

MICHIGAN FARM NEWS

THE ACTION PUBLICATION OF THE MICHIGAN FARM BUREAU

Vol. 51, No. 9

MAKE IT HAPPEN

September



1972
ATTEND YOUR
COUNTY
ANNUAL
MEETINGS

LET YOUR VOICE BE HEARD

IN THIS ISSUE

Capitol Report
Page 3

Marketing
Page 5

National Notes
Page 7

Discussion Topic
Page 10

EDITORIAL . . .



Reaction

The barrage of stories and discussion about food prices received by farmers still persists. According to most reports, farmers are enjoying improved prices for some of the food items they produce. Farmers should have the opportunity to earn an adequate income, the same as those engaged in other pursuits. So, why should people, including politicians, get upset when farm prices increase?

In the first place, food prices aren't really unreasonable. Today's consumers spend only 15.6 percent of their after-tax income on food, which is the lowest percentage in the world at any time.

Farmers aren't really sharing in the food price increase. In the last decade, annual expenditures for food in the U.S. have risen \$35.8 billion, but only \$11.4 billion of that went to farmers. This means that the farmers' share of the food dollar dropped to just 38 percent in 1971. So actually, farmers are getting substantially less of the consumer food dollar.

One reason food price discussions continue is the necessary frequency of food shopping. Housewives face this task every week or so and can remember the prices paid for most items from week to week. One time she may be displeased by the price of meat, while complaining about the price of lettuce the next shopping trip and so on.

Another reason that consumers keep complaining about their "grocery bill" is they fail to recognize the changes in today's merchandising techniques. Our modern supermarkets offer a wide range of products, ranging from bread and butter to lawn and garden supplies and a score of items in between. Last year's report shows consumers spent 28 percent of their "grocery bill" for non-food items.

Three-fourths of all pet foods are sold through supermarkets, two-thirds of all toothpastes and over half the aspirin and baby powder. Alcoholic beverages, health and beauty supplies, housewares, magazines and paper supplies all get "lost" in our grocery budget, yet these are not food items.

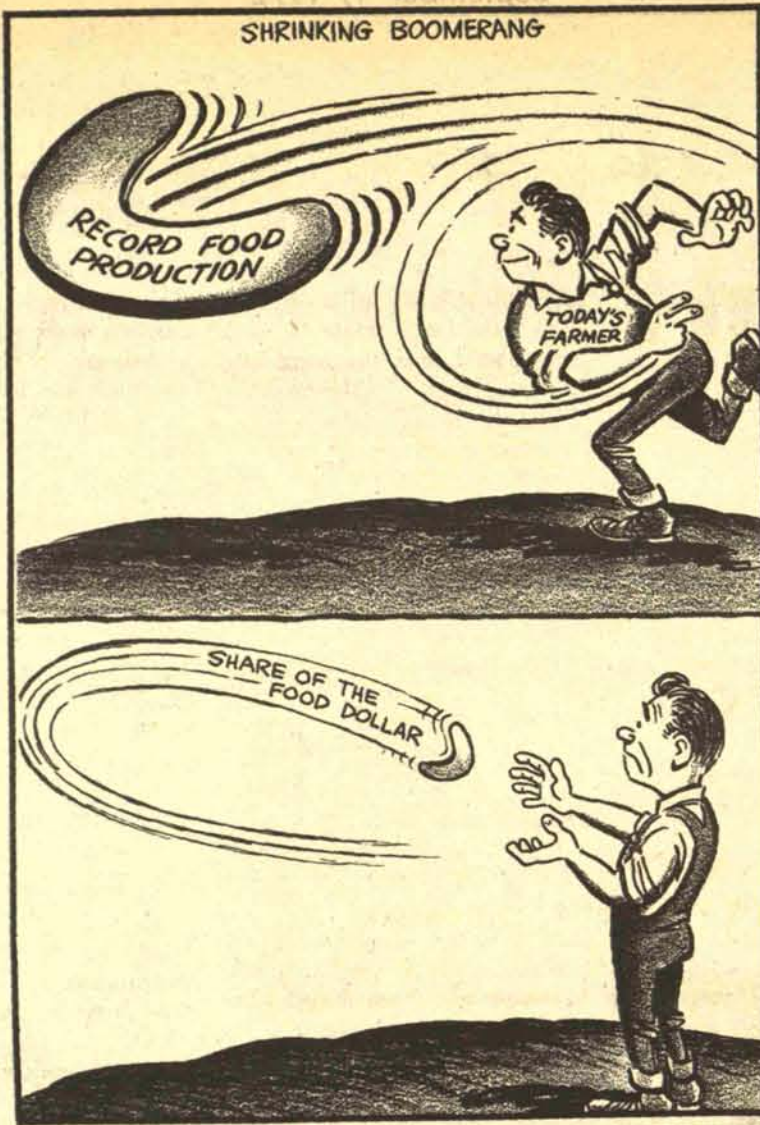
Perhaps another reason for the continued play on food prices is this is an election year and politicians keep well tuned to any complaints. Consequently, they loudly champion the housewives' cause against so-called high food prices. It is an area that some politicians feel they can speak about and not get hurt at the polls, due to the fact farmers are few in number.

Consumers don't seem to care or understand that farm prices fluctuate widely. Only a year or so ago hog and cattle prices were down. Farmers lost money during this extended period. Presently, they may be making a reasonable profit. If there are no profitable periods for farmers, they will be forced out of business which would result in a food shortage. Suppose today's consumer went down to the supermarket and there was no meat available at any price. What do you suppose the reaction would be?

Can you visualize wages and service costs being reduced? Or buying a new car for less than you paid for the last one? These costs are continually going up.

Farmers may as well recognize the fact that consumers, and farmers are also consumers, will never like higher prices, regardless of their justification. However, we must do our best to speak up for farmers at every opportunity. Consumers have to be made to realize that food, as well as other prices, will continue to go up as long as our economy is in an inflationary period.

Carl P. Kentner



COUNTY ANNUAL MEETING DATES

County	Date	County	Date
Alcona	October 2	Kent	October 9
Allegan	October 12	Lapeer	October 12
Alpena	October 20	Lenawee	October 12
Antrim	October 9	Livingston	October 5
Arenac	October 10	Mac-Luce	October 2
Barry	September 26	Macomb	October 11
Bay	October 5	Manistee	October 5
Benzie	October 9	Mason	October 3
Berrien	October 11	Mecosta	October 4
Branch	October 9	Menominee	October 4
Calhoun	October 3	Midland	October 12
Cass	October 14	Missaukee	October 9
Charlevoix	October 4	Monroe	September 27
Cheboygan	October 10	Montcalm	October 11
Chippewa	October 3	Montmorency	October 5
Clare	October 2	Muskegon	October 5
Clinton	October 10	Newaygo	October 12
Copper Country	October 10	N.W. Michigan	October 11
Eaton	October 12	Oakland	October 12
Emmet	October 9	Oceana	October 9
Genesee	October 17	Ogemaw	October 6
Gladwin	October 3	Osceola	October 10
Gratiot	October 9	Otsego	October
Hillsdale	October 9	Ottawa	October 3
Hiawathaland	October 12	Pretque Isle	October 12
Huron	October 4	Saginaw	October 10
Ingham	October 5	St. Clair	October 3
Ionia	October 2	St. Joseph	October 9
Iosco	October 3	Sanilac	October 2
Iron Range	October 7	Shiawassee	October 11
Isabella	October 5	Tuscola	September 30
Jackson	October 16	Van Buren	October 7
Kalamazoo	October 10	Washtenaw	October 11
Kalkaska	October 22	Wayne	October 10
		Wexford	October 10

MICHIGAN FARM NEWS

THE ACTION PUBLICATION OF THE MICHIGAN FARM BUREAU

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

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

DIRECTORS: District 1, Arthur Bailey, Schoolcraft; District 2, Dean Pridgeon, Montgomery, R-1; District 3, Andrew Jackson, Howell, R-1; District 4, Elton R. Smith, Caledonia, R-1; District 5, David Morris, Grand Ledge, R-3; District 6, Jack Laurie, Cass City, R-3; District 7, Kenneth Bull, Bailey, R-1; District 8, Harvey Leuenberger, Saginaw, R-6; District 9, Donald Nugent, Frankfort, R-1; District 10, Richard Wieland, Ellsworth, R-1; District 11, Franklin Schwiderson, Dafer.

DIRECTORS AT LARGE: Walter Frahm, Frankenmuth; James L. Sayre, Belleville; Calvin Lutz, Kaleva.

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

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

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PRESIDENT'S COLUMN . . .



Uncompleted

Far too often, despite the best of expressed intentions, people are inclined to let the other fellow do the work. As a result, nothing is accomplished and a worthwhile endeavor is left unfinished.

