and an MS degree in agricultural economics from the University of Delaware in 1959. He participated in the Kellogg Foundation's farmer study program from 1965-68. He was radio-TV farm editor for WDEL, Wilmington, Delaware, from 1957-59 and was farm editor for KSYD, Wichita Falls, Texas, from 1959-60. Mr. Smith and his wife, the former Bonnalyn Atwood, have four children.

DAIRY PRODUCTS — Commodity 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 income still rising. Last year's 6.8 billion one-third above 1965. Price gain was 39 percent.

Supplies — Adequate inventories of latest animal health products available at dealers. Also, sanitation chemicals, feed supplements, salts. Increased use of LPS (liquid protein supplement)

evident in areas where new product is available. Soybean meal higher.

EGGS — Continued weakness in eggs with cash prices of large white in Chicago running about 28.5 cents. This is exactly what eggs were at this time one year ago, middle of May. Slaughter of flocks has increased nationally.

Supplies — Bulk corn holding steady at about 45 dollars per ton, average principle markets. Soybean meal, Decatur, Illinois, 95 dollars compared to \$76.50 a year ago.



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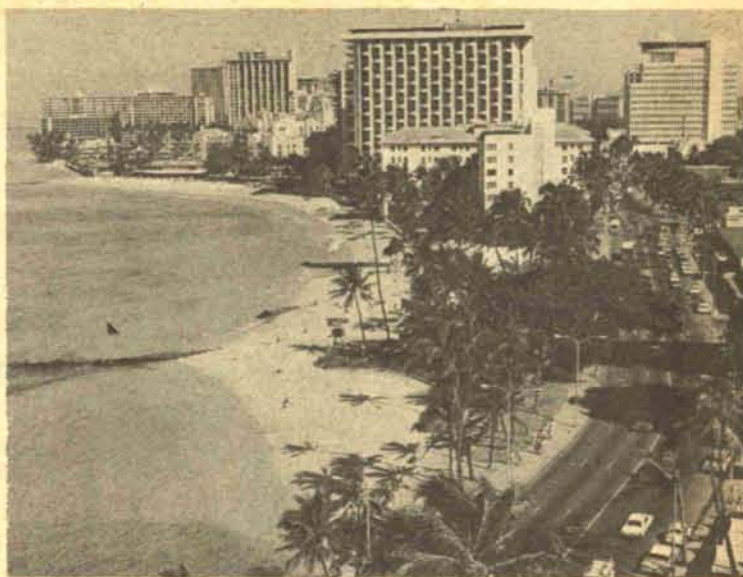
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DREAM of Hawaii



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 Surfider 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 Wailua 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 boarding the plane in Grand Rapids, Lansing or Detroit. Members of this tour group will visit the same sights on the islands of Oahu and Maui as those taking the longer, pre-convention tour.

Not included in the cost of either tour are meals, any items of expense except transfers while attending AFBF convention, room service, telephone calls, items of a personal nature. The hotel room costs while in Los Angeles are not included in either tour.

Because of the popularity already expressed in the Hawaii tours, early reservations are being encouraged and will be honored in the order they are received. For detailed information and a tour itinerary, complete the coupon below and mail to: Program Development Division, Michigan Farm Bureau.

