A strange coalition of interest groups helped Ionia County retain four land use advocates on their county board of commissioners despite the county's first recall bid in history.

The vote, which stood in the shadow of the race for Vice President Gerald Ford's old congressional seat, showed the three Farm Bureau members, Edward Nash of Clarksville, Burton Stencel of Ionia and Maurice Gierman of Lake Odessa as well as D. Lee Satterlee of Belding, as two-to-one favorites of the electorate.

Rejection support left the commissioners who were brought into question for retaining an interim zoning ordinance rather than foisting the ordinance to a public vote of approval in its unmodified state.

The campaign to keep the commissioners was a good lesson on how different groups can work for a common cause as numerous associations countered the recall push by a citizens' group headed by an Ionia real estate broker.

"Both Democrat and Republican parties were paying for the same ad," Stencel said, "Everybody really got going the last two or three days before the election ."

Hard campaigning may have been the reason such a forbidding vote came in so strong for the commissioners.

Farm Bureau members Robert Jones and Frank Stout headed zoning matters while Nash, head of the County Young Farmer Committee, coordinated all Farm Bureau support for the incumbents.

Yet, a broad spectrum of support obviously is what caused the landslide. Expressing support of the Commissioners were, the Ionia Township Officers Association, the Belding and Portland city councils, Ionia and Belding Chambers of Commerce and State Representative Stanley Powell (R-Ionia).

**Commissioners Retained**

March 15 Deadline for Fuel Orders

Farmers who want the fuel they will need when they need it this year should order it through their local distributor by March 15. Special forms FEO-17 for this purpose are available at local Agricultural Stabilization and Conservation Services (ASC) offices.

Farmers have been granted 100 per cent of their current needs for fuel, but the forms are necessary so local distributors can have the necessary amounts of fuel on hand by the time the request is processed. Farmers may contact the ASC/FAF offices or call 517-373-8250.

Items that should be included in the special orders are the amounts of fuel used in 1972 and 73 which can be gained from distributor's records and projected requirements for 1974. Special booklets to help farmers figure their future needs are available at the ASC offices.

Should farmers have any trouble getting distributors to accept their orders, Renke suggests that a call to ASC offices for help should be the first recourse. It is possible that if farmers changed their suppliers in 1972, they may be required to return to their 1972 distributors.

But FPC's Bill Rockey said this would be a last step.

"On the practical side, if your present dealer has fuel enough for his customers and won't fill, the customer will have to find another dealer and keep them," Rockey said.

"The government doesn't want to disrupt normal business practices," he added.

If problems persist after calling the ASCS, farmers may contact the Fuel Crisis Center in Lansing at 517-373-8250.
Relatively Speaking

Americans may well be in the position of looking down their own noses today. We wall about our attitudes, our corruption and our economy.

Frank Conway, however, wants desperately to come to America. Imagine -- to this "awful, depressed" country of ours. Mr. Conway, 22, of Yorkshire, England recently wrote the Farm News asking that we place an ad for him so someone may sponsor him by assuring him of some work when he comes over. He quickly adds, "We can pay our way over, referring to himself, his wife and two small children.

It seems the problem for Conway is that the US government won't allow him to come over and speculate for work without a trade. So, with skills as a gardener and experience with horses and various livestock, Conway hopes to become part of America's new agricultural age it seems.

Right now, Conway and his family live in a country where laborers work only three days a week and inflation out jumps the US rate by 27 percent. Considering this we can feel lucky and proud that the US economy is doing as well as it is.

American farmers can expect especially good for having such a big part of this relatively healthy economy.

Frank Conway seems to believe in our future, if he plans on bringing his eight-year-old boy and one-year-old daughter over to start a new life. We should believe in our future, if we want to do any activities. I wanna play baseball and tag. My dad says I have a lot of activities for you.

You don't want to do any activities. You're being offered a shocking, screaming kid to the dreaded activities. I'm not sure if many of us at all know what activities you can say "Come on, we've got some good activities for you."

If you say "Come on, we've got some good activities for you." One activity you probably act as though you didn't hear him or say you will be busy watching educational TV that night.

It's something to think about when you plan Farm Bureau people to make your activities. And, uh, uh, events. Whatever you don't, don't invite people to activities.

After working and studying as a word manipulator for a few years, I have found some words that sound like squeaky chalk to me. "I'm sure that many of us react to this word much the same way after all we have come to learn nobody asks you to a party you probably say "Great." But if they ask you to an activity, you probably act as though you didn't hear them or say you will be busy watching educational TV that night.

It's something to think about when you plan Farm Bureau people to make your activities. And, uh, uh, events. Whatever you don't, don't invite people to activities.

Here's one -- INTERESTING.

Doo ooo that one really makes my teeth hurt. How would you like it if you tried to put yourself together with some special clothes and you then met your husband at the door to have him say, "off the cuff, "You look interesting." What an insult! Ant farmers and museum goers alike. What really mean when they say something is interesting is "I can't think of anything better to say about it." People thought the energy crisis was "interesting." And price cents a gallon. Now it's a problem. The other word that is fighting for the top spot on my "Most Hated Words" list is ACTIVITIES.

Remember when you were small and you were at a picnic? The adults would come up to you and say "Come on, we've got some good activities for you." One activity you probably act as though you didn't hear him or say you will be busy watching educational TV that night.

It's something to think about when you plan Farm Bureau people to make your activities. And, uh, uh, events. Whatever you don't, don't invite people to activities.


There's one -- INTERESTING.

DONNA MCNAMARA, Editor

DONNA McNAMARA

Human Relations the Key

Several years ago, I felt compelled to record my experience with the blind. I was reminded of the retarded daughter. It seemed to be something I had to do, for whatever reason.

First attempts at this self-appointed task ended in frustration and failure and I turned to a trusted friend and counselor for help. "You can't allow your readers near the child," he said. "Any glimpse we get of him is clutched by your own emotions. Become her; put on a blindfold, get down on the floor and feel the textures of her world. Only then will we know the child."

I did just that -- several hours on a lonely afternoon. In total darkness, I got to know my child, and to let others know her. Why am I sharing this very personal experience with you? Because I'd like you to put yourself in the same experience -- put on a blindfold and live in darkness for even one hour.

Then take-off the blindfold, thank God for your sight and the sight of your children, and call relatives are the best. I'm sure that many of us react to this word much the same way after all we have come to learn nobody asks you to a party you probably say "Great." But if they ask you to an activity, you probably act as though you didn't hear them or say you will be busy watching educational TV that night.

Sight-saving and giving a new lease on life to the blind have long been projects of Lions Club members. They go about their various programs with a dedication and enthusiasm that is contagious and motivating. But there's not a trace of jealousy or possessiveness in any.

It's the people who help who are important -- not their own glory or credit lines. That's why they're so happy for the involvement of other groups, such as Farm Bureau.

Raising seeing eye dogs, collecting eyeglasses to be sent overseas, sightimbulbs, screening preschoolers for eye disease, while care information, signing up donors for cornea transplants -- all these projects offer opportunities for self-satisfying involvement.

Lions Club officials picked an "easy touch" when they drew me for an interview recently, but I'm sure many Farm Bureau members are in the same category. Farm people are compassionate people who respond to the needs of others. They also recognize that human relations are the best public relations. And that participation in worthy projects is beneficial to their organization.

Mothers should be especially responsive to these opportunities. Blindness is not something that only happen to 'other people'...
Rates Cut Due to Energy Crisis

Farm Bureau Insurance Group companies have announced they will reduce automobile insurance rates this spring because of decreased travel and highway speeds resulting from gasoline shortages.

Premiums will be lowered an average of 10 percent per vehicle on all major coverages ranging from collision to residual liability.

The premium cuts will begin with policy renewals mailed after May 1 and will mean a decrease of $3 million in premiums to the companies this year.

The adjustment will lower rates for approximately 90 percent of Farm Bureau Mutual and Community Service Insurance auto policyholders. Premium savings for the individual car owner will depend on the number of miles driven weekly and other classification factors. Mileage will be determined by means of a mail survey which will be distributed to members this month.

Low mileage drivers will benefit most from the new classification system; high mileage drivers the least. A small number of high mileage drivers may receive a minor rate increase.

Farm Bureau's affiliates are the first insurers to recognize that fuel shortages will reduce highway accidents and auto rates. Other State and National insurance companies have adopted a wait-and-see attitude regarding effects of the energy crisis, cautioning consumers that it would take several more months to determine if reduced speeds and travel would affect claim costs.

Nile L. Vermillion, Executive Vice President, said there is ample evidence that claim costs will decline as a result of gasoline shortages, adding that both accident frequency and severity could be affected. He noted it was difficult to assess the ultimate effects of lower speeds and reduced travel. "We are convinced, however, that accident costs are on the way down, and we intend to pass the anticipated savings on to our policyholders. We see no reason to wait," he added.