Last November the voting delegates of Michigan Farm Bureau formulated policies which charted our course for the ensuing year. Pending legislation needed to implement many of these policies still lies uncompleted and until it is enacted into meaningful legislation our task of executing the policies is unfinished.

Still lacking is enacted legislation, at both state and national level, which would establish legal procedures and a special agricultural labor board to provide equity for farmers and farm workers.

"We are for property tax relief," reads our policies. This November, voters will have the chance to determine if they actually desire property tax reform. Some, perhaps, would rather leave the issue of taxation and school finance to the whims of their legislators or the courts rather than decide for themselves.

Awaiting the return of state representatives is marketing and bargaining legislation which will carry out Farm Bureau policy which has been called for by delegates at our last three annual meetings. Until this legislation is favorably acted upon by both houses, we have fallen short in the implementation of our policy.

Major provisions of the present federal agricultural program will expire in December, 1973. Congress will be considering new farm program legislation which will affect each and every farmer in the country. Without proper consideration and development of a policy position on this issue, we will be deficient.

These are only a few items of concern to agriculture which should be discussed and considered in our policy development procedure. We must thoroughly analyze present policies and determine those which fit and make over those which do not. Our policies must provide a partial, if not a complete, solution rather than become part of the problem. They must provide us a basis for meeting issues as they arise throughout the months of this policy year.

We must do our job so well that in some cases we actually develop policy on issues before they are recognized as such by the majority of society.

Policies must be reached as a result of conclusions, discussion, deliberation and judgment of members — the sustained efforts of county resolution committees and the discussion and actions taken by the voting delegates at annual meetings of county Farm Bureaus.

This being an election year, we must not be swayed by politically inspired, unsupported and inflated discourse. We must exercise caution to make sure our policies reflect sound reasoning and judgment and are supported by facts not emotions.

Farm Bureau members often point with justifiable pride to the fact that our policies have earned the reputation of having been developed with broadmindedness and an unselfish attitude. We have realized in the past, and must continue to do so, that the public welfare transcends the interests of any individual of class.

Resolutions submitted for consideration as policies for the coming year must not be arrived at lightly, nor should they be the product of just a few members. Let us keep in the forefront of our thinking, the high principles and ideals upon which Farm Bureau has functioned in the past. We cannot afford to do otherwise. But, by working together, we can complete our unfinished tasks.

Elton R. Smith

CAPITOL REPORT



Robert E. Smith

THE ISSUE MAY BE STATEWIDE PROPERTY TAX VS. INCOME TAX

Property tax reform and the accompanying school finance reform combined create a most complicated issue involving Legislatures, courts and the taxpayer. There will be reform in one way or another! It is obvious that people are fed up with the property tax as a means of financing schools. It is equally obvious that the nation's courts are going to demand different systems of financing schools.

The present method of using property tax for school operation was first attacked in a California court case (Serrano vs. Priest). It has since spread across the nation to Texas, Minnesota, New Jersey, Ohio and other states. The issue of the constitutionality of the present property tax system is now before the Michigan Supreme Court. Verbal arguments have already been heard. The issue is also under appeal in the U. S. Supreme Court.

The basis for the decisions is that the present use of property tax for schools makes spending dependent on local wealth in the district. It, therefore, violates the equal protection clause of the U. S. Constitution. For example, in a poor district with \$5,000 valuation per pupil a mill of property tax yields only \$5 per pupil. In a wealthier district, such as \$25,000 valuation per pupil, it yields five times as much — or \$25. The courts do not outlaw the use of the property tax, only how it is used, meaning that there must be equality of education and equity in the support of education.

The number of ways to meet the court's findings are limited. The most logical way is to go to a statewide property tax for schools. It is reported that California is solving the problem in this manner. Many in Michigan prefer this system. In this event, it is expected that the statewide tax for school operation would be 26 mills. This is the present average property tax now collected

for school operation. This would mean a heavy increase in school property taxes in some areas and a decrease in others. It would also limit any future opportunity to eliminate the school property tax burden.

Another method that could be used to meet the court rulings would be full district reorganization. This could be a kind of "reapportionment," as each district could be reorganized so that there would be equalized property values in order to assure equal property taxes. District lines would need to be redrawn from time to time. Even under this system, there would probably have to be a mandatory and uniform property tax.

Michigan voters will have an opportunity in November to solve the problem and to gain tremendous property tax relief by eliminating the property tax as a means of operating schools and shifting to the income tax as a major source of revenue for school operation. The inequities of the property tax are well known. It bears little resemblance to ability to pay. Farmers, in particular, are especially hard hit.

The property tax in Michigan now amounts to an average of over 23% of the farmers' net income. Other segments of the economy still average around the 5% figure. This results from the fact that personal income has been rising steadily and has kept pace with the increase in property taxes. This is not true, however, for farmers, the elderly and others on fixed income.

Property tax reform and school finance reform have been used as a political football for some years. Several good programs have been before the Legislature; however, it has never been possible to reach agreement on a program.

Changing the Constitution through the vote of the people in November will assure ceilings

on the property tax that will last. The present 15-mill limitation, which in some cases can be up to 18 mills, would become a 14-mill limitation. The 50-mill limitation as a ceiling on the amount of property tax that can be raised would become 26 mills. The present 35 mills that can be voted would be cut to not more than 12 mills that could be voted.

As far as the individual is concerned, the cut in property taxes would be made up by a flat rate income tax of 2.3%. If a second proposal on the ballot is passed, which would permit the Legislature to vote in a graduated income tax, the rate would depend upon the individual's income bracket. Of the 36 or more states that have income taxes, Michigan is one of four with a flat rate tax — all the rest are graduated.

The important thing is that the two issues (property tax reform and the proposed income tax change) will be separate proposals on the November ballot. Each will stand on its own merit.

Contrary to some propaganda that is being circulated, school finance reform has absolutely nothing to do with the very controversial and emotional busing issue. The busing issue is entirely separate.

The question raised on "local control" should be viewed very carefully. The Constitution makes it very clear that "the leadership and general supervision over all public education . . . is vested in a State Board of Education" and that the "Legislature shall maintain and support a system of free public elementary and secondary schools as defined by law." Local boards presently can do nothing that is not permitted either by law or by guidelines and regulations as formulated by the State Department of Education.

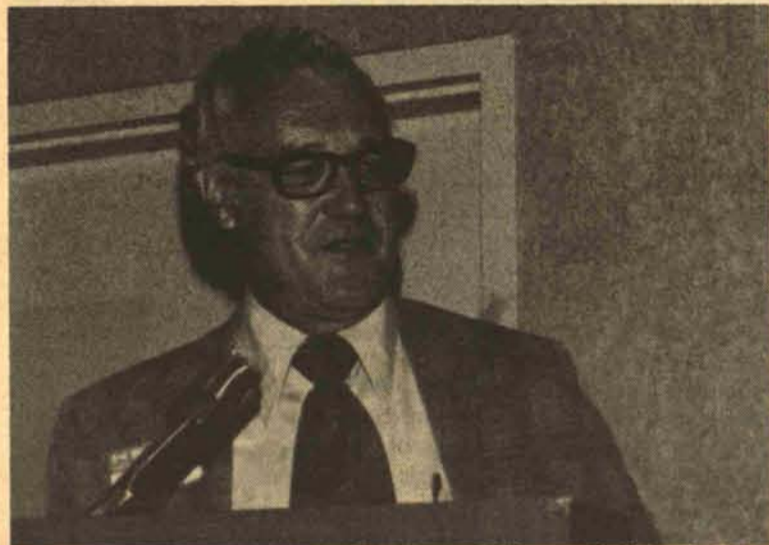
Many schools already receive most of their financing from state aid. As a result, they have no more restrictions on them than those schools that are heavily locally financed. The one problem facing all school boards is the effort to continually push for voter approval of increased property tax.

One state in the nation is totally financed by state revenues — Hawaii. There are other states that are state financed as much as 75% or more . . . Delaware and North Carolina. Reports are that these states have as much local control of schools as other states.

The decision will either be made in November by the voters or it will be made in the near future by the courts. In Michigan, it truly can be repeated that the issue may be a statewide property tax vs. an income tax as the major source of revenue to operate the schools.



MEMBERS attending the statewide policy development conference heard a first-hand Washington report on farm issues and the political implications from William C. Anderson, assistant legislative director of AFBF.



LAND USE PROBLEMS were discussed with the group by Dr. Lawrence L. Boger, dean of agriculture, MSU, and a member of the Governor's Special Commission on Land Use.