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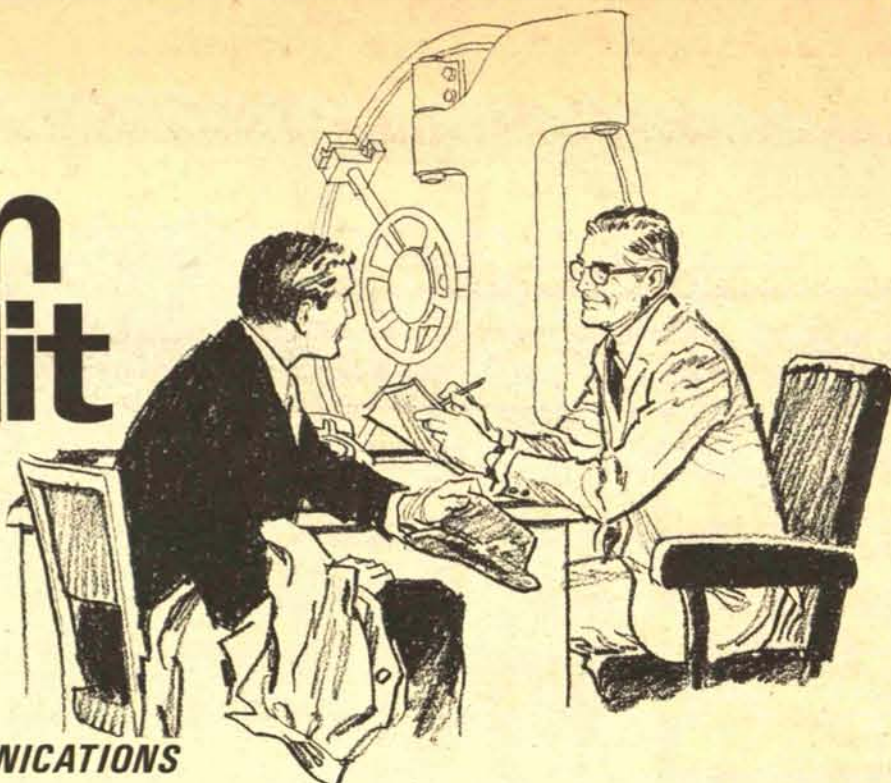
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KEN WILES
DIRECTOR OF COMMUNICATIONS


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 led 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 had to have a team, 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.

Much of the capital farmers have used has come from their own pocketbooks, but our agricultural economy would have developed much more slowly if farm 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 helped farmers buy the feed, fertilizers, insecticides, fuel, improved seed and other items that now form a part of the yearly cost of farming. Credit has helped farmers 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 reserve and were willing to lend part of their capital to their neighbors. Some individuals even hired agents to advance funds to 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 pushed costs higher.

It is difficult to determine to what extent the supply of credit failed to meet the needs of the farmers, but it is clear that protests were made. Protests against the rates and terms of the money lenders and against the monetary system in general.

In 1916 the Federal Farm Loan Act was passed, which created the Federal Land Banks and the Joint Stock Land Banks. Both were designed to provide farmers with a dependable source of long-term credit at low interest. In the early thirties, one of the first executive orders of President Roosevelt created the Farm Credit Administration. The nationwide system of cooperative Production Credit Associations was organized. Banks for farm cooperatives were established.

The government, in 1937, provided direct loans to help farm tenants acquire land of their own and loans to finance water facilities. There have been many improvements since then on the basic structures. The result is that today there are extensive,

well-organized, and experienced cooperative and government agricultural credit systems that supplement the many other sources farmers turn to for their financial needs.

The land banks were originally funded almost entirely by the federal government. They are now fully owned by the land bank associations. Members of each association elect their own board of directors from among their fellow members. The board determines the association policies. Federal land bank loans are secured by real estate mortgages. Farmers usually pay off their land bank loans by making payments on the principal with each annual or semi-annual payment of interest. This method keeps the interest at a minimum, enables the borrower to pay as he goes, and eliminates the payment of all of the principal at one time.

The production credit system provides short and intermediate term credit. Like the land banks, they are under the general supervision of the Farm Credit Administration and utilized government capital when they were first organized. Each farmer who borrows money buys stock in his local association. Members of a production credit system also elect their own board of directors from among their own members.

A development in the private credit system, the main institutional source of farm credit, has been the trend toward the use of agricultural loan officers by commercial banks in recent years. Part of the farm loan officer's job is to draw more business to the bank. He works with the farm customers of the bank and helps them make the best use of their credit resources. The agricultural loan officer insures his bank against possible losses and attracts business that might otherwise never develop by helping his customers make wise use of their capital.