Key factors in Farm Bureau's decision were reduced highway travel, the recent drop in Michigan traffic deaths, increased car pool use and pending legislation which would set speed limits at 55 mph. The auto rate adjustment will apply to all major policy coverages, including Collision, Comprehensive, Personal Injury Protection, Property Protection Insurance and Residual Liability.

The latter three coverages are mandatory for all drivers under Michigan's No-Fault law.

Farm Bureau Insurance Group, the State's seventh largest insurer of private passenger vehicles, is a multiple line organization composed of four companies: Farm Bureau Mutual, Farm Bureau Life, Community Service Insurance and Community Service Acceptance Company. The firms are represented by 48 agents operating from 47 outstate service offices.

The adjustment is subject to approval by Michigan's Insurance Bureau.

Submit Protest

Amid claims from American Bakers, that the US will soon run out of wheat, MFB President Ellen Smith informed Secretary of Agriculture Earl Butz on Feb. 26 that there are not enough grain buyers in Michigan.

In a telegram to Butz, Smith said, "Grain elevators in Michigan are withdrawing all bids to buy wheat from farmers. "This action was taken because grain elevators are unable to sell soft wheat supplies already on hand. "Bakers have stopped purchasing flour in anticipation of an expert embargo."

Past statements by USDA spokesmen indicate they recognize such plays.

Rail Plan Scary

"This is the sort of information we want to get in these hearings," Newkirk said. He added that changes in traffic needs since 1972 would have to be brought to light in the hearing process.

Contrary to popular belief, reorganization plans do not stop abandonment procedures, Newkirk said.

Newkirk emphasized that a pared down rail system was not necessarily a detriment to farmers. He pointed to a University study in Iowa which claimed that farmers could save money by trucking grain to rail terminals. "This is just an example of how a cooperative effort can benefit everyone," he said.

Though the railway problem which provoked Congress into reorganization action for the railroads was termed the "Northeast railway crisis," 82 percent of the trunkage that could be abandoned is in the four-state region of Illinois, Ohio, Indiana and Michigan.

Substantial amounts of Michigan grain, especially for the Northeast and predominant four-state region of Illinois, Ohio, Indiana and Michigan, could be sent west through Indiana and Illinois for processing. Other railways can participate in the plan, and circumvent normal abandonment procedures, Newkirk said.

"We are convinced, however, that accident costs are on the way down, and we intend to pass the anticipated savings on to our policyholders. We see no reason to wait," he added.

Key factors in Farm Bureau's decision were reduced highway travel, the recent drop in Michigan traffic deaths, increased car pool use and pending legislation which would set speed limits at 55 mph. The auto rate adjustment will apply to all major policy coverages, including Collision, Comprehensive, Personal Injury Protection, Property Protection Insurance and Residual Liability. The latter three coverages are mandatory for all drivers under Michigan's No-Fault law.

Farm Bureau Insurance Group, the State's seventh largest insurer of private passenger vehicles, is a multiple line organization composed of four companies: Farm Bureau Mutual, Farm Bureau Life, Community Service Insurance and Community Service Acceptance Company. The firms are represented by 48 agents operating from 47 outstate service offices.

The adjustment is subject to approval by Michigan's Insurance Bureau.

WHO IS NO. 1?
FARM BUREAU MICHIGAN FARM BUREAU - -
BLUE CROSS AND BLUE SHIELD OF MICHIGAN

There's no question about it! When it comes to strength, satisfaction, security, and service, YOU come out ahead by being a member of this team. "Answer Challenge Today" is the Farm Bureau's official theme for 1973-74. Why not let Farm Bureau answer one of the greatest challenges facing you today - the need for modern, dependable health care protection - by joining Michigan's No. 1 health care protection plan.

BLUE CROSS AND BLUE SHIELD OF MICHIGAN
OPEN ENROLLMENT MARCH 1 TO MARCH 15
The Senate substitute for H. 4344 passed the Senate by an overwhelming bi-partisan vote of 28-4. The bill is now on the calendar in the House of Representatives and is slated for action by March 12.

During that period, it is expected that amendments will be made to the bill. It is expected, however, that final legislation will apply to both agricultural and "open space" land.

There has been tremendous interest in this legislation by farmers and other landowners. There have been several meetings throughout the state sponsored by local Farm Bureau leaders to discuss the legislation in detail. As a result, there have also been many requests to repeat in this column an outline of the legislation as it passed the Senate and as it applies to the agricultural provisions of the bill. The following is a brief outline of the legislation in its present form:

The program is voluntary. It is up to the individual landowner to decide whether he wishes to apply for the benefits of the act. Application to the program is made to a "local governing body" (township, county, city, or village). If locally approved, the agreement is then submitted to the state land use agency for approval. If locally rejected, the owner can appeal to the state agency.

If approved, a farmland development rights agreement is prepared. This is a ten-year contract in which control of the development rights rests equally with the landowner and state.

During the period of the agreement, property taxes in each year for which a portion of the owner's taxable income is refundable by the state.

At the termination of the agreement all rights are returned to the owner. If a penalty or interest is prepared as a "rollback" of the total credit allowed on the State Income Tax for the last seven years.

The act may apply for their gas tax refund from six months to one year.

This is a major difference from other states that use a "rollback." They require payment of the "rollback tax" when the farm comes out of the program. This is often a hardship.

Other Provisions:

• Owners of land under an agreement "shall experience in the state or local governing body three years prior to the agreement date of their future plans with respect to the land.

• During the term of the agreement cities, villages, townships, counties, or other governmental agencies cannot impose special assessments for sewers, water, lights, or non-farm drainage.

• In the event the land or a portion of it is condemned for other use, the development rights on the condemned land revert back to the owner without penalty or rollback.

• The landowner may apply for termination of the ten-year period. If permitted, a penalty lien of the percent of the land's market value plus repayment of the tax credits imposed. The lien is subject to an annual interest rate of six percent compounded until paid.

• In the event of death or permanent disability, provisions are made for release of the property during the contractual period without penalty.

Under this program, local government and school districts will not lose revenue as the tax relief to the farmland owner would be a refund from the state. If this bill passes, its provisions can be used by any farmer. It would mean that farmers, especially in areas where assessments are based on values for development purposes; will not be forced to sell because they can't pay the taxes.

Fertilizer Types That Is Watch for Sharks

Watch out for the fertilizer shark! This is the warning from Dr. Lynn Robertson, soil scientist at Michigan State University. Robertson points out that the material is so new that he doesn't know about the product.

Under these conditions the shark can save a dollar on your fertilizer bill. Sharks are especially successful on farms with high fertility levels. Under these circumstances the shark can prove that he has profit, which costs less per acre to apply, as good as the standard brand of treatment.

It's easy to spot a shark immediately, so Robertson advises farmers to be alert to some of the following claims:

• Fertilizer prices are excessive and the companies are making money at the expense of the farmer.

• The material is so new that it cannot be compared because it was not designed for the present market.

• Fertilizer can save a dollar on your fertilizer bill.

• The product contains no acids which are needed for good growth.

• The product contains an unknown or even secret ingredient.

• The product is more potent than any other fertilizer on the market.

• The product is registered with the State Department of Agriculture.

• The material is available to the firm's policyholders.

• The material is available to the firm's policyholders.

• The material is available to the firm's policyholders.

• The product can save a dollar on your fertilizer bill.

• The product contains an unknown or even secret ingredient.

• The product is more potent than any other fertilizer on the market.

• The product is registered with the State Department of Agriculture.

• The material is available to the firm's policyholders.

• The material is available to the firm's policyholders.

• The material is available to the firm's policyholders.

• The product can save a dollar on your fertilizer bill.

• The product contains an unknown or even secret ingredient.

• The product is more potent than any other fertilizer on the market.

• The product is registered with the State Department of Agriculture.

• The material is available to the firm's policyholders.

• The material is available to the firm's policyholders.

• The material is available to the firm's policyholders.

• The product can save a dollar on your fertilizer bill.
The Farm Bureau Public Affairs Division receives numerous letters from members and community groups throughout the state of concern, the majority of which comes from many members. The Farm News will try to bring the answers to your questions from the people you know.

Robert E. Smith
Albert A. Almy

The Land Use Policy and Planning Act has passed and the Senate is expected to receive House consideration about the time you receive this edition. Michigan Farm News, Farm Bureau is opposed to this legislation and would support a substitute bill (HR 1125) which would provide no exceptions for crops or forage, that have difficulty over approval of state land use planning and provide for federal grants-in-aid to assist states in land use planning.

HR 1024 presently under consideration would encourage the development of state land use plans. The bill would provide $100 million per year for eight years in the form of grants to states for developing land use plans.

It would establish an Interagency Land Use Policy and Planning Board composed of representatives from at least twelve Federal governmental agencies who would have the right individually to veto any state land use plan.

It is expected that when HR 1024 is considered by the House, an amendment will be offered including the inclusion of sanctions. Sanctions would withhold a portion of federal highway, airport and pollution control funds if a state did not develop an acceptable land use plan.

Trade Reform

The Trade Act of 1973 is now before the Senate Finance Committee, which is holding public hearings on the bill.