PRESENT AND PROPOSED PROPERTY TAX LIMITS

Present Constitutional Tax Limitations		Proposed Constitutional Property Tax Limits	
Millage Permitted Without Vote	Millage Requiring Vote of People	Millage Permitted Without Vote	Millage Permitted With Vote of People
15 Mills (or up to 18 Mills if fixed)	Limited to 35 Mills (or 32-35 if in fixed millage county)	14 Mills Limit	12 Mills Limit
Allocated to: County Township Intermediate School District Local School District	May be voted for: County Township Intermediate School District Local School District	Allocated as follows: County - not more than 8 Township - not more than 1½ Intermediate School, Vocational Education, Special Education, Compensatory Education - not more than 4½*	Schools for enrichment — not more than 6 Mills* County Township not more than 6 Mills
Total	15-18 Mills	32-35 Mills	Limit 14 Mills
Absolute Tax Limit	50 Mills	Cut to	26 Mills

*Millage for these purposes would be equalized to yield the same revenue per mill anywhere in the state.

Constitutional limits do not now and would not apply to a city, village, charter county, charter township, charter authority, other authority. Limits in these cases are provided by charter or general law.

Limitations do not presently and would not apply to payment of principle and interest on bonds.

TAX SAVINGS — Comparing the present property tax with the proposed limits based on the average millage now levied for counties, townships, intermediate school districts, special education, school operation and debt service would mean a tax cut of over 40% of the current property tax bill.

A 2.3% additional state income tax on individuals would be needed to shift school operating costs from the property tax. Corporation taxes would be increased on business and corporation to replace the property tax.

Women Hold Workshops Annual Meetings Planned

Representatives from 48 county Farm Bureau Women's Committees in the Lower Peninsula attended five multi-district leadership workshops in early August. The workshops were aimed at providing women's leaders with information, ideas and inspiration to initiate action projects in their home counties involving the 1973 Michigan Farm Bureau Women's "Program of Work."

The leaders had a choice of four workshop areas in which to participate, each pertaining to the main areas of concern to Farm Bureau Women during the coming year: Legislative Activities, Safety and Health, Reaching and Influencing People and Profit-Making. At the close of the day's program each county announced two projects to which they planned to devote much of their time and efforts during 1973.

The women were welcomed by State Women's Chairman, Doris Wieland, or State Vice-Chairman, Claudine Jackson. Both encour-

aged participants to activate and stimulate Farm Bureau Women to undertake action-projects "back home."

Larry Ewing, Manager of the Program Development Division for Michigan Farm Bureau, chose the intriguing title "P-I-G-S" for his presentation at the workshops. Emphasizing Projects, Involvement, Goals and Structure, he urged the women to take advantage of the uniqueness of people by finding out their interests, getting them involved in worthwhile projects, and giving them the satisfaction of reaching obtainable goals. "Most women crave action," he said, "and can fulfill their personal needs for growth and development at the same time they are helping the organization reach its goals, if leaders will get them involved in action projects of interest to them."

Similar workshops will be held for Farm Bureau Women in the Upper Peninsula in October.

The Civic Auditorium in Grand Rapids will again be the site of the Michigan Farm Bureau, Farm Bureau Services and Farmers Petroleum Cooperative annual meetings, scheduled for Wednesday, Thursday and Friday, November 8, 9 and 10.

President Elton Smith will open the three-day event with his annual address on Wednesday morning. A combined special luncheon, featuring Dr. Harvey Hahn, guest lecturer for General Motors, is planned for those attending the Farm Bureau Women and Commodity sessions. Dr. Hahn has devoted much of his time and talents to providing religious and social service programs to combat juvenile delinquency. A million-dollar community center, paid for partly by honorariums from his many speaking engagements, was dedicated in Dayton, Ohio, in 1963.



TWENTY-FIVE CANDIDATES were on hand at the Bay County Farm Bureau "Meet the Candidate". Program moderator Hugo Schwab (standing) opened the meeting and Mrs. Pruetz (seated) served as chairman of the evening's event.

Sanilac Holds Young Farmer Night

A successful, well-attended Young Farmer night held recently in Sanilac County resulted in some family-type winning combinations. Two of the three pretty girls vying for the title of Sanilac County Farm Bureau Queen are sisters, and the third is the wife of one of the Discussion Meet winners.

Seeking the Farm Bureau Queen's crown are Liz and Lou Ann Muir, daughters of Mr. and Mrs. Lewis Muir of Brown City, and Mrs. Elaine Hager, wife of Dale Hager of Marlette. Winners of the Discussion Meet were Dale Hager and James Callender, also of Marlette. Topic of the discussion meet was "How can farmers create additional markets?" Dale and Jim will now

enter the district competition at the Young Farmer fall District 6 meeting on September 21. The queen candidates must wait until the Sanilac County Farm Bureau annual meeting in October before one of them claims the crown and then enters the state contest at the Michigan Farm Bureau annual meeting in November.

Guest speaker for Sanilac's Young Farmer Night was Larry Ewing, Manager of the Program Development Division, Michigan Farm Bureau, who urged the young farmers to make their views known through the organization and strive for the changes they need. "The more dedicated the farmer toward preserving quality for the consumer," he said, "the more dependable will be his future farm market."



DR. HARVEY HAHN

The Women's meeting will again feature a style review and craft display.

The all-Farm Bureau Banquet will be a highlight of Wednesday's activities and will include recognition of county Farm Bureaus for outstanding achievements, the Distinguished Service to Agriculture awards and the 1973 Farm Bureau Queen's Pageant. Special entertainment for the night will feature "The North Door" group, which has appeared on two Bob Hope shows and were three-time winners on "Your All College Show." The seven-member group has performed for concert audiences and conventions in metropolitan areas from Los Angeles to New York.

On Thursday, designated as "Young Farmer Day," the annual meeting of Farm Bureau Services and Farmers Petroleum Cooperative will be held. These two companies also will offer members an opportunity to view their "Showplace 72" product show which opens Wednesday evening and continues through Thursday evening.

Following a complementary luncheon provided by Farm Bureau Services and Farmers Petroleum Cooperative, the Michigan Farm Bureau policy development process will begin. This session will adjourn at 4 p.m. for district caucuses to nominate directors in even-numbered districts.

During the evening, Young Farmers and County Presidents will hold their special banquets.

The policy development session will resume on Friday, the final day of the annual meeting, with election of board members also on the agenda.



FARM BUREAU EMPLOYEES recently donated 65 pints of blood to the Red Cross blood bank. Pictured is a nurse taking a sample for typing before employee makes donation.

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October 17 — Alpena 1300 Yearlings and calves
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October 20 — Baldwin 1500 Yearlings and calves
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Available only at Farm Bureau Feeds Dealers.

Where Your Farm Comes First
Farm Bureau
Farm Bureau Services, Inc.
Lansing, Michigan

Feeder Pig Div. Expanding

The Feeder Pig Division of MACMA expanded substantially during 1972, even though producers did not expand their own operations during this past period of higher prices. The large increase in number of pigs handled is primarily from new members joining this action program.

When the MACMA Feeder Pig Division was initiated three years ago, most of the production marketed through the Lake City assembly point was from within a 40 mile radius. During 1972 most of the expansion has come from northeastern Michigan and the Big Rapids and Clare areas. Recently, interest in the program has been shown by feeders in the Mecosta, Isabella and neighboring counties.

Late last year, a new assembly point was established at Atlanta.

This quality-oriented feeder pig program has been very successful. Members agree to pro-

duce and market quality pigs with assistance available from MACMA staff when necessary. Member producers have worked hard at producing a high-quality, thrifty fast growing pig and they have succeeded. Farmer feeders who have purchased pigs during the past three years have commented favorably on the quality of pigs purchased.

This orderly marketing system has many advantages to the buyers of MACMA fed pigs. Members' pigs are assembled every other Tuesday and sold on order prior to assembly. Pigs are priced on a 40 pound basis plus 15 cents a pound for over-weight. Fringes included in the price are guaranteed liveability for 24 hours, docked tails, freight and the spraying of pigs for external parasites prior to delivery. The pigs are moved almost directly from farm to farm with only a two to six hour stop for sorting and weighing. Many hog feeders are purchasing their pigs exclusively from MACMA because they can rely on the performance of these pigs besides enjoying all the benefits.

Farm Enterprise Survey To Help

The Bureau of the Census has announced that the Farm Enterprise Survey is nearly complete. This survey is to obtain additional data about our farm enterprises and supplement the data collected in the 1969 Census of Agriculture.

There are seven different types of farm reports used in Michigan. These reports are small grains, vegetables, fruit, other special crops such as potatoes and sugar beets, dairy, livestock and poultry. Contrary to the popular opin-

ion which many farmers have, the data collected by the Bureau of Census is not used during the current crop year. Rather, the data is published approximately 12 months after the time in which it is collected. This is to insure that it will have no adverse effect on farm prices received by farmers.