Private and merchant credit constitutes a large block of farm loan business. This type of financing shifts the burden of financing the farm operations from the farmer to the supplier.

Today's agriculture remains the basic foundation of our economy and requires heavy cash flows as well as big investments. Farmers, of necessity, are businessmen who, when looking for farm credit, want and demand a complete and dependable service conveniently available.

Farmers' needs for borrowed capital are expected to continue to grow at a rapid pace. Economists have forecast that they expect the need to more than double by the end of the decade. The primary reasons for this are an expected 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 increased need for credit in agriculture will surpass the capital available. The continued squeeze on farm profits, the expansion in farm size, development and adoption of new technology, and an increasing proportion of gross income required to cover production costs can all act to increase the need for more farm credit.

Where to go in applying for farm credit is a question many farmers find difficult to answer. There is no one answer. There is no one lending institution that is best for all types and sizes of farming operations. As in buying a piece of machinery, a person desiring farm credit should "shop around" and determine the lending institution which best fits his needs and particular situation. However, it should be borne in mind that lending institutions have many characteristics in common.

Institutions 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 established their own farm records 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, borderline farmers who are poor managers are the first to be denied a loan.

Lending institutions frequently require a financial statement, 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 date. The profit and loss statement 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 to be 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 R's 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 C's of Credit:

CHARACTER: What is this person's over-all character? Does he make an honest effort to pay 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 potential? Does the applicant have the size of unit to be profitable?

CONDITIONS: What are the general conditions surrounding this particular credit application? Are general economic conditions good in the area now? Are they expected to be good in the future? Has the request for credit originated because of convenience, emergency or because the applicant was refused credit elsewhere? Does the applicant consider extension of credit a privilege 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 loyalties?

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 debate that on a successful commercial farm with a high per-acre 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?

Topic Summary

The April discussion topic dealt with the question of "Control of Farm Production." The responses given to the questions indicate lively in-depth discussions of the topic. Comments given below reflect the thoughts expressed by more than a single community group.

1. Should government protect the public interest and prevent the price of raw agricultural products from increasing? Yes: 3% No: 97%
2. Should farmers reduce the total amount of products going to market in order to receive a higher price for their products? Yes: 54% No: 46%
3. Can farmers make their bargaining power felt without cutting off the available supply to processors? Yes: 36% No: 64%
4. In your opinion, farm prices are largely determined by: Supply and demand; government; processors; middlemen; promotion; production costs; stock market; imports; labor costs.
5. It has been said that agriculture could not survive without an export market. Should the U.S. drop all agricultural trade barriers with other countries in return for the same reductions by these countries? Yes: 11% No: 89%
6. What are your group's suggestions for controlling the quantity of farm products in order to increase farmers' income? Let supply and demand control the quantity; get the government out of farming; produce less; limit imports; contracts; eliminate farm subsidy; limit credit.
7. Comments on control of farm production were: labor has priced us out of the world market; nature controls our crops; need control on synthetic products; would like to see the farmers' expense and income on specific products published along with those of all middlemen on the same products; stop dock and transportation strikes.

Physicians ??

The number of physicians in this country should be climbing toward the 440,000 mark by 1980 — enough to eliminate an overall shortage—according to the President's Manpower Report to Congress.

This would be some 120,000 above the 320,000 physicians active in 1970, it said.

The increase will stem from expansion of medical school enrollment and accelerated training, said the report, prepared by the Labor Department. It also estimated that there will continue to be an influx of foreign medical school graduates.

The Health, Education and Welfare Department anticipates that the total number of medical graduates (including doctors of osteopathy) in 1979-1980 will be 50 percent above the 9,450 graduated in 1970-1971.

"Though the overall rate of population growth is expected to be slightly lower in this decade than in the previous one, elderly persons, one of the groups requiring the most care, will represent an increasing proportion of the population," the report said. "Another important factor influencing future requirements for physicians will be the rate of progress in providing more adequate medical services for the groups now underprivileged in this respect . . ."