HR 10719 was passed by the House on Dec. 11, 1972 would give the President special authority for new trade negotiations. It would also increase the President's authority to enter agreements with foreign countries which levy discriminatory taxes or surcharges on US agriculture, such as the dairy industry, that have difficulty competing against heavily subsidized foreign agriculture.

HR 10719 was amended by the House to prohibit the President from entering into non-trade agreements of a long-term character. The bill was sent to the Senate on Feb. 8, 1973 for action.

This non-trade amendment was written to prohibit the President from entering into non-trade agreements of a long-term character. The bill was sent to the Senate on Feb. 8, 1973 for action.

Feedlot Guidelines

On Feb. 14, the Environmental Protection Agency published final regulations establishing effluent guidelines and standards for the control of pollution from livestock feedlots. The standards are defined by the regulations as an area where the density of livestock feedlots exceeds one per person or per acre of production of crops or forage.

The present standards for those farms with more than 200 animal units contain three key provisions:

First, all new feedlots of the specified size shall prevent the discharge of pollutants into navigable waters unless caused by a single or series of rainfall events that overflow collection facilities designed to contain all normal feedlot runoff plus that which occurs during a 10-year, 24-hour rainfall event.

Second, by July 1, 1974 all existing feedlots of the specified size shall prevent the discharge of pollutants into navigable waters unless caused by a single or series of rainfall events that overflow collection facilities designed to contain all normal feedlot runoff plus that which occurs during a 10-year, 24-hour rainfall event.

Third, by July 1, 1974 all existing feedlots of the specified size shall prevent the discharge of pollutants into navigable waters unless caused by a single or series of rainfall events that overflow collection facilities designed to contain all normal feedlot runoff plus that which occurs during a 10-year, 24-hour rainfall event.

The standards apply at the time only to feedlots with 1,000 or more animal units, or single or series of rainfall events that overflow collection facilities designed to contain all normal feedlot runoff plus that which occurs during a 10-year, 24-hour rainfall event.

Price Controls

The Economic Stabilization Act of 1970 provides the authority for the President to impose price and wage controls for a period of 90 days. The bill was signed on July 30 and passed without change in the form presented.

Since August of 1971, the nation's economy has been operating under various price control regulations. At this time there has been little evidence that price controls have significantly affected the economy.

The Act will expire on April 30, 1974 unless Congress approves an extension.

The controls have been in effect since Aug. 12, 1971 and have increased over 23 percent. Federal debt has grown nearly 20 percent and inflation continues.

Farmers throughout the nation are very much aware of the impact price controls have had upon their farm operations. Feed prices, fertilizers, hauling and other input costs have increased because manufacturers could realize higher profit by exporting in undercontrolled foreign markets.

- Controls on meat encouraged livestock production and temporarily slowed down many packing plants.
- Farm Bureau is vigorously opposing any proposals for price and wage controls beyond April 30, 1974.

Farm Bureau is vigorously opposing any proposals for price and wage controls beyond April 30, 1974.
ANNOUNCING NEW ISSUE

FARMERS PETROLEUM COOPERATIVE, INC.

DEBENTURES

7% 5 Year Maturity $100.00 Minimum Purchase
8% 10 Year Maturity $100.00 Minimum Purchase
7 1/2% 15 Year Maturity $5,000.00 Minimum Purchase
8 1/4% 15 Year Maturity $10,000.00 Minimum Purchase

Interest paid annually on September 1st.

Interest can be transferred to new owners of any time, Please contact Farm Bureau.

They can be sold to any dealers, subject to the purchase of $50.00 minimum interest.

They are backed by Farm Bureau's security interest.

You will enjoy the solid satisfaction of helping build more, much-needed Michigan economic production and service centers for Michigan Farmers.

This is neither an offer to sell nor a solicitation to buy securities.

Where Your Farm Comes First

FARMERS PETROLEUM

ON THE MOVE...

Farmers Petroleum Cooperative
Lansing, Michigan

DEBENTURE ADVANTAGES

1. Interest starts the day of purchase.
2. They can be registered in as many as three names.
3. Interest is paid annually.
4. They can be transferred to new owners. Please contact Farm Bureau.
5. They are backed by Farm Bureau's security interest.

Modern manufacturing and importing of high-quality products. Dependent producers. Dependent farmers.

Your annual membership brings you $7,000.00 of insurance, plus you can use it to purchase $10,000.00 of investment, up to $20,000.00 of investment, up to $20,000.00 of investment, up to $20,000.00 of investment.

You can request a copy of investment, up to $20,000.00 of investment, up to $20,000.00 of investment.

The offering is made only by the prospectus.

The prospectus is subject to the Michigan Securities Act.

For further information contact: Farm Bureau, Box 987, Lansing, Michigan 48904

I would like a copy of the prospectus and a call for a free, without sales agent.

Name: _____________________________
Address: ___________________________
City: _____________________________
State: _____________________________
Zip: _____________________________
RFD No.: ___________________________
Phone: _____________________________

Clip and mail this coupon by April 30, 1974.
Big Changes on MACMA Board of Directors

The complexion of the MACMA Board of Directors has changed markedly in structure and personnel during the MACMA annual meeting last month. Three new faces joined the board which now gives fruit growers stronger representation through a change in by-laws that were adopted at the meeting.

MACMA commodity divisions, which had operated only three of the 11 board members the previous year, have now expanded to seven at the Grand Rapids gathering.

Three board members represent the fruit division as opposed to one the previous season, while livestock and vegetable divisions retained one representative each.

The move which was recognized in the large membership of fruit growers in the marketing organization, brought fruit growers P.C. Morrison Jr. of Williamsburg and George Stover of Berrien Springs to the MACMA board for the first time. Lowell Eisenmann of Blissfield stepped into a board position for the first time in December 1973 and made the board representative Lyle Cunningham.

M.P. Morrison produces a wide variety of fruits in his operation including apples, plums, peaches and sweet cherries. George Stover is also a stockholder in a processing co-op which rests on his acreage.

The new director was formerly the chairman of the MACMA Red Tart Cherry Division, and chairman of the Michigan contingent to the American Agricultural Marketing Association, (AAMA) Red Tart Cherry Advisory Committee.

Morrison is presently a member of the Cherry Administration Board, and George Stover, who is president of the Berrien Co. Farm Bureau, president, is a beef cattle feeder and cash crop producer. Eisenmann is currently engaged in state politics and serves as a member of his responsibilities as chairman of the AAMA's Order Buyer Operating Committee.

Other changes on the board will see fruit grower Donald Barden and Dairymen Jack Laurie leaving as Kenneth Bull and Melvin Medley take their former positions as members, and former MCFM representative B.C. Sperling joins the board this month in a special position for them prevailed during the earlier meeting.

The new director was formerly a member of the Michigan Certified Farmers Markets (MCFM) a representative from the Michigan Farm Bureau, (MFB) is an amendment calling for two representatives from each market division and one each from livestock, vegetable and MCFM subdivisions was changed to reflect the present structure.

The board met and despite there too few MCFM members to warrant a special position for them prevailed during the earlier meeting.

N. DIRECTORS. Lowell Eisenmann (left) was selected to serve as the new director of the MACMA board for the 1974-1975 meeting season. He was previously a member of the board for the 1973-1974 meeting season.

By Greg Sheffield, Marketing Manager FBS

DES Off Banned List

Feed

Data from the USDA's Economic Research Service (ERS), for the marketing year 1972-73 shows feed grain supplies were about 238 million tons below the levels 1971-72 and 1972-73. With export sales expected to continue to record levels through the rest of the marketing year, supplies available to livestock feeds should continue tight.

Soybean meal and cottonseed meal prices in the middle of February fell to their season's lows. Indications then were that protein supplements would remain tight. There appears to be adequate supplies available on all natural proteins.

Feed grade corn is still tight and will remain so. Calcium phosphate will also remain very tight at this time. Meat scrap producers allow their stocks to be drawn down by pushing prices higher than they are.

If prospects remain bright for feed producers, government economists feel there should be little reluctance for them to lower their stocks in August and September, perhaps to near or below January prices.

The raw sisal price is now 54 cents per pound, an increase of 30 cents since last July. It has just been announced by the Peruvian government that they are looking again by March 4 and expect to catch between two and four million pounds of fish. If it proves out, world prices for fish should decline.

Petroleum

For agricultural use farmers are allowed and will receive 100 percent excise tax credits in both gasoline and diesel oil fuels. Milk is also eligible at 50 percent excise tax credits in both gasoline and diesel oil fuels.

There have been three price increases in the past three months and it is expected the differential will be at least one more price increase before June 30. Prices and batteries will continue to rise in a tight position.

Hardware

All major hardware items except items of steel and aluminum will remain in a tight position at least through June, 1974. Baling wire will continue to remain extremely tight and high priced. Natural petroleum was at its season's low 55 cents per pound, an increase of 35 cents since last July. Prices for natural petroleum will be adequate at this time although higher in price.