Although farmers may believe that they do not benefit from the Census of Agriculture, the data is available to them and frequently they rely on the data without

realizing how it was obtained.

Only about one out of every fifteen farmers in the United States has received one of the Farm Enterprise report forms. However, the data collected will be used to show what is happening in agriculture.

The results of the Farm Enterprise Survey as well as the Census of Agriculture are used by farm organizations, Land-Grant Colleges, the United States Department of Agriculture and farm magazine editors.

First Commodity Division Established

Michigan Farm Bureau has established its first commodity division, the soybean division. Purpose is to better serve the interests of soybean producers who belong to county Farm Bureau Soybean Divisions.

At the July meeting of the

Michigan Farm Bureau Board of Directors, a State Soybean Action Committee was named. This committee was appointed from nominations made in April by county delegates who attended a soybean organizational meeting.

Mr. Arlie Pickles, Lenawee County, has been designated chairman of the committee. Pickles also represented Michigan recently when the American Farm Bureau Soybean Division met in Louisville, Kentucky.

The Commodity Division ap-

proach is a new Farm Bureau organizational method designed to provide additional opportunities for more members to become active in their commodity interest area. Put another way, the Commodity Division approach will allow members to get special commodity problems solved directly through the Farm Bureau structure.

Michigan Farm Bureau 1972 Policy calls for this approach to "be utilized and expanded within the Michigan Farm Bureau."

The Good Stuff



Now available for the first time at Kroger stores throughout Michigan... "Florida's Best" frozen concentrated orange juice. You have enjoyed "Florida's Best" citrus through our farmer-to-farmer marketing program, now that same great flavor is available frozen from your friends at Florida Farm Bureau — packers of "The Good Stuff."



GRAPE PRICE RECOMMENDED

The MACMA Processing Grape Marketing Committee has announced a recommended base price of \$160 per ton for Concord grapes, \$210 per ton for Delaware grapes and \$160 per ton for Niagara grapes. These prices are based on 16° brix sugar, or on a flat price where grapes are received on a no sugar test basis.

The Michigan grape crop was estimated by the U.S.D.A. on August 1 at fifty-nine thousand tons. This estimate is down ten thousand tons from last year's large crop, for which growers

received an average of \$103 per ton.

The unparalleled demand for grapes, a 24 percent reduction in the Concord-type crop from last year and a strong demand for concentrated grape juice, wine and other grape products should provide an economic base for a firm pricing structure for this year's crop.

Other factors supporting strong grower prices include continuing increases in costs of production, favorable consumer demand indicators and overall reduction of U. S. deciduous fruit crops.

Peach and Plum Crop Down

The production of peaches and plums are down sharply in both Michigan and the United States compared to last year. While the production of pears is up in Michigan, U. S. production is down substantially from a year ago. U. S. production of peaches is down 13 percent; pear production down 24 percent; and plum production down 50 percent. The reduction in these crops is largely the result of last year's severe winter and the late freeze of June 12.

The MACMA Multi-Fruit Mar-

keting Committee recently met to analyze marketing factors affecting processing peaches, pears and plums. Their study resulted in the following price recommendations: processing peaches 2 inches and up, \$125/ton; processing plums \$110/ton; processing pears, \$100/ton.

Due to much smaller crops, very strong fresh markets, reduced stocks, and strengthening processing prices, the committee feels these prices represent fair returns to growers and has been meeting with processors to urge them to establish these prices.

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Where Your Farm Comes First
Farm Bureau
Farm Bureau Services, Inc.
Lansing, Michigan

FARM BUREAU "ON THE AIR"

Since its beginning over 12 years ago, Farm Bureau's radio programming has been gaining popularity across the state.

The Farm Bureau variety feature, Accent Agriculture, a 15-minute program on current issues and events, is being aired on 36 Michigan radio stations on a weekly basis and the farm news feature, "Farm News In Depth," is featured on a daily basis by 33 Michigan stations.

There is a new addition to Farm Bureau's list of broadcast services. The Michigan fruit and vegetable report, which started on May 1, is Farm Bureau's first commodity-oriented farm program. The new show is being broadcast over the Michigan Farm Radio Network on several stations in the major producing areas. Stations currently carrying the daily noon report include WPAG, Ann Arbor; WHFB, Benton Harbor; WJOR, South Haven; WJPW, Rockford; WKLA, Ludington; WMTE, Manistee; and WION, Ionia. Additional stations will soon be added.

The report includes up-to-date information on crop conditions, market factors, labor supply and regulations and technological trends. The Michigan Agricultural Cooperative Marketing Association and the Michigan Agricultural Services Association are assisting in the production of the new feature.

All broadcasts are produced by Bob Driscoll, director of broadcast services for the Michigan Farm Bureau, using high quality professional recording equipment and modern production techniques.

Following is a list of radio stations that carry the regular Farm Bureau programs.

ADRIAN	WABJ	1490 AM
ALBION	WALM	1260 AM
ALMA	WFYC	1280 AM
ANN ARBOR	WPAG	1050 AM
BAD AXE	WLEW	1340 AM
BATTLE CREEK	WKFR	1400 AM
BAY CITY	WBCM	1440 AM
BAY CITY	WXOX	1250 AM
BENTON HARBOR	WHFB	1060 AM
BIG RAPIDS	WBRN	1460 AM
CADILLAC	WWAM	1370 AM
CARO	WKYO	1360 AM
CHARLOTTE	WCER	1390 AM
CHEBOYGAN	WCBY	1240 AM
CHICAGO, ILL.	WGN	720 AM
COLDWATER	WTVB	1590 AM
DETROIT	WWJ	950 AM
DOWAGIAC	WDOW	1440 AM
EAST LANSING	WKAR	870 AM
ELKHART, IND.	WCMR	1270 AM
ESCANABA	WDBC	680 AM
FREMONT	WSHN	1550 AM
GAYLORD	WATC	900 AM
GRAND HAVEN	WGHN	1370 AM
GRAND RAPIDS	WFUR	1570 AM
GREENVILLE	WPLB	1380 AM
HASTINGS	WBCH	1220 AM
HILLSDALE	WCSR	1340 AM
HOLLAND	WJBL	1260 AM
HOUGHTON LAKE ..	WHGR	1290 AM
IONIA	WION	1430 AM
IRON RIVER	WKIB	1230 AM
KALAMAZOO	WKPR	1420 AM
LAPEER	WMPC	1230 AM
LAPEER	WTHM	1530 AM
LUDINGTON	WKLA	1450 AM
MANISTEE	WMTE	1340 AM
MARINE CITY	WSMA	1590 AM
MARINETTE, WISC. ..	WMAM	570 AM
MARQUETTE	WDMJ	1320 AM
MENOMINEE	WAGN	1340 AM
MT. PLEASANT	WCEN	1150 AM
MUNISING	WGON	1400 AM
NILES	WNIL	1290 AM
OTSEGO	WAOP	980 AM
OWOSSO	WOAP	1080 AM
PETOSKEY	WJML	1110 AM
PORT HURON	WPHM	1380 AM
ROCKFORD	WJPW	810 AM
ROGERS CITY	WHAK	960 AM
SAGINAW	WKNX	1210 AM
ST. JOHNS	WRBJ	1580 AM
SANDUSKY	WMIC	1560 AM
SAULT ST. MARIE ..	WSOO	1230 AM
STURGIS	WSTR	1230 AM
THREE RIVERS	WLKM	1510 AM
TRAVERSE CITY	WCCW	1310 AM
TRAVERSE CITY	WLDR	101.9 FM
WHITEHALL	WLRC	1490 AM

Farm Bureau Mutual Dividend Declared

(Editor's Note: The following article serves as an additional reminder of a fact which most of us take for granted. It pays to be a Farm Bureau member. It's been an outstanding "safety year" and members have earned another auto insurance dividend.)

Farm Bureau members throughout Michigan will again enjoy the experience of having their insurance company pay them. And there's no claim involved.

Each of Farm Bureau Mutual's auto insurance policyholders as of September 30, 1972 will receive a safety dividend equal to ten percent of his semi-annual premium. Checks totaling \$439,000 will be mailed November 1.

The dividends were declared by Farm Bureau Mutual's Board of Directors on August 21. This is the 15th auto premium refund paid to members who insure their cars and trucks with Farm Bureau Mutual.

Approximately 35,000 Mutual auto policyholders will receive the dividend, according to Farm Bureau Insurance Group vice presi-

dent Nile L. Vermillion. "We're simply continuing a long-standing policy of returning safety dividends to a deserving clientele."

Farm Bureau Mutual, along with Farm Bureau Life, Community Service Insurance and Community Service Acceptance Company, comprise Farm Bureau Insurance Group, Michigan's largest farm insurer.