Malcolm C. Todd, M.D., chairman of the AMA's Council on Health Manpower, said the report comes as no surprise. He commented he had seen the figures and is confident this country would have 440,000 physicians by the end of the decade.

He added the population is growing about one percent a year, while physician output is increasing about three percent.

But Dr. Todd warned that absolute numbers are only part of the picture. "To say that we're eliminating the shortage of physicians is playing with words a bit. It won't make any difference if we do have 440,000 physicians because they won't be where we need them anyway."

"Unless we can come up with acceptable incentives for rural practice . . . and inner city practice, we're going to have the same (distribution) problems in 1980 that we do now," he said.

Students View Thumbs' Farms

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

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

For many of the youngsters, 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 luncheon at the Sanilac County Farm Bureau Office by the ladies. Ken Fierke, president Sanilac 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 "Hogs are Beautiful" button.

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

DISCUSSION TOPIC

The Discussion Topic and Report Sheet for the discussion topic 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. If used by individuals, please forward answers to Information Division, Michigan Farm Bureau, P.O. Box 960, Lansing, Michigan 48904 on or before July 1, 1972.

COMMUNITY FARM BUREAU

Discussion Exercise and Report Sheet June 1, 1972

Community Farm Bureau _____
County _____. 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: _____



OFFICE 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 December 31. Toward the end of the year, 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.

8 FARM EQUIPMENT

NEW AND USED PATZ MATERIAL handling equipment. Barn cleaners, cattle feeders, manure stackers, manure spreaders, silo unloaders, conveyors and other items. One of the best parts stock in Western Michigan. Individual parts or complete rebuilt like new ready to install—parts and units factory direct to farmers. Cow stalls and free stalls, 1/4 to 10 HP motors in stock. Booms Red & White top silos at early order discount. 3 years to pay . . . 5% on unpaid balance. Wyngarden Equipment, Route # 3, Fremont, Michigan 49412. (tf-83b)

THREE SURGE MILKERS and extra bucket. Jersey size. Surge vacuum pump with 1 1/2 h.p. motor. One-inch vacuum pipe, twelve stall cocks. \$350. P. W. Timmers, Pierson, Mich., 636-2932. (6-1t-25p)

ATTENTION FRUIT AND VEGETABLE GROWERS: Two Frigidair compressors, two and five horse power motors, including three blowers. All in good condition. Phone (313) 426-8832. (6-3t-24p)

WANTED: ALLIS-CHALMERS Round Hay Baler, any place, any condition. Alf Roeder, Seneca, Kansas. (5-2t-14p)

14 FOR SALE

FOR SALE: Asparagus Plants for the 1972 planting season; also Holland Transplanter, Model 1900. Green Tip Farm, Paw Paw, Mich. 49079. Call evenings 616-657-5003. (4-6t-20p)

14 FOR SALE

FOR SALE: Surprise collection freshly cut African Violet leaves, 12 for \$3.00. Leaves with roots 12 for \$4.00, different and labeled. Plants at the house. Dime brings list. Theo. Jensen, 4090 West Barnes, Millington, Michigan 48746. (4-3t-33p)

20 LIVESTOCK

HEREFORD BULLS—pure bred herd sires. Ready for service. Also, registered heifers and calves. Egypt Valley Hereford Farm, 6611 Knapp St., Ada, Michigan. Phone OR 6-1090. (Kent County) (11-tf-25b)

MILKING SHORTHORNS: Young Bulls, yearlings and calves for sale. Write for tabulated pedigrees or better yet, pay us a visit. Stanley M. Powell and Family, Ingleside Farm, Route #1, Box 238, Ionia, Michigan 48846. (7-tf-33b)

CHAROLAIS BULLS FOR SALE: Improve your beef cattle with Charolais Bulls. Come and see them. Eddie Shrauger, Falmonth, Michigan, Phone Merritt 616-328-2671. (5-3t-22p)