Chemicals

Most chemical items have now reached an allocation-type basis, due in part to the oil derivatives being used as a stage in the process of chemical manufacturing. The US Department of Agriculture Bureau Services feeds will be able to supply all of its farmers with their chemical needs through June.
Applications for the Marge Karker - Farm Bureau Scholarship, given to a Farm Bureau college student each year, must be into the MFB Women’s Dept. by April 6.

The Women’s Scholarship Committee will award $400 in scholarship funds to a student or students attending Michigan State University who study agriculture or related fields.

Applicants can be males or females who have completed three terms of college work or one year of Ag Tech and have earned minimum 2.5 academic average.

The student should be prepared to show financial need and must have a financial statement filed with the Scholarship office at MSU.

Areas of study that are acceptable under the scholarship plan are: food science, marketing, and packaging, as well as Ag Tech, horticulture, veterinary or human medicine and agriculturally related teaching, journalism and leadership training.

Applications are available through the Women’s Dept., Michigan Farm Bureau, P.O. Box 960, Lansing, Michigan 48804.

Smart women in Tuscola County. The county FB Women used their cooking skills and arts of conversation to make the county board of commissioners feel at home when they invited them to a home-cooked meal. Their invitation was unanimously accepted.

“This is something different,” said one commissioner. Usually, when we get an invitation like this, somebody wants something and we have to pay for our own meal.”

There were no speeches, but dinette conversation covered a wide range of topics including county zoning, a county landfill project and a controversy with a Probate Judge.

County President LeRoy Schluckbier welcomed the group and presented a brief look at Tuscola County agriculture.

Michigan Contingent

On hand for a Regional meeting concerning Braswell deviation in Illinois last month was (right) Mrs. Market Specialist Bill Byrum, MFB Director Dick Wieland, MFB Dairy Specialist Ron Nelson and Director Dean Padgeon. This meeting was one of several held throughout the country.

5th Annual Southwestern Michigan Polled Hereford Ass’n (SWMPHA) Show and Sale

April 13, 1974 (Saturday)

Show starts at 9 a.m., Sale starts at 1 p.m., Allegan County Fairgrounds, Allegan, Michigan

Selling approximately 60 lots:

20 performance tested bulls

20 quality brood cows, some with calves at side

20 outstanding heifers

Judges: Art Timberlake, Director (area 12) APHA, Maquoketa, Ind.

Auctioneer: Col. Joe Gossard, Frankfort, Ind.

Lunch on grounds

For catalogs or Ass’n Directories, contact:

SWMPHA Box 960, LANSING, Michigan 48904.

Following the luncheon, the FB Women toured the Register of Deeds office at the courthouse.

The commissioners indicated they would like a "repeat," and the board chairman suggested, "We hope you Farm Bureau Women will make this an annual event."

Three MFB Women have been chosen to travel to the shores of the Indian Ocean at Perth, Western Australia to attend a world-wide country women’s conference this October.

Faye Gribb of Engadine, Jeanne Sparks of Cassopolis and Martha Thuesen of Port Austin were selected on Feb. 5 by the MFB Women’s Committee to go to the sunny state capital to attend the 16th meeting of the Associated Country Women of the World.


On one of the most important topic this day was: consumerism.

Overnight accommodations and meals for the program, listing from 10 a.m. Wednesday to 3 p.m. Thursday, will cost only $10.50.

Reservations must be in by March 27 to: Mr. James Sparks, R.R. No. 4, Cassopolis, Michigan 49031.

Buzzin’'

A buzz session concerning who will control agriculture in the future is going heavily during the Young Farmers Conference near Flint last month.

The group sent a resolution to the County commissioners accusing elected officials of negligence and questioning the county’s projects.

The 1000 city area group recommended that millage in all county municipalities and school districts be reduced, and that the appraisal firm, including the township assessor, hold meetings to answer questions from property owners regarding their new assessments.

"After reviewing many new assessments at possible, we are convinced that there are many discrepancies in property evaluation as before the county-wide appraisal," group chairman Edward Metzlar said.

Pleasant Valley Group members told commissioners to find out where revenue sharing fund should be spent by holding public meetings throughout the county and thereby "avoid the use of monies for political advantage."

The Four Corners Community Group of Mason County has established a "Mason County Farm Bureau Agricultural Scholarship" from proceeds of their annual citrus fruit sale.

Additional funding for the scholarship has been contributed by the Mason County Farm Bureau, the Scituate branches of Farm Bureau Services and Farmers Petroleum Cooperative, and Farm Bureau Insurance Company.

The scholarship will be available to a high school senior from a Farm Bureau family with "regular" membership status, enrolling in a college or university and majoring in an agriculture-related field of study.

Announcement of this year’s recipient will be made at the Mason County Farm Bureau annual banquet on March 7.

Members of the Four Corners Community Group are Mr. and Mrs. Ronald Wood, chairman; Mr. and Mrs. Harold Hansen, Mr. and Mrs. Gordon Groth, Mr. and Mrs. Dale Sutton, Mr. and Mrs. Robert Thrurow and Mr. and Mrs. Curtiss Berndt.

A one woman information project is under way in Midland County. Blanch Starke of the Three Rivers Community Group has taken it upon herself to attend all township board meetings and report them for the local paper. Special tribute is due Mrs. Starke, a mother and school teacher, because she does this for only the satisfaction of knowing she is helping her community.

Michigan Farm Women,
There has probably never been a time in history when farmers realized more benefits from organized effort than they did this past year. Accomplishments were chalked up in the Legislature, the market place and in the public opinion arena, which would not have been possible without a strong membership.

The passage of the Marketing and Bargaining Act, the defeat of the price rollback legislation, the successful court battle against the "emergency" pesticide re-entry standard, exemption of average size family feedlots from zero discharge guidelines, effective farmer to consumer public relations projects — it took membership strength to make them happen. When Farm Bureau spoke out on the issues, it was with the strength of over two million member families — over 60,000 of those in Michigan.

To answer the challenges of 1974, Farm Bureau will again need a strong membership. Land use planning, farmland assessment, transportation, environmental concerns, energy and fertilizer shortages, the necessary on-going public relations efforts — are just a few of the challenges farmers must answer. They can't answer them alone. It takes the kind of market muscle, political and public relations power that only a strong organization of farmers can provide.

CONGRATS. President Elton Smith was on hand at the Antrim County Farm Bureau victory party last month to congratulate Roll Call chairmen Mike and Jo Pardis.