During 23 years of existence, Farm Bureau Mutual has paid its auto policyholders more than \$3,400,000 in dividends.

"Our dividend program is quite simple," said Vermillion. "We offer a good product and good service at a fair price. When operational results are favorable, profits are shared with our clients. In a very real sense, our member-policyholders contribute to our success through their safety awareness. It is only fair that they share the benefits of that success."

Farm Bureau Insurance Group is a multiple-line firm licensed to operate only in Michigan through 56 offices.

CENTRAL REGION REPRESENTATIVE



WINSTON INGALLS

Winston Ingalls of Okemos has been named regional representative of the Central Region (Clinton, Eaton, Genesee, Ingham, Livingston, Oakland and Shiawassee Counties) effective September 1, according to Charles Burkett, manager of the Field Operations Division of Michigan Farm Bureau.

Winston was born and raised on a dairy farm in the Canadian province of Quebec. He received his B.S. degree in agriculture from McGill University, Montreal in 1968 and is currently completing his Masters Degree in Dairy Physiology at Michigan State University.

He has also been employed at M.S.U. as a field supervisor for a mastitis research project involving twenty-five dairy herds around the state.

Winston replaces Kenneth Wimmer who transferred to the Thumb Region in August.

**Join
Farm
Bureau**

LUTZ NAMED

A highly successful farmer-businessman assumed the position as Michigan State Director of the USDA rural credit agency on August 6.

Calvin C. Lutz, owner-operator of a nursery at Kaleva, will be responsible for statewide activities of the Farmers Home Administration's varied loan and grant programs in support of family farms, rural housing and community facilities.

Mr. Lutz launched his farming operation in 1953 and now produces more than five million strawberry plants annually as well as other fruits and vegetables. He also operates a processing plant and a retail market.

A native of Bear Lake, Michigan, Lutz attended Michigan State University where he majored in agricultural engineering and participated in the Kellogg Foundation program. He received the Michigan Jaycee Outstanding Young Farmer award in 1966, was president of the Manistee County Chamber of Commerce in 1969 and is a former board member of the Manistee PCA.

Mr. Lutz, who has served as a director at large on the MFB Board of Directors for the past three years, has submitted his resignation for consideration at the board's next regularly scheduled meeting.

BC-BS Family Continuation Rider

This month, some Michigan Farm Bureau subscribers to Blue Cross and Blue Shield will receive a mailing regarding dependents on their contract who are nineteen years of age this year.

Dependents are removed from the parents contract at the end of the calendar year in which they reach the age of nineteen. If the dependent meets the following eligibility requirements, the parents may wish to continue coverage by applying for a Family Continuation rider.

- Between the ages of 19 and 25.
- Unmarried.
- Having legal residence with the parents.
- An income tax dependent and reported as such on the most recent return.


This will enable the dependent to continue the coverage held previously under the family contract until the age of 25, providing, of course, the young adult maintains eligibility.

Members may apply for this rider by returning the selection card included in the mailing to their county Farm Bureau secretary. Coverage for dependents under the Family Continuation rider becomes effective in January 1973. The cost of the rider is approximately one-half the single subscriber rate and will be reflected in the November billing for the parents.

Members who have a mentally or physically handicapped nineteen year old can maintain this dependent on the family contract. If they desire to do so they must obtain and complete a special application card from their local county Farm Bureau secretary. Coverage for the mentally or physically handicapped young adult is also available through the use of the Family Continuation rider. However, once the dependent is enrolled on the rider, he or she must continue on this coverage until age 25. At that time they may transfer back to the family contract and be continued indefinitely as a dependent providing eligibility is maintained.

Application to maintain the handicapped dependent on the family contract can only be made at ages nineteen or twenty-five for present Farm Bureau enrolled members. New members may apply for special dependent coverage when they become eligible at the annual Blue Cross and Blue Shield reopening period.

For additional information contact your local county Farm Bureau secretary.



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National Legislative Notes

By Albert A. Almy

National Agricultural Marketing and Bargaining Act of 1972

On May 15 a clarified version of the Sisk Bill was introduced. The new bill, H.R. 14987, is known as the National Agricultural Marketing and Bargaining Act of 1972. It incorporates several amendments which clarify certain provisions of the original Sisk Bill without changing its purpose. H.R. 14987 would establish a mutual obligation of a handler and a qualified producers' association to meet at reasonable times and negotiate in good faith with respect to the production and sale of commodities grown under contract. The Subcommittee on Domestic Marketing and Consumer Relations of the House Agriculture Committee held public hearings on the bill August 16-17.

Minimum Wage

Both the House and Senate have passed separate bills that would increase the Federal minimum wage. The House bill (H.R. 7130) would raise the farm minimum wage to \$1.70 per hour. Existing coverage of farm workers would not be changed.

The Senate bill (S. 1861) would increase the farm minimum wage to \$2.20 per hour in periodic steps. It would also reduce the scope of current agricultural minimum wage exemptions.

On August 1, the House rejected a motion to ask the Senate for a conference on the different versions of the minimum wage bills. The motion was defeated by a vote of 198 to 190. The majority of the House felt that the conferees named would be

those who did not support the House-passed lower minimum wage bill. This would increase the likelihood that the conferees would accept the more restrictive Senate bill. It is expected that the appointment of House conferees will be delayed until after the Labor Day recess.

Agricultural Chemicals

The Federal Environmental Pesticide Control Act of 1971, H.R. 10729, has passed the House. It 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 without restriction 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 these pesticides would be licensed. States would be permitted to administer licensing of such applicators.

The Senate Committee on Agriculture and Forestry reported H.R. 10729 with amendments. It was then referred to the Senate Commerce Committee. On June 19 the Commerce Committee reported the bill recommending adoption by the Senate of over 60 amendments.

The amendments appear to be the same as those previously studied and rejected by the House Agriculture Committee, the House as a whole and the Senate Committee on Agriculture and Forestry. Those who recognize the importance of realistic pesticide legislation to agriculture are concerned that these previously defeated amendments have been approved so soon by the Senate Commerce Committee.

Meat Inspection

The Senate has passed a bill, S. 1316, which would increase to 80 percent the amount that may be paid as the federal government's share of the cost of approved cooperative meat inspection programs carried out by the states.

The bill was later reported from the subcommittee on Livestock and Grains with an amendment that would have required Michigan to lower its high comminuted meat standards in order to qualify for 80 percent federal funding for meat inspection. The amendment required that states with any different marking, labeling, packaging or ingredient requirements than provided by federal law shall not be eligible for federal funds to conduct an approved inspection program.

Michigan's Comminuted Meat Law contains stricter ingredient standards for comminuted meats than federal law provides. Only skeletal meat is permitted in hot dogs, sausages, bologna, etc. under Michigan law while federal law permits lips, snouts, spleens, tripe, etc. to be used.

The House Agriculture Committee reported S. 1316 after removing the amendment. This would allow Michigan to continue its high standards for comminuted meats and qualify for 80 percent federal funding of its meat inspection program.

Congressman Charles E. Chamberlain (R-East Lansing) has introduced a bill (H.R. 16014) that would amend the Federal Meat Inspection Act to prevent the use of lips, snouts, spleens, stomachs, ears, eyes, spinal cords, udders, lungs, livers, cracklings or tongues in meat products. This bill would raise the Federal standards to Michigan's rigid meat standards. H.R. 16014 has been referred to

the House Agriculture Committee.

Farm Labor Legislation

The Agricultural Labor Relations Act of 1972 (H.R. 13921) would create an Agricultural Labor Relations Board with jurisdiction over agricultural labor disputes.

H.R. 13981 would permit the development of rules and regulations which recognize the needs of producers of perishable farm products and be fair to farm labor. It would prohibit secondary boycotts and provide secret ballot elections to permit workers to decide for themselves whether or not to be represented by a union.

The House Farm Labor Subcommittee has held opening hearings on H.R. 13981 and several other pieces of farm labor legislation. Michigan Farm Bureau has been granted time to testify at the hearings when they are resumed.

Federal Marketing Order for Apples

H.R. 15352 has been introduced and would authorize federal marketing orders for apples in all apple-producing states. Apples used for the fresh market, canning and freezing would be eligible.