FOR SALE: 15 well bred large Holstein Heifers bred to registered Hereford bull due in July. Lawrence Mott, 2664 Baseline, Olivet. Phone 616-749-9571. (6-1t-25p)

26 POULTRY

KLAGER'S DEKALB PROFIT PULLETS—Order your started pullets that have been raised on a proven growing program. The growing birds are inspected weekly by trained staff, vaccinated, debeaked and delivered by us in clean crates. If you keep records, you will keep KLAGER DEKALBS. KLAGER HATCHERIES, Bridgewater, Michigan. Telephones: 313-429-7087 and 313-428-3034. (tf-50b)

SHAVER STARCROSS 288—Started pullets available most every month. Get wise and try these top profit makers as your next flock. MacPherson Hatchery, Route #3, Ionia, Michigan. Phone 527-0860. (tf-28b)

DAY OLD OR STARTED PULLETS—The DeKalb profit pullet. Accepted by the smart poultryman for high egg production, superior egg quality, greater feed efficiency. If you keep records, you'll keep DeKalbs. Write for prices and catalog. KLAGER HATCHERIES, Bridgewater, Michigan. Telephones: Saline Hazel 9-7087, Manchester Garden 8-3034. (tf-46b)

36 MISCELLANEOUS

CANDLECRAFTING. Start your own small business at home. Sell to gift shops, fairs, bazaars. Great hobby too! Complete information and supplies catalog 25¢. Chelsea, Box 110M, Germantown, Md. 20767. (6-t2-27p)

36 MISCELLANEOUS

ANY MAKE WRIST WATCH cleaned, repaired, parts included, total price \$6.95. 7-day service. 20th year in mail order. Elgin trained experts. Send for free mailer. Hub's Service, 344 N. Alfred, Elgin, Illinois 60120. (5-4t-35p)

COUNTRY RECORDS—and tape cartridges—fiddle tunes—Blue Grass, etc. Free circular. Uncle Jim O'Neal, Box A-MFN, Arcadia, California 91006. (4-6t-20p)

IMPROVE YOUR HEARING. Information absolutely free. Rhodes, Box 518-MFN, Paducah, Ky. 42001. (6-6t-12b)

Old style sleigh bells. 30-1 1/2" diameter heavy nickel plated 7' strap \$20.00. Red White Blue 10 ring spreader straps, \$10.00 pair. Alfred Jensen, Little Falls, Minnesota 56345. Phone: 612-632-8240. (1-6t-30p)

NEEDLECRAFT KITS. Free catalog. Vivian Brambir, Dept. MFA, Box 741, Ocean Springs, Ms. 39564 (6-1t-14p)

SEND FOR MAGNETIC REFRIGERATOR PATTERNS. Fancy Flower, Fancy Parrot, Peacock, Mouse and Cat, Roadrunners, Seal, Worm Family, Bug, \$1.25. Ask for Set 6. Mrs. Edwin Schroeder, Garner, Iowa 50438. (6-1t-29p)

36 MISCELLANEOUS

GOOD OLD COUNTRY MUSIC, 2 sample records and list \$1. Guaranteed. Oatmora Stars, Box 9039, Little Rock, Arkansas 72209. (5-2t-19p)

ELECTRIC POWER PLANTS AC and DC by Pincor. Tractor PTO, Portable and Stationary Engine Plants, Camper Units, Battery Chargers, Designed for Heavy Duty Motor startings. Also Electric Motors. Heavy Duty for Home, Farms or Industry. Discount priced. Decatur Electric Motor Service, R#1, Box 281, Decatur, Michigan 49045. (5-tf-48b)

STOP RUSTY WATER FROM RUINING WASH, staining fixtures. Proven filter keeps complete water system free of rust, sand, tastes, odors and other impurities. Uses economical, washable filters. 30 day trial offer. Free information. Write: RUSTRAP, 836-AC W. 79th, Minneapolis, Minnesota 55420. (12-tf-41b)

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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")
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