County Standings by Percentage

<table>
<thead>
<tr>
<th>COUNTY</th>
<th>NEW GOAL</th>
<th>AS OF FEB 22</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Mac-Luce</td>
<td>104.84</td>
<td>103.33</td>
</tr>
<tr>
<td>2. Isabella</td>
<td>103.36</td>
<td>100.94</td>
</tr>
<tr>
<td>3. Charlevoix</td>
<td>100.75</td>
<td>99.08</td>
</tr>
<tr>
<td>4. Iron Range</td>
<td>102.10</td>
<td>99.89</td>
</tr>
<tr>
<td>5. Manistee</td>
<td>101.46</td>
<td>99.27</td>
</tr>
<tr>
<td>6. Neenah</td>
<td>99.26</td>
<td>97.68</td>
</tr>
<tr>
<td>7. Seffern</td>
<td>101.10</td>
<td>97.45</td>
</tr>
<tr>
<td>8. Arenac</td>
<td>96.95</td>
<td>96.19</td>
</tr>
<tr>
<td>9. Cheboygan</td>
<td>100.50</td>
<td>95.77</td>
</tr>
<tr>
<td>10. Saginaw</td>
<td>100.03</td>
<td>94.97</td>
</tr>
<tr>
<td>11. Chipewa</td>
<td>99.99</td>
<td>94.97</td>
</tr>
<tr>
<td>12. Tahquamen</td>
<td>100.67</td>
<td>94.97</td>
</tr>
<tr>
<td>13. Presque Isle</td>
<td>100.14</td>
<td>94.97</td>
</tr>
<tr>
<td>14. Marriages</td>
<td>100.22</td>
<td>94.97</td>
</tr>
<tr>
<td>15. Cheboygan</td>
<td>100.22</td>
<td>94.97</td>
</tr>
<tr>
<td>16. Montcalm</td>
<td>100.26</td>
<td>94.97</td>
</tr>
<tr>
<td>17. Allegan</td>
<td>100.28</td>
<td>94.97</td>
</tr>
<tr>
<td>18. Saginaw Valley (Colts)</td>
<td>100.00</td>
<td>100.00</td>
</tr>
<tr>
<td>19. Washtenaw</td>
<td>100.00</td>
<td>100.00</td>
</tr>
<tr>
<td>20. Macomb</td>
<td>99.84</td>
<td>99.84</td>
</tr>
<tr>
<td>21. Tuscola</td>
<td>100.00</td>
<td>99.84</td>
</tr>
<tr>
<td>22. Saginaw</td>
<td>100.00</td>
<td>99.84</td>
</tr>
<tr>
<td>23. Saginaw</td>
<td>100.00</td>
<td>99.84</td>
</tr>
<tr>
<td>24. Saginaw</td>
<td>100.00</td>
<td>99.84</td>
</tr>
<tr>
<td>25. Saginaw</td>
<td>100.00</td>
<td>99.84</td>
</tr>
<tr>
<td>26. Saginaw</td>
<td>100.00</td>
<td>99.84</td>
</tr>
<tr>
<td>27. Saginaw</td>
<td>100.00</td>
<td>99.84</td>
</tr>
<tr>
<td>28. Saginaw</td>
<td>100.00</td>
<td>99.84</td>
</tr>
<tr>
<td>29. Saginaw</td>
<td>100.00</td>
<td>99.84</td>
</tr>
<tr>
<td>30. Saginaw</td>
<td>100.00</td>
<td>99.84</td>
</tr>
<tr>
<td>31. Saginaw</td>
<td>100.00</td>
<td>99.84</td>
</tr>
<tr>
<td>32. Saginaw</td>
<td>100.00</td>
<td>99.84</td>
</tr>
<tr>
<td>33. Saginaw</td>
<td>100.00</td>
<td>99.84</td>
</tr>
<tr>
<td>34. Saginaw</td>
<td>100.00</td>
<td>99.84</td>
</tr>
<tr>
<td>35. Saginaw</td>
<td>100.00</td>
<td>99.84</td>
</tr>
<tr>
<td>36. Saginaw</td>
<td>100.00</td>
<td>99.84</td>
</tr>
<tr>
<td>37. Saginaw</td>
<td>100.00</td>
<td>99.84</td>
</tr>
<tr>
<td>38. Saginaw</td>
<td>100.00</td>
<td>99.84</td>
</tr>
<tr>
<td>39. Saginaw</td>
<td>100.00</td>
<td>99.84</td>
</tr>
<tr>
<td>40. Saginaw</td>
<td>100.00</td>
<td>99.84</td>
</tr>
<tr>
<td>41. Saginaw</td>
<td>100.00</td>
<td>99.84</td>
</tr>
<tr>
<td>42. Saginaw</td>
<td>100.00</td>
<td>99.84</td>
</tr>
<tr>
<td>43. Saginaw</td>
<td>100.00</td>
<td>99.84</td>
</tr>
<tr>
<td>44. Saginaw</td>
<td>100.00</td>
<td>99.84</td>
</tr>
<tr>
<td>45. Saginaw</td>
<td>100.00</td>
<td>99.84</td>
</tr>
<tr>
<td>46. Saginaw</td>
<td>100.00</td>
<td>99.84</td>
</tr>
<tr>
<td>47. Saginaw</td>
<td>100.00</td>
<td>99.84</td>
</tr>
<tr>
<td>48. Saginaw</td>
<td>100.00</td>
<td>99.84</td>
</tr>
<tr>
<td>49. Saginaw</td>
<td>100.00</td>
<td>99.84</td>
</tr>
<tr>
<td>50. Saginaw</td>
<td>100.00</td>
<td>99.84</td>
</tr>
<tr>
<td>51. Saginaw</td>
<td>100.00</td>
<td>99.84</td>
</tr>
<tr>
<td>52. Saginaw</td>
<td>100.00</td>
<td>99.84</td>
</tr>
<tr>
<td>53. Saginaw</td>
<td>100.00</td>
<td>99.84</td>
</tr>
<tr>
<td>54. Saginaw</td>
<td>100.00</td>
<td>99.84</td>
</tr>
<tr>
<td>55. Saginaw</td>
<td>100.00</td>
<td>99.84</td>
</tr>
<tr>
<td>56. Saginaw</td>
<td>100.00</td>
<td>99.84</td>
</tr>
<tr>
<td>57. Saginaw</td>
<td>100.00</td>
<td>99.84</td>
</tr>
<tr>
<td>58. Saginaw</td>
<td>100.00</td>
<td>99.84</td>
</tr>
<tr>
<td>59. Saginaw</td>
<td>100.00</td>
<td>99.84</td>
</tr>
<tr>
<td>60. Saginaw</td>
<td>100.00</td>
<td>99.84</td>
</tr>
<tr>
<td>61. Saginaw</td>
<td>100.00</td>
<td>99.84</td>
</tr>
<tr>
<td>62. Saginaw</td>
<td>100.00</td>
<td>99.84</td>
</tr>
<tr>
<td>63. Saginaw</td>
<td>100.00</td>
<td>99.84</td>
</tr>
<tr>
<td>64. Saginaw</td>
<td>100.00</td>
<td>99.84</td>
</tr>
<tr>
<td>65. Saginaw</td>
<td>100.00</td>
<td>99.84</td>
</tr>
<tr>
<td>66. Saginaw</td>
<td>100.00</td>
<td>99.84</td>
</tr>
<tr>
<td>67. Saginaw</td>
<td>100.00</td>
<td>99.84</td>
</tr>
<tr>
<td>68. Saginaw</td>
<td>100.00</td>
<td>99.84</td>
</tr>
<tr>
<td>69. Saginaw</td>
<td>100.00</td>
<td>99.84</td>
</tr>
<tr>
<td>70. Saginaw</td>
<td>100.00</td>
<td>99.84</td>
</tr>
<tr>
<td>71. Saginaw</td>
<td>100.00</td>
<td>99.84</td>
</tr>
<tr>
<td>72. Saginaw</td>
<td>100.00</td>
<td>99.84</td>
</tr>
</tbody>
</table>

By investing just $1.00 in Farm Bureau Services, you become a life-time member of Michigan's largest farm supply cooperative. What can your membership do for you? For one, it makes you eligible to receive a patronage dividend whenever declared by the Board of Directors. Last fiscal year over $100,000 was awarded in patronage dividends to Farm Bureau Services members across the state of Michigan.

Along with a chance to share in the profits, your membership in Farm Bureau Services entitles you to take an active role in making decisions and forming policies of the cooperative. As a voting member of Farm Bureau Services, you actually help shape the future of your cooperative.

Farm Bureau Services has attracted members throughout Michigan, because farmers are able to recognize the cooperative's progressive growth and potential. The last fiscal year saw a sales increase of 24% in the farm supplies division while sales jumped over 54% in the grain division. Isn't it time you shared in the benefits of the cooperative movement? See your Farm Bureau Services Branch manager now. He can sign you up as a member today. Remember ... it only takes one dollar.

Regional Standings

<table>
<thead>
<tr>
<th>REGION</th>
<th>NEW GOAL</th>
<th>AS OF FEB 22</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Saginaw Valley (Colts)</td>
<td>100.07</td>
<td>99.84</td>
</tr>
<tr>
<td>2. Upper Peninsula (Packers)</td>
<td>100.07</td>
<td>99.84</td>
</tr>
<tr>
<td>3. Northeast (Oilers)</td>
<td>100.07</td>
<td>99.84</td>
</tr>
<tr>
<td>4. West Central (Cowboys)</td>
<td>99.99</td>
<td>99.84</td>
</tr>
<tr>
<td>5. Thumb (Dolphins)</td>
<td>99.99</td>
<td>99.84</td>
</tr>
<tr>
<td>6. Southwest (Colts)</td>
<td>99.99</td>
<td>99.84</td>
</tr>
<tr>
<td>7. Northwest (Bears)</td>
<td>99.99</td>
<td>99.84</td>
</tr>
<tr>
<td>8. Southeast (Bengals)</td>
<td>99.99</td>
<td>99.84</td>
</tr>
<tr>
<td>9. Central (Patriots)</td>
<td>99.99</td>
<td>99.84</td>
</tr>
</tbody>
</table>
Northwest FB Old Hands on TV

There was a special birthday party in Traverse City on Feb 12, and it wasn’t for Abraham Lincoln. The celebration, complete with cake and ice cream, and viewed by television audiences the following morning, was in honor of the sixth birthday of “Accent Agriculture,” a project of the Northwest region county Farm Bureaus.

The weekly Wednesday morning 15-minute show on WPBN, Channel 7, is aimed at promoting consumer understanding and appreciation of agriculture. A comfortable, informal “talk show” format has covered a broad variety of topics over the years with interviews on agricultural commodities, timely issues, backyard barbecues, and “What do cherry growers do in winter?”

The show’s log book records that the first program, on February 7, 1968, featured Robert Braden, Michigan Farm Bureau’s administrative director, who at that time was manager of the Michigan Agricultural Cooperative Marketing Association (MACMA). He was interviewed by former Northwest regional representative John Willsie, and the topic, of course, was MACMA.

Six years later, a birthday cake decorated with a TV camera was center stage; the hostess was Deni Hooper, and guests on the show were members of the Northwest TV Program Planning Committee who reviewed the past and made some plans for the future. Deni, a real pro after hosting the show for several years, is coordinator of the committee.

In addition to the 6:45 a.m. Wednesday program, the Northwest region county Farm Bureaus also sponsor a half-hour show on Saturdays at 8:30 a.m.