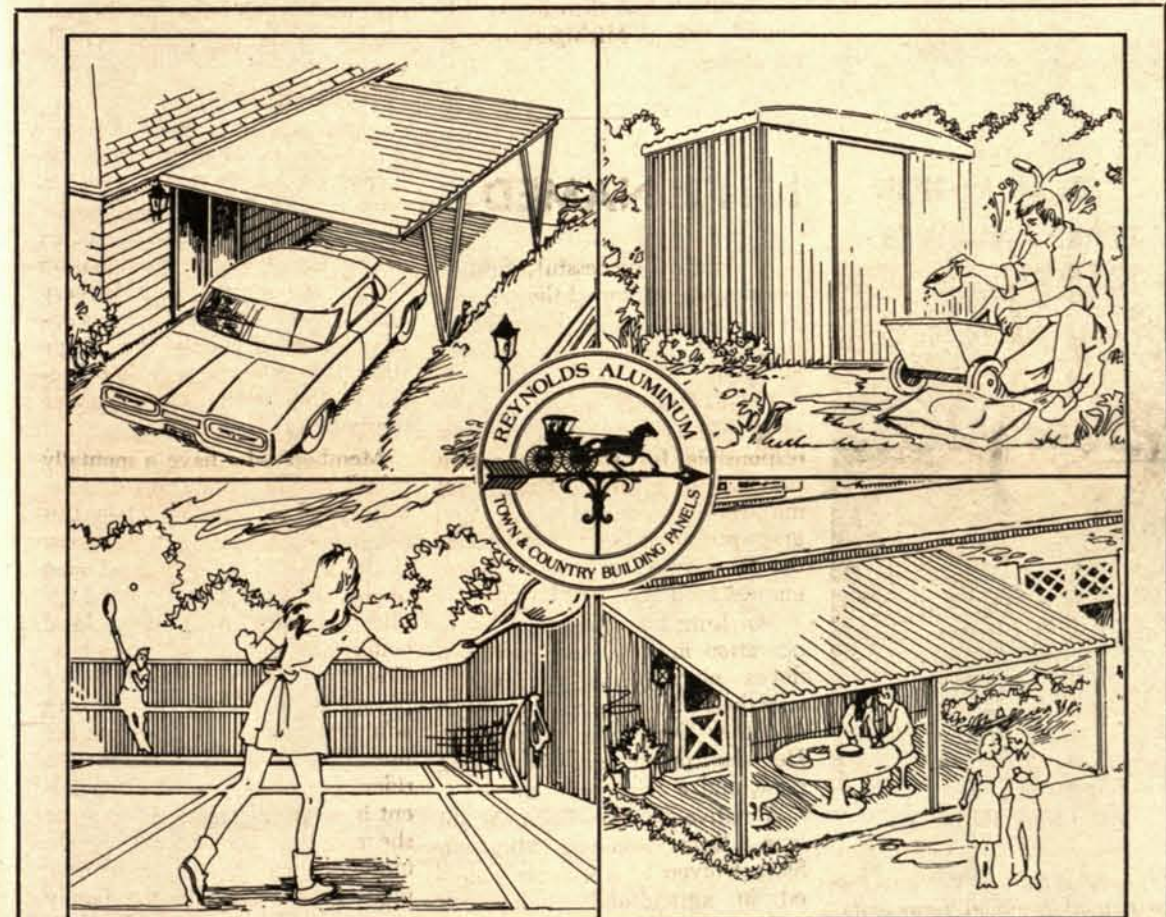
Current authorization for federal marketing orders for apples excludes several important apple-producing states such as Washington, Pennsylvania, West Virginia, Virginia and North Carolina. Apples produced in these states would be eligible for a federal marketing order if H.R. 15352 were enacted.

The subcommittee on Domestic Marketing and Consumer Relations of the House Agriculture Committee has held hearings on H.R. 15352.

Occupational Health and Safety Act (OSHA)

A revision of OSHA accident recordkeeping regulations for small employers has been proposed. The proposed revision would exempt employers who had no more than seven employees at any one time during the prior calendar year from accident record keeping and reporting requirements under OSHA.

Farm Bureau is recommending that the exemption be broadened to include any farm employer who employed fewer than 500 man days of labor in any quarter of the preceding year. The exemption would be similar to that provided under the Fair Labor Standards Act. It would exempt those farmers who employ eight or more seasonal workers at one time for brief periods and whose total employment is smaller than the man days per year of seven or less regular workers.



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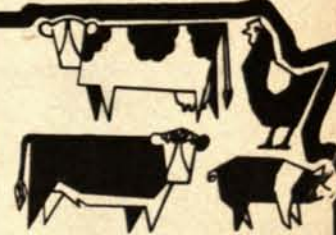
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Ralph Humrich Gregory, 851-8935	Farmers Petroleum St. Johns, 224-7900
Hamilton Farm Bureau Hamilton, 751-5191	Farmers Petroleum Traverse City, 947-6700
Farm Bureau Services Inc. Hart, 873-2158	Vestaburg Marketing Assoc. Vestaburg, 268-5272
Hemlock Farmers Co-op Inc. Hemlock, 642-5920	Washtenaw Farmers Oil Co. Ypsilanti, 434-0660
Farmers Petroleum Hillsdale, 437-2939	Zeeland Co-op Elevator Co. Zeeland, 772-6717



Crop and Supply Report

By Greg Sheffield

Farm Bureau Services

FIELD CROPS — Crops developing well with adequate to surplus moisture in most of the state. Small grain and hay harvest was slowed by wet weather. Soil moisture was short in some southwestern counties. Winter wheat harvest is completed in southern counties and is finishing in central and northern Lower Peninsula. Most wheat is now harvested and about 25 percent of the oats.

Corn is developing well and most acreage has tasseled. Soybeans are growing fast and early planted fields have set pods. Dry edible beans in Michigan estimated up 7 percent from 1971. Acreage for harvest estimated at 630,000 and 1150 lbs./acre giving a production estimate of 7,245,000 cwt. Armyworms have caused considerable damage to hay in the Upper Peninsula. Hay harvesting generally was delayed by wet weather. Pastures are average for feeding except in some southwestern and northeastern counties where they are poor. Selling at least \$750 million in wheat, corn, and other grains to the Soviet Union over the next three years could push up prices. Soviets buy at world price levels and government subsidized exporters to make up difference of higher domestic prices. Nationally, the stocks of the four feed grains (corn, oats, barley and soybeans) are 35 percent more than in 1971, totalling 81.7 million tons. Total grain stocks in Michigan are about six percent greater than last year.

Supplies — Farmers of corn, small grains, sugarbeets, grasses should check fields for armyworms, also variegated cutworms on sugarbeets in Bay and Saginaw Counties. Malathion, in average supply, will get worms and aphids. Sevin is in short supply and can be used if aphids are no problem. Timing early fertilizer purchases for next year can result in savings for farmers with storage. Strong interest continues in grain drying equipment. Severe shortage of Genesee and Ionia seed wheat persists. Hurryup starter fertilizer for wheat generally available.

SWINE — Michigan hogs per cwt. July 15, \$28.10 and up \$2.30 over June 15. This is more than \$8.79 over July 15 of 1971. Total line weight of hogs slaughtered in Michigan was 393.1 million pounds during January through May, an increase of 12 percent over last year, same period. Nationally, cash belly prices continue to advance although hog slaughter is up.

CATTLE — Michigan beef per cwt. July 15, \$31 and up \$4.70 over July of last year. Total line weight of cattle slaughtered in Michigan during the January-May period was 281.9 million pounds, 20 percent smaller than last year, same period. Calf slaughter at 7.6 million pounds was down 11 percent from 1971. Cooler weather improved the demand for beef.

LAMB AND WOOL — Michigan lambs per cwt. July 15, \$30.80 and down \$1.60 from June 15, but up \$2.30 over July last year. Our crop is nine percent

lower than in 1971 with 154,000 head. Inventory of breeding ewes dropped eight percent to 144,000 head. Michigan wool per pound July 15, 30 cents and down five cents over June 15, and up five percent over last year. Boston fine staple up five cent and now at \$1.25 pound.

DAIRY PRODUCTS — Our milk for June was about 438 million pounds, five percent above June a year ago. Output per cow averaged 930 pounds which was 35 pounds more than last year. There is only one percent more cows than last year with a total of 471,000 head. Milk prices averaged \$5.51 cwt. in June and 21 cents higher than a year ago. American cheese in Michigan increased substantially, up from

May of 1971 by 26 percent. Milk used in American cheese averaged \$4.96 cwt.