Responsibilities of the TV Committee include planning the content of each program, promotion of the series in each county, producing and perpetuating the programs in line with Farm Bureau philosophy, and administering the funds. Each of the counties pays 25 cents per member to finance the series.

Other members of the TV Committee are Trina Bentham, Missaukee; Bethel Larabee, Kalkaska, and Verla Jamieson, Northwest Michigan.

The show’s log book records that the first program, on February 7, 1968, featured Robert Braden, Michigan Farm Bureau’s administrative director, who at that time was manager of the Michigan Agricultural Cooperative Marketing Association (MACMA). He was interviewed by former Northwest regional representative John Willsie, and the topic, of course, was MACMA.

Six years later, a birthday cake decorated with a TV camera was center stage; the hostess was Deni Hooper, and guests on the show were members of the Northwest TV Program Planning Committee who reviewed the past and made some plans for the future. Deni, a real pro after hosting the show for several years, is coordinator of the committee.

In addition to the 6:45 a.m. Wednesday program, the Northwest region county Farm Bureaus also sponsor a half-hour show on Saturdays at 8:30 a.m.

Responsibilities of the TV Committee include planning the content of each program, promotion of the series in each county, producing and perpetuating the programs in line with Farm Bureau philosophy, and administering the funds. Each of the counties pays 25 cents per member to finance the series.

Other members of the TV Committee are Trina Bentham, Missaukee; Bethel Larabee, Kalkaska, and Verla Jamieson, Northwest Michigan.

The show’s log book records that the first program, on February 7, 1968, featured Robert Braden, Michigan Farm Bureau’s administrative director, who at that time was manager of the Michigan Agricultural Cooperative Marketing Association (MACMA). He was interviewed by former Northwest regional representative John Willsie, and the topic, of course, was MACMA.

Six years later, a birthday cake decorated with a TV camera was center stage; the hostess was Deni Hooper, and guests on the show were members of the Northwest TV Program Planning Committee who reviewed the past and made some plans for the future. Deni, a real pro after hosting the show for several years, is coordinator of the committee.

In addition to the 6:45 a.m. Wednesday program, the Northwest region county Farm Bureaus also sponsor a half-hour show on Saturdays at 8:30 a.m.

Responsibilities of the TV Committee include planning the content of each program, promotion of the series in each county, producing and perpetuating the programs in line with Farm Bureau philosophy, and administering the funds. Each of the counties pays 25 cents per member to finance the series.

Other members of the TV Committee are Trina Bentham, Missaukee; Bethel Larabee, Kalkaska, and Verla Jamieson, Northwest Michigan.

The show’s log book records that the first program, on February 7, 1968, featured Robert Braden, Michigan Farm Bureau’s administrative director, who at that time was manager of the Michigan Agricultural Cooperative Marketing Association (MACMA). He was interviewed by former Northwest regional representative John Willsie, and the topic, of course, was MACMA.

Six years later, a birthday cake decorated with a TV camera was center stage; the hostess was Deni Hooper, and guests on the show were members of the Northwest TV Program Planning Committee who reviewed the past and made some plans for the future. Deni, a real pro after hosting the show for several years, is coordinator of the committee.

In addition to the 6:45 a.m. Wednesday program, the Northwest region county Farm Bureaus also sponsor a half-hour show on Saturdays at 8:30 a.m.

Responsibilities of the TV Committee include planning the content of each program, promotion of the series in each county, producing and perpetuating the programs in line with Farm Bureau philosophy, and administering the funds. Each of the counties pays 25 cents per member to finance the series.

Other members of the TV Committee are Trina Bentham, Missaukee; Bethel Larabee, Kalkaska, and Verla Jamieson, Northwest Michigan.

The show’s log book records that the first program, on February 7, 1968, featured Robert Braden, Michigan Farm Bureau’s administrative director, who at that time was manager of the Michigan Agricultural Cooperative Marketing Association (MACMA). He was interviewed by former Northwest regional representative John Willsie, and the topic, of course, was MACMA.

Six years later, a birthday cake decorated with a TV camera was center stage; the hostess was Deni Hooper, and guests on the show were members of the Northwest TV Program Planning Committee who reviewed the past and made some plans for the future. Deni, a real pro after hosting the show for several years, is coordinator of the committee.

In addition to the 6:45 a.m. Wednesday program, the Northwest region county Farm Bureaus also sponsor a half-hour show on Saturdays at 8:30 a.m.

Responsibilities of the TV Committee include planning the content of each program, promotion of the series in each county, producing and perpetuating the programs in line with Farm Bureau philosophy, and administering the funds. Each of the counties pays 25 cents per member to finance the series.

Other members of the TV Committee are Trina Bentham, Missaukee; Bethel Larabee, Kalkaska, and Verla Jamieson, Northwest Michigan.

The show’s log book records that the first program, on February 7, 1968, featured Robert Braden, Michigan Farm Bureau’s administrative director, who at that time was manager of the Michigan Agricultural Cooperative Marketing Association (MACMA). He was interviewed by former Northwest regional representative John Willsie, and the topic, of course, was MACMA.

Six years later, a birthday cake decorated with a TV camera was center stage; the hostess was Deni Hooper, and guests on the show were members of the Northwest TV Program Planning Committee who reviewed the past and made some plans for the future. Deni, a real pro after hosting the show for several years, is coordinator of the committee.

In addition to the 6:45 a.m. Wednesday program, the Northwest region county Farm Bureaus also sponsor a half-hour show on Saturdays at 8:30 a.m.

Responsibilities of the TV Committee include planning the content of each program, promotion of the series in each county, producing and perpetuating the programs in line with Farm Bureau philosophy, and administering the funds. Each of the counties pays 25 cents per member to finance the series.

Other members of the TV Committee are Trina Bentham, Missaukee; Bethel Larabee, Kalkaska, and Verla Jamieson, Northwest Michigan.

The show’s log book records that the first program, on February 7, 1968, featured Robert Braden, Michigan Farm Bureau’s administrative director, who at that time was manager of the Michigan Agricultural Cooperative Marketing Association (MACMA). He was interviewed by former Northwest regional representative John Willsie, and the topic, of course, was MACMA.

Six years later, a birthday cake decorated with a TV camera was center stage; the hostess was Deni Hooper, and guests on the show were members of the Northwest TV Program Planning Committee who reviewed the past and made some plans for the future. Deni, a real pro after hosting the show for several years, is coordinator of the committee.

In addition to the 6:45 a.m. Wednesday program, the Northwest region county Farm Bureaus also sponsor a half-hour show on Saturdays at 8:30 a.m.

Responsibilities of the TV Committee include planning the content of each program, promotion of the series in each county, producing and perpetuating the programs in line with Farm Bureau philosophy, and administering the funds. Each of the counties pays 25 cents per member to finance the series.

Other members of the TV Committee are Trina Bentham, Missaukee; Bethel Larabee, Kalkaska, and Verla Jamieson, Northwest Michigan.
Farm Bureau Mutual Insurance Company of Michigan has grown older. March 7 marks the firm's silver anniversary... 25 years of service.

What's most important is that Farm Bureau Mutual protects more than 100,000 Michigan people and their families. Each of those persons is part of us... each with different hopes, different ideas, different and individual needs. We plan to stay young and small in terms of personally helping each individual we meet.

That's how Farm Bureau Mutual got where it is. The same holds true for Farm Bureau Life, Community Service Insurance, Community Service Acceptance... we'll never grow too old or too big to see you.
Credit - How Will it Flow?

"Generally the money market is slipping."

We've made loans to rural villages of 2,000 - 5,000 population for sewer programs that would enligh small industry to move into small villages and thereby have rural development. This is something like 16 years in FHA.

The Business & Industry Division has the same primary goal as the other three divisions. It is to create an environment in rural America where people can be educated and remain in the area. If you know, I have yet to find any person who has been raised in a rural environment who doesn't want to stay there and who wouldn't want their children to stay there.

If we're going to do that then we've got to do the things that would encourage small businesses to spring up or stay there if they are already there, so we can create part time and full-time jobs for sons and daughters of rural people who are living there now.

This is not an attempt to pull people out of urban areas back into rural areas.

Farm News: How much of this is geared towards increased production?

Lutz: I don't think our policies as a lending institution have changed much except that our limits have been increased overall. The FHA can help more large farmers who, generally speaking, are a little better and more efficient and many times farmers who have had more experience.

In this way, I'm sure by helping additional farmers and bigger farmers, we're going to naturally increase production. As far as changes in lending policies—No. We still intend to help as many young farmers as we can get started if we feel they have had enough experience and background and have the potential to be successful in farming.

We'll continue to assist established farmers who have (plowed into economic difficulties) as a result of drought, disasters, economic conditions—things they couldn't do anything about—and try and get them back to the normal credit channels.

"We can work with farmers up to $325,000 total indebtedness."

Farm News: What are people borrowing money for today?

Lutz: Recently, we've seen an expansion in need for operating money—short term money for buying feed, cost, cutting, buying new machinery, and generally keeping up with the times.

That's why we received the additional $8 million. We see about the same trend in real estate loans but our loans are bigger than they were in the past.

Farm News: What are some of the changes that have taken place over the past year in FHA programs?

Lutz: Our limits have been increased from $100,000 for real estate loans and $50,000 for operating loans, as being the total indebtedness we could work with. That has increased to where we can make a $100,000 estate loan, $50,000 operating and the borrower at the same time can borrow another $125,000 from another lender for real estate and another $50,000 for operating.

So now we can work with farmers up to $220,000 total in indebtedness, though our part is still only $150,000.

Also, someone like the PCA could make operating loans for $50,000. We guarantee that loan for 90 percent of its value. It would cost PCA half of 1 percent to have it guaranteed.

A few other changes have been made in the farmer program. We can now take a second mortgage to a land contract. If a father wants to sell his son, he can hold a mortgage on that property, and in effect, have a first mortgage. We can loan the son 90 percent of the value of the farm. The father gets half his money; he holds the other half in a land contract. We're in second position; the father is in first position.

We can participate with other lenders like the Federal Land Bank. We can let them have first mortgage up to $150,000 at their normal terms, we can take a second mortgage at our normal 5 percent terms.

We do have a change in the emergency loan division where we were only able before $25,000 and occasionally $5,000 grants. That was cancelled and we had no change between December 72 and April 72.

A new law was passed recently which says any loan that date is at 5 percent interest with no grants allowed, but increase for certain categories.

Now, any counties that suffered losses during the period without law can be eligible for 1 percent loans and in some cases, a $50,000 grant can be allowed by the Secretary of Agriculture or State Director.

If we had a severe drought and a crop failure in corn, a county could be designated as an emergency area and even though they could use their assets to borrow money at a bank, they would be eligible for FHA money at 5 percent if they had a severe enough loss.
By Complaining Neighbors

Farmer's Livelihood Threatened

Bitterness can become the mark of a man who knows he'll be forced to leave the dairy farm that four generations of his family grew up on. "I'll tell you one thing right now, farmers don't stick together--you can't get them together," Victor Pruehs said, reflecting on his own hopeless situation.

Pruehs' farm acreage resembles a school playground. Surrounded by cyclone fencing, it extends between a well traveled two-lane highway and a housing subdivision. Only a small circle of feeding cattle betrays that those 12 acres are indeed part of a farm in Sterling Heights, Michigan.

The cattle share the acreage with a large sign directing traffic across the street to a model home in the new subdivision which rests on the 60 acres that were once part of the Pruehs' centennial farm.

Ironically, complaints from that subdivision are forcing court action on March 5 that threatens to ban Pruehs from continuing his farm operation.

"I haven't gotten one letter of support from a farmer and I've gotten 50 from city people," Pruehs said.

The 47-year-old farmer has stood alone against the sprawling Detroit suburbs since the mid-'60s when speculators began grappling for pieces of the 80 acres his grandfather first tilled in 1873.

The family held on to all the land until 1968 when they released 60 acres that rest across the road.

"What can you do?" Pruehs said. "You have to have money to work with. So you sell. I don't care how many acres you have, you have to pay the taxes."

Pruehs still tries to make the best of his 18 acre rural island. Homemade signs beckon passing motorists to stop and buy rabbits or manure to supplement his income during lean dairying years. The manure pile that Pruehs keeps for this purpose was the first focus of complaints against his farm.

"People move out here because they want to live in the country, then they have to squawk," Pruehs said, seemingly puzzled over the complaints.

Pruehs claims a hundred years of prior rights against the complaints, but says his fight is only a matter of principle since he can no longer carry on in the city.

"I don't see how I can," he said. "There aren't any facilities or supplies around here."

Land in the Sterling Heights area that once bore crops now fosters the auto industry as two large auto factories take large amounts of acreage.

The huge Chrysler complex that started operations in 1965, lies less than a mile away from Pruehs' farm. But according to Pruehs that's not the worst of it.

"Some people say bring in the factories to help pay the taxes," he said, "but that's the worst mistake you can make. When the factories come in, the homes start going up everywhere."

In the four years following Chrysler's arrival, a Ford factory was built, Sterling Township became the city of Sterling Heights and Pruehs found it necessary to sell his land.

Pruehs, who unwillingly became a city resident, feels the city government has逆势ed and taxed him into a corner.

"There needs to be some ruling from the state on how to tax farmers," he said, obviously having lost his trust in local government.

"We can't allow cities to shove farmers out."

"This is good farmland," Pruehs bewailed, pointing south across the expanse of residential subdivisions. "It's all flat land that's good to work. They ought to build their factories in the hills where it's rocky."

If Pruehs has gained anything from his ordeal, it is a sense for farmer unity.

"We've got to get together and talk about these things," he said. "Upon moving to Armada, he hopes to join a community group to talk over problems with other farmers and hopefully count on their support should another situation like the present one arise again.

Farmer unity plus legislation to help farmers survive property taxes could make a brighter future for Pruehs and other farmers who are confronted with suburbanites who want to be in the country but are offended by the farmers who have lived there before them.

PRIOR RIGHTS POWER? Exactly what prior rights are worth will be found out in court in Macomb County on March 5 when Victor Pruehs (right) faces challenges of his right to operate his centennial dairy farm.

A Thousand Big Ones for Rustlers Caught in Mac-Luce County

A $1,000 reward for information leading to arrest and conviction of cattle rustlers was raised through Mac-Luce County Farm Bureau leadership after a February rustling incident.

Free bean soup proved an effective drawing card for local and city people at the Port Austin Winter Carnival Feb. 4-10. The Huron County Farm Bureau Women distributed 1,000 servings of free bean soup from their product promotion trailer which overlooked the game arena. The soup was prepared by the women from 100 lbs. of beans contributed by the Michigan Bean Association for the successful commodity promotion.

FRIENDS AND NEIGHBORS. Cattle on the Preuh's Dairy Farm feed in the shadow of rows of houses in Sterling Heights, Michigan. Pruehs claims more neighbors side with him than against him on the "right to operate" issue.

Soup Line

A $1,000 reward for information leading to arrest and conviction of cattle rusters was raised through Mac-Luce County Farm Bureau leadership after a February rustling incident.

Mac-Luce County Farm Bureau members Max MacCand and a bedridden woman stole from his barnyard Feb. 2.

Informants are asked to notify local sheriffs or state police.

INTEREST ON DEBENTURES 5-10-15 year maturity

7% 5 Year Maturity $100,00 Minimum Purchase
7 1/2% 10 Year Maturity $100,00 Minimum Purchase
8% 15 Year Maturity $100,00 Minimum Purchase
7 1/2% 10 Year Maturity $1,000,00 Minimum Purchase
8% 15 Year Maturity $5,000,00 Minimum Purchase

Interest paid annually on September 1st. The purchaser to be offered the option to receive their interest in quarterly payments on September 1st, December 1st, March 1st, and June 1st. Interest would start the date of purchase.

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

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.

Farm Bureau Services, Inc.
The Missing Farm Bureau Link

Someone wrote a verse which ended with two lines in a form of a question:

"Are you an active member, or do you just belong by accident?"

This is a good question for Farm Bureau members to consider. It is a personal question. In the case of Michigan Farm Bureau the way has been opened for active member participation. Let's examine it.

In a voluntary organization, the member is never forced to undertake an active role. But a clear-cut avenue for member participation should be provided.

Personal Responsibility Required

Community Farm Bureau Groups were developed nearly 40 years ago. They provide a direct opportunity for members to take an active role in building Farm Bureau. But the opportunity must be gained personally to yield any benefit. The need of opportunity must fall on fertile ground. The member must desire to make his organization strong to serve the needs of the membership as a whole.

Let's look ourselves in the eye. Even where members may desire to organize a Community Farm Bureau Group, it may yield little to them or to the growth of their organization. There must be strong purposes, a real vision of what the group is and may accomplish, if it is to play any vital part in helping the organization to achieve goals desired by the members.

Without such qualities to bring life to the group, its meetings may prove sterile of any real accomplishment. Opportunity is there — but it dies easily unless it is nourished by personal responsibility. This, then, is the "fertile ground" in which Community Farm Bureau Groups can flourish and bring forth fruits of achievements in abundance.

How Groups Were Born

The year was 1936. Michigan Farm Bureau was then 17 years old. The early years had been marked by experiments in supply and marketing services as well as informational and legislative programs. Much good was done. But some organizational failures and almost proved fatal to the young organization. It taught important lessons, too.

In the fall of 1936, a group of vision sat down to consider Farm Bureau's future. These men were Jack Yaeger and Keith Tanner. In past Farm Bureau ventures, these men were leaders. They were young, willing, and eager to do what was needed. They agreed that the missing key to success was the participation of members to take an active role in building Farm Bureau. They offered to help members organize, but the decision must come from the members. Members had to decide that the idea was good, and provide responsible local leadership to bring the group to life and spark its growth.