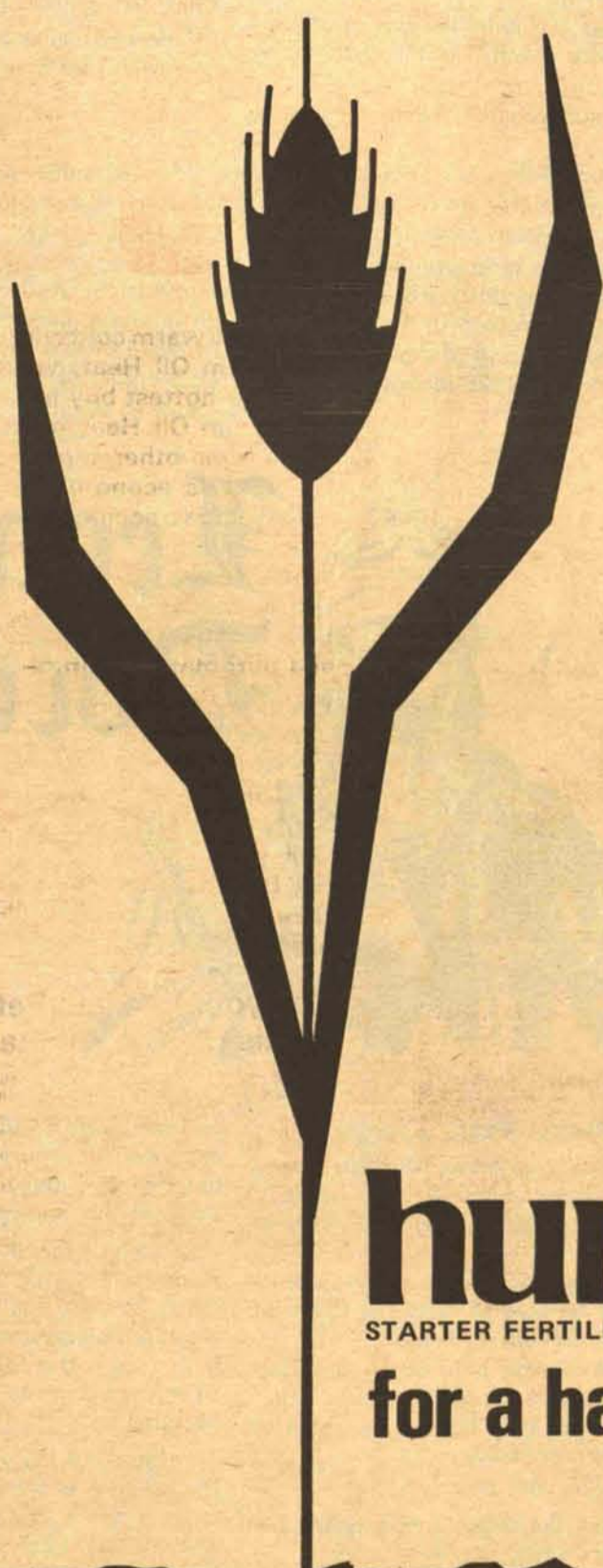
Supplies — Feed booking advantages to farmers now available with past savings averaging about \$5 to \$7 a ton per year to those signing up with participating Farm Bureau dealers. Michigan farmers paying \$6.50 cwt. 44 percent soybean meal, July 15, down 20 cents from June 15. Mixed dairy feed, 16 percent protein at \$82 ton, July 15. Mixed dairy feed, over 40 percent protein at \$136 ton. Beef cattle concentrate, 30 percent protein at \$5.70. F.D.A. ban on DES takes effect January 1, 1973. Implants are not included as yet. Cost of finishing might add five cent to retail beef price.

FRUIT AND VEGETABLES — Red tart cherry harvest has been completed. A price of eight cents per pound prevailed. Not all cherries were harvested due to quality problems and marketing order diversion option. Volume apple harvest starts this month, with Michigan and U.S. crops slightly less than last year. Strong demand for frozen slices, juice and applesauce improves marketing prospects. The peach crop will be the smallest in years, 88 percent less than last year in Michigan. Peaches are being harvested and marketed at higher prices. Pear growers are harvesting a 24,000 ton crop, 23 percent more than last year. Pear market demand is improved because major west coast states are down 20 percent. A 40 percent

smaller than last year crop of plums is being harvested. The freeze-damaged blueberry crop is moving at higher prices. Larger crops than last year are expected for onions, cantalopes and sweet corn. Production of celery, slicing cucumbers, lettuce, peppers and mint are expected to be less than last year. Snap beans, cabbage, carrots and tomatoes are forecast as equal to 1971.

POULTRY AND EGGS — Michigan June egg production was down three percent from June, 1971. 122 million eggs. Layers on hand averaging 6.3 million birds, down 2.3 percent, rate of lay remains the same.

Supplies — Michigan laying feed July 15, \$84.00 ton; chick starter \$107 ton; turkey grower \$120 ton.



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Discussion Topic

by KEN WILES,

DIRECTOR OF COMMUNICATIONS

To many, the ownership of farmland is "the soundest investment in the world." One can always be sure of food from the good earth. There is no worry about "shut-downs" and "lay-offs" as there is usually plenty of work to be done.

Farm owners, as a rule, are proud of their farms. The farm is a monument to the family effort, skill, and thrift. Perhaps it has been in the family for generations with parents and grandparents having had a hand in its building.

These views are good and natural. But too often those who have worked hardest and have been most successful cannot bring themselves to spend the time and effort required to assure maximum use of that wealth to meet family objectives after their death.

Perhaps because of the fact that farmers deal with assets which cannot readily be converted to cash, they have a tendency to overlook the fact that in almost every case, funds for current bills, operation and maintenance are needed before an estate is settled.

Farmers, like many others, have a natural reluctance to accept the inevitability of death and make no plans whatsoever for the legal distribution of the assets they have spent a lifetime accumulating.

A will is as necessary for a young farm couple as it is for an older couple. This is particularly true if there are minor children. Unless there is evidence to the contrary, Michigan law assumes that the husband owns all the farm personal property. Thus, upon his death, unless he has left a will, the farm personal property is distributed to his heirs in accordance with the state laws of descent and distribution.

When there are minor children and no will is left, the law requires appointment of a guardian to represent interests of the children. This is often the mother, and she must post a surety bond and make annual reports to the court. Some very unfortunate situations for surviving widows have resulted from such situations.

Another good reason for making a will is the possibility of the death of both parents in an accident or disaster. Thus, the will should include a "death in common accident" clause. This is particularly important for a husband and wife who have no children.

For example, suppose a husband and wife were on a trip and became involved in a serious accident. The husband was killed instantly and the wife survived him by an hour. By law, if there is no will, she inherits all jointly owned property and a widow's share of any other property the husband owned even though he preceded her in death by only an hour. Upon her death, all such property would go to her heirs. This situation can be avoided by wills with clauses stating how property should be distributed in the event both husband and wife die as a result of the same accident or disaster.

A Proper Will?

Sometimes a person drafts a will or writes a careless one of his own, which falls apart in court. Or he may fail to provide funds to cover debts, taxes, and the cost of transferring the estate. He may be a partner in farm ownership with no proper protective agreement drawn up about the disposal of his share.

Hundreds of complications can develop in farm inheritance. It is dangerous and foolish to expect the problems will "all come out in the wash" and all heirs will receive a just and proportionate share.

Drafting a will without competent legal help can be a risky practice. Every farm estate has its own special problems and circumstances. To do a proper job, a will should be carefully planned and tailored to fit the particular estate, family relationships, personal resources, etc.

It is also risky to rely on the advice of an unskilled friend in making a will. Articles and pamphlets on wills cannot cover the important features of all estates. A will drawn with the assistance of a competent attorney may save the estate money and ease a difficult situation for heirs. Many property owners trying to avoid the expense of a lawyer were found "penny wise and pound foolish."

Take A Look

Some suggested guidelines for reviewing inheritance programs are:

1. Has a proper will been drafted with the counsel of a competent lawyer?
 2. Has the will been kept up-to-date to cover changes in the estate and heirs?
 3. Is the will properly signed and witnessed? (Two witnesses to the maker's signature are required by Michigan law. Neither should be a beneficiary, this would prevent his later participation as a beneficiary of the will. The witnesses should preferably be younger than the maker of the will. Purpose of witnesses is only to witness the signature of the will-maker. They need know nothing of its contents.)
 4. Have all changes to the will been made in proper legal form? (Crossing out sections and writing new ones in may result in the will being rejected in court. Either a new will or properly prepared codocils are necessary.)
 5. Have heirs been advised where the will has been put for safekeeping?
 6. Has a list of assets and liabilities been made so heirs can deal with them readily? Is this list known and handy to them?
 7. Has a capable and reliable executor for the estate been named?
 8. If there are minor children, has a proper guardian, young enough and capable of caring for them until they "come of age," been named?
 9. Has a source of funds been provided to cover costs, debts, taxes, etc., so property will not be lost, split or burdened from this cause?
- Should the answer to any or all of the above questions be "No," action to protect the inheritance might be in order.

cause the heirs to decide to sell out the operation. The owner may not have planned that any such thing should happen.

2. The deceased owner may have left money in banks. He may have had bonds. Some money might come from accounts receivable. But in most cases, adequate cash of this kind is lacking.

3. The administrator of the estate might borrow money to settle these debts and expenses. It is clear, however, that this action will leave the heirs with a burden of debt. It could well prove fatal to future success of the operation.

4. The owner may, during his lifetime, provide a guaranteed source of money to cover these costs and expenses.

The modern business approach uses a program of "planned inheritance." The owner can estimate the amount that will be needed to offset estate expenses. He can then cover this amount with life insurance taken on himself and written to the benefit of his heirs. The cash from such policies can put the family "in the clear" to continue with the farm as it was before the owner's passing.

If desired, such a program can also be used to expand the farm operation for a son or daughter.

Partnerships

"Planned inheritance" can be used to solve the problems of a farm partnership, too.

When a partner dies, the partnership ceases to exist. An accounting of all the debts of the partnership must be made. But the major problem is that the surviving partner may lack the funds to buy out the share owned by the deceased. This share is now the property of the heirs of the dead partner.

Such a situation can be met by foresight. If the



Legal Documents

Financial Loss

Various things happen to an estate when the owner dies. Its values can shrink seriously and suddenly unless proper steps have been taken by the owner to prevent it.

If the farm and its operation are to go on unhampered, the heirs must be able to meet the financial and legal hurdles that are sure to come.

The average farmer may be hard hit by this kind of loss because small estates normally suffer a larger percentage of "shrinkage" than large ones. Some of the costs are more or less fixed.

Sources of "shrinkage loss" are:

1. Any debts against the estate automatically become due and payable when the owner dies.
2. Final medical and/or funeral expenses and the like must be met before the estate can be claimed by the heirs.
3. Expenses for administration and lawyers fees involved in clearing the estate must be paid. Where there is no will, the situation may be more complicated and more costly.
4. All state and federal inheritance taxes must be settled from the estate before it is free and clear to the heirs. If not paid, they remain as a lien against the estate.

Paying Debts

The cash with which to pay such debts may come from a variety of sources:

1. It might be necessary to sell off livestock, equipment, etc., to raise the funds. This could cripple the farm operation for some time to come. It could even

partners draft a "buy-sell agreement" and each partner takes life insurance to cover the other's share of the business, and names his partner as beneficiary, the problem is solved.

In such a case, if either partner dies, the insurance money will enable him to buy out the dead partner's share. He may thus become sole owner of the partnership. This arrangement is very important even with father-son partnerships. Other members of the family have some claim to portions of the estate which must be satisfied.

Partnership agreements should be in writing, although such is not required by law. A written agreement serves as a means of evaluating the intentions and commitments of each partner and the signing of the agreement contributes to the formality and stability of the business.

While a partnership agreement should clearly specify each partner's rights and obligations, it should not be so detailed that reference need be made to it every time a decision is needed. As conditions change, these should also be reflected in the agreement.

Like other documents, and to insure a "fair shake" for everyone involved, the use of a competent lawyer will help to insure a partnership agreement which is legally sound.

(Editor's Note: The material in this article concerns general principles only. It is in no way intended as legal advice or as specific recommendations. Any legal question involving your estate should be directed to an attorney of your choice.)

Topic Summary

While the number of responses were down, the message came through loud and clear that members are not satisfied with the present welfare situation as they see it. Suggestions for correcting the situation should be forwarded to County Farm Bureau secretaries for consideration by Policy Development Committees. Tabulation of the replies to the questions to enable community groups to compare their reply with other groups are:

1. Should welfare recipients be required to furnish proof of their financial condition as a requirement for eligibility? Yes: 99.9% No: .1%
2. Does your group think that welfare has become self-perpetuating? Yes: 99% No: 1%
3. Do you believe welfare programs should be funded and administered solely by the State or Federal Government agencies? State: 51% Federal: 20% Local: 29%
4. Should free child care services for children of AFDC families be provided where the adult family member(s) participate in a job training or employment program? Yes: 51% No: 49%
5. Should after-work training programs for heads of working low income families plus other adults with low earning powers be initiated on a voluntary basis? Yes: 75% No: 25%
6. Should governmental jobs be provided for AFDC adults when private jobs are lacking in preference to other individuals? Yes: 28% No: 72%
7. Comments: Anyone on welfare who is physically fit should be required to work; strikers should not receive welfare or food stamps; should be a more thorough investigation before they get welfare; CCC; it should be for the elderly, sick or disabled, not the lazy; encourages people to view work as a disgrace; little difference between farmers being paid not to grow crops and welfare; publish names of those on welfare; those administering the programs encourage people to apply so they can retain their high paying salaries; unify regulations.

Discussion Topic Report Sheet

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 October 1, 1972.

COMMUNITY FARM BUREAU
Discussion Exercise and Report Sheet
September, 1972

Community Farm Bureau _____
County _____ Please indicate the number of people taking part in this discussion _____

TOPIC: Legal Documents

1. How many individuals in your community group now have a current will drawn up by a competent attorney? _____
2. How many families in your group have had professional estate planning assistance? _____
3. How many partnerships are represented by the families in your group? _____
4. Are all of these partnership agreements in writing? Yes _____ No _____
5. In case of the untimely death of the major farm operator, has adequate provision been made to take care of the estate taxes and other current expenses so the farm can remain in the family and continue operation? Yes _____ No _____
6. Do you think seminars conducted in your locality dealing with estate planning would be worthwhile? Yes _____ No _____
7. Comments _____

CHARTER LIFE HOLDERS RECEIVE DIVIDEND

An increased special dividend of 45 percent of the original annual premium for Farm Bureau Life Charter policyholders has been announced effective September 20, 1972. The raise, from the 1971 dividend level of 37 percent, is the 12th Charter Life dividend increase. The first dividends of five percent were declared in 1954.

Combined Charter and regular dividends now pay up to 82 percent of the Charter Life annual premium for policyholders.

"Farm Bureau Life Insurance Company of Michigan was founded on these Charter policies and we pledged strong investment returns on them," said Nile L. Vermillion, Farm Bureau Insurance Group, executive vice president. "We will continue to fulfill that pledge. Providing maximum policyholder benefits and service has always been and will continue to be our prime objective," he added.

Regular dividends are paid to most Farm Bureau Life policyholders, but the special dividend is paid only to individuals who purchased Charter Life Insurance policies.

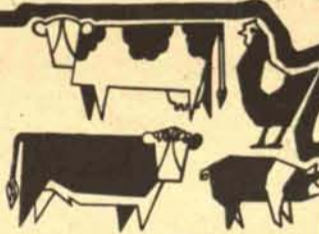
These policies were issued to members, their children and grandchildren—the founders of Farm Bureau Life.

The Charter Life Insurance premiums were reduced five years after the policies were issued. The special dividends, now 45 percent, are based on the greater original premiums, however, an obvious policyholder benefit.

OFFICE CALLS

QUESTION: Why is my Blue Cross and Blue Shield identification card so important?

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SPECIAL RATE TO FARM BUREAU MEMBERS: 25 words for \$2.00 each edition. Additional words, 10 cents each. Figures such as 12 or \$12.50 count as one word. NON-MEMBER advertisers: 15 cents per word one edition, two or more editions, 10 cents per word. Copy deadline: 20th of the month.

FARM EQUIPMENT

300' GOOD USED BARN CLEANER. Chain fits Clay, Badger, Starline and others. 15 used Patz Barn Cleaner. 10 used Patz Silo Unloaders. Also new Patz Equipment. 5% simple interest 3 years. Wynn-garden Equipment, Rt. 3, Fremont, Michigan 49412. (9-tf-37b)

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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)

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FOR SALE: REGISTERED RAMS: Ram sale, Michigan State University, East Lansing, Michigan, September 13. Ram Truck Stops at Clare and Gaylord September 14. Alpena and Glennie September 15. West Branch September 16. Contact: County Extension Office or write: Michigan Sheep Breeders Association, 104 Anthony Hall, Michigan State University, East Lansing, Michigan 48823. (9-1t-52b)

LIVESTOCK

HEREFORDS — Registered bulls and females at farmers prices. Bulls ready for service. Allen and Marvin Rush, 65040 Dequindre Road, Lake Orion, Michigan 48035. Phone 313-752-2300. (9-2t-25b)

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MISCELLANEOUS

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MISCELLANEOUS

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MISCELLANEOUS

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CHARTER LIFE
POLICYHOLDERS

**CHARTER LIFE DIVIDENDS
RAISED TO 45% ...**

... of original premium. This 12th Charter Life dividend increase (raised from the 1971 level of 37%) is effective September 20. Combined Charter and regular dividends now pay up to 82% of the Charter Life annual premium for policyholders.

When Farm Bureau Life Insurance Company of Michigan was founded... on these Charter policies... we pledged strong investment returns. We will continue to fulfill that pledge. Providing maximum policyholder benefits and service has always been and will continue to be our prime objective.

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