Benefits

Benefits to members are not automatic; but there are vast possibilities. The benefits depend upon what the members do as a group — what life they infuse into their meetings, what problems they tackle, their spirit of adventure and discovery of new ideas, and the actions they undertake together.

Some groups have not only become the "pillars" of their county Farm Bureau, but have also become the most constructive force in their own community, to their own benefit.

One Michigan adult educator has said that "Community Groups member system has been of great help to the public affairs more than the general public is. Is this a benefit? Yes! A self-governing people must be an informed people!"

The early founders of Michigan Farm Bureau cited a broad benefit resulting from united action. "We have provided a new power for ourselves. We can accomplish many things by pooling our abilities, our resources and our efforts which would be impossible for one of us to do alone."

But that power has not been tapped to the full extent. It can come only when the mutual efforts of all members are continuously given to the support of common purposes and objectives.

An Effective Force

Community Farm Bureau Groups could be a more powerful and effective tool in helping build Farm Bureau and its effective programs and beneficial programs in the county. The groups are units of the county Farm Bureau which sponsors them, and their success depends on the health and strength of their membership.

The actual working relationship in program planning should be much closer between the local group and the county organization than it is between the group and Michigan Farm Bureau. If this is not corrected, it may prevent us from functioning as it should.

All county Farm Bureau boards of directors should invite the chairmen of their groups to meet with them three or four times a year to propose and help develop county programs of action.

Such programs might work on many things — membership, better marketing and bargaining activities, health and safety projects, community improvement projects, civic affairs of the county and united action on local and county government problems, etc.

If an effective relationship of this kind were developed, there would be less asking "Why don't they?" — and much more doing "Why don't we?"

Community Farm Bureau Groups can and should be the county Farm Bureau's most fruitful source of program-building ideas.

Policy Action Too

The same active, close relationship should exist in proposing future policy positions or resolutions of the county Farm Bureau. Such a relationship offers opportunity for group members to suggest to the county Farm Bureau, but have also become the most constructive force in their own community, to their own benefit.

One Michigan adult educator has said that "Community Groups member system has been of great help to the public affairs more than the general public is. Is this a benefit? Yes! A self-governing people must be an informed people!"

The early founders of Michigan Farm Bureau cited a broad benefit resulting from united action. "We have provided a new power for ourselves. We can accomplish many things by pooling our abilities, our resources and our efforts which would be impossible for one of us to do alone."

But that power has not been tapped to the full extent. It can come only when the mutual efforts of all members are continuously given to the support of common purposes and objectives.

An Effective Force

Community Farm Bureau Groups could be a more powerful and effective tool in helping build Farm Bureau and its effective programs and beneficial programs in the county. The groups are units of the county Farm Bureau which sponsors them, and their success depends on the health and strength of their membership.

The actual working relationship in program planning should be much closer between the local group and the county organization than it is between the group and Michigan Farm Bureau. If this is not corrected, it may prevent us from functioning as it should.

All county Farm Bureau boards of directors should invite the chairmen of their groups to meet with them three or four times a year to propose and help develop county programs of action.

Such programs might work on many things — membership, better marketing and bargaining activities, health and safety projects, community improvement projects, civic affairs of the county and united action on local and county government problems, etc.

If an effective relationship of this kind were developed, there would be less asking "Why don't they?" — and much more doing "Why don't we?"

Community Farm Bureau Groups can and should be the county Farm Bureau's most fruitful source of program-building ideas.

Policy Action Too

The same active, close relationship should exist in proposing future policy positions or resolutions of the county Farm Bureau. Such a relationship offers opportunity for group members to suggest to the county Farm Bureau, but have also become the most constructive force in their own community, to their own benefit.

One Michigan adult educator has said that "Community Groups member system has been of great help to the public affairs more than the general public is. Is this a benefit? Yes! A self-governing people must be an informed people!"

The early founders of Michigan Farm Bureau cited a broad benefit resulting from united action. "We have provided a new power for ourselves. We can accomplish many things by pooling our abilities, our resources and our efforts which would be impossible for one of us to do alone."

But that power has not been tapped to the full extent. It can come only when the mutual efforts of all members are continuously given to the support of common purposes and objectives.

An Effective Force

Community Farm Bureau Groups could be a more powerful and effective tool in helping build Farm Bureau and its effective programs and beneficial programs in the county. The groups are units of the county Farm Bureau which sponsors them, and their success depends on the health and strength of their membership.

The actual working relationship in program planning should be much closer between the local group and the county organization than it is between the group and Michigan Farm Bureau. If this is not corrected, it may prevent us from functioning as it should.

All county Farm Bureau boards of directors should invite the chairmen of their groups to meet with them three or four times a year to propose and help develop county programs of action.

Such programs might work on many things — membership, better marketing and bargaining activities, health and safety projects, community improvement projects, civic affairs of the county and united action on local and county government problems, etc.

If an effective relationship of this kind were developed, there would be less asking "Why don't they?" — and much more doing "Why don't we?"

Community Farm Bureau Groups can and should be the county Farm Bureau's most fruitful source of program-building ideas.

Policy Action Too

The same active, close relationship should exist in proposing future policy positions or resolutions of the county Farm Bureau. Such a relationship offers opportunity for group members to suggest to the county Farm Bureau, but have also become the most constructive force in their own community, to their own benefit.

One Michigan adult educator has said that "Community Groups member system has been of great help to the public affairs more than the general public is. Is this a benefit? Yes! A self-governing people must be an informed people!"

The early founders of Michigan Farm Bureau cited a broad benefit resulting from united action. "We have provided a new power for ourselves. We can accomplish many things by pooling our abilities, our resources and our efforts which would be impossible for one of us to do alone."

But that power has not been tapped to the full extent. It can come only when the mutual efforts of all members are continuously given to the support of common purposes and objectives.

An Effective Force

Community Farm Bureau Groups could be a more powerful and effective tool in helping build Farm Bureau and its effective programs and beneficial programs in the county. The groups are units of the county Farm Bureau which sponsors them, and their success depends on the health and strength of their membership.

The actual working relationship in program planning should be much closer between the local group and the county organization than it is between the group and Michigan Farm Bureau. If this is not corrected, it may prevent us from functioning as it should.

All county Farm Bureau boards of directors should invite the chairmen of their groups to meet with them three or four times a year to propose and help develop county programs of action.

Such programs might work on many things — membership, better marketing and bargaining activities, health and safety projects, community improvement projects, civic affairs of the county and united action on local and county government problems, etc.

If an effective relationship of this kind were developed, there would be less asking "Why don't they?" — and much more doing "Why don't we?"

Community Farm Bureau Groups can and should be the county Farm Bureau's most fruitful source of program-building ideas.

Policy Action Too

The same active, close relationship should exist in proposing future policy positions or resolutions of the county Farm Bureau. Such a relationship offers opportunity for group members to suggest to the county Farm Bureau, but have also become the most constructive force in their own community, to their own benefit.

One Michigan adult educator has said that "Community Groups member system has been of great help to the public affairs more than the general public is. Is this a benefit? Yes! A self-governing people must be an informed people!"

The early founders of Michigan Farm Bureau cited a broad benefit resulting from united action. "We have provided a new power for ourselves. We can accomplish many things by pooling our abilities, our resources and our efforts which would be impossible for one of us to do alone."

But that power has not been tapped to the full extent. It can come only when the mutual efforts of all members are continuously given to the support of common purposes and objectives.
FACT: Now you can obtain individually decreasing term life insurance for yourself, your spouse, your children between March 1 and May 31 with absolutely no physical examination and no health questions during the 90-day sign up period... if you're a Farm Bureau Member.

FACT: FARM BUREAU MEMBER LIFE INSURANCE is a program designed for Farm Bureau Members only. All Farm Bureau Members, ages 18 through 70 are eligible.

FACT: When coverage is renewed each year no physical examination will be necessary through age 70.

FACT: Coverage is automatically updating. When a Farm Bureau Member marries, as children arrive, protection is expanded automatically. Each child is automatically covered from the age of 15 days through 21 years (as long as the child is single and does not hold a FARM BUREAU MEMBER LIFE INSURANCE policy).

FACT: Membership acceptance of this significant benefit will determine the scope of future member benefit programs.

FACT: Men and women qualifying for FARM BUREAU MEMBER LIFE INSURANCE and serving their country in the armed forces are protected while in military service.

FACT: An unmarried 18 year old Farm Bureau member will receive $9,565 of FARM BUREAU MEMBER LIFE INSURANCE protection.

FACT: A 30 year old married Farm Bureau Member with children receives $3,775 of FARM BUREAU MEMBER LIFE protection, the spouse has $1,000 of coverage and each child is covered with $1,000 of life insurance.

FACT: About 48¢ a week . . . $25 annually . . . can provide life insurance for every Michigan Farm Bureau Member, spouse and child. Each Farm Bureau Member family is eligible for one FARM BUREAU MEMBER LIFE INSURANCE policy.

Check these facts and others with Charlie Foster, your local Farm Bureau Insurance Agent and your Farm Bureau County Secretary.