Ground-Broken for Egg Cent

Young and old alike enjoyed the omelet brunch served guests for the groundbreaking ceremonies for Farm Bureau Services' new egg distribution and product research center.

Ground breaking ceremonies for Farm Bureau Services' new egg distribution and product research center in Cascade Township of Kent County were held Friday, June 28. In a program that included an omelet brunch for guests, Elton Smith, President of both Michigan Farm Bureau and Farm Bureau Service's newly formed egg research and processing center, also attended as did the Grand Rapids Chamber of Commerce, President of both Michigan Farm Bureau Services and General Manager for Blue Cross and Blue Shield of Michigan, L.L. Dawson.

The $325,000 complex, to be completed by September, is designed to serve the state's 40 million egg industry. The marketing system for the eggs is unique in the Midwest, in that the producers will sort, package and package eggs themselves.

VOL. 53 NO. 7
AUGUST

Michigan Farm News

"Every Issue on the Issues"

By DAVE ROOD

There are those who view the aroma of cow manure with disfavor, and more's the pity for them. We were struck with this profundity recently at a meeting of the Farm Bureau Services officials on hand to witness included Donald Clyde Springer, Vice President for the Egg Marketing Division, Stuart Roderick, Executive Vice President of the Grand Rapids Chamber of Commerce, and Executive Vice President of Michigan's egg basket, Howard Zindel, head of Michigan State University's Poultry Science Department.

What Others Think:...

"We Take Our Farmers For Granted"

The park developed by Foremost Realty Company of Grand Rapids, Kraft Commons a light industrial park in Kent County was officially broken by Elton R. Smith, President of Farm Bureau Services, by use of a farm tractor and plow.

Blue Cross and Blue Shield rates for many Michigan Farm Bureau subscriber-members will be reduced effective August 20, 1974. All subscriber-members have received their advance rate notification indicating the specific rate change applying to them.

Rates for under 65 members carrying regular coverage will be reduced from a minimum of six percent on full-family coverage. Members under the Medicare Complementary program will experience monthly increases of four percent, amounting to 24 cents per member per month. Members who carry regular coverage will be reduced to a maximum of four percent, amounting to 24 cents per member per month.

The federal government also played a role with their price control program which was in effect until early this year. Health care providers were limited to increasing their charges within an annual fixed percentage level. With hospitals and doctors restricted in their charges, the reimbursement to them by Blue Cross and Blue Shield was less thereby having the effect of holding rates at a lower level. Finally, the cost of providing care for subscriber-members in the Farm Bureau group program was less than anticipated. These estimates are made at the beginning of a rating period, taking into consideration several varying factors including the number, type and cost of services rendered to members of the group plan. If this "experience" within the group is good, it will have a favorable affect on base rates for Michigan Farm Bureau members.

It is interesting to note that subscription rates for the Michigan Farm Bureau are significantly below the average rate applicable to all Blue Cross and Blue Shield groups in the state and the wholesaler and whoever else manages to get their fingers into the pie in the long trek from field to marketplace.

There is a lot of shaving about $1.10 and 60-cent beef without equal time to corn, soybeans and oats to produce these items. The farmer isn't going to get rich, for instance, if it costs him $0.90 to raise $1 worth of soybeans, even if soybeans are selling at a record high price. It doesn't take a college degree to figure that one out.

Somehow it doesn't seem fair that the producer be involved in producing the food and fibre for all of us should be caught in a bade P.R. situation. Don't they have the Washington. The most logical explanation is that they are so busy plowing and planting and cultivating and harvesting and weaver that there is very little time left for image-polishing, which in可见at at a scheduled Kent County were held Friday, June 28. In a program that included an omelet brunch for guests, Elton Smith, President of both Michigan Farm Bureau and Farm Bureau Service's newly formed egg research and processing center, also attended as did the Grand Rapids Chamber of Commerce, President of both Michigan Farm Bureau Services and General Manager for Blue Cross and Blue Shield of Michigan, L.L. Dawson.

The $325,000 complex, to be completed by September, is designed to serve the state's 40 million egg industry. The marketing system for the eggs is unique in the Midwest, in that the producers will sort, package and package eggs themselves.

VOL. 53 NO. 7
AUGUST

Michigan Farm News

"Every Issue on the Issues"

By DAVE ROOD

There are those who view the aroma of cow manure with disfavor, and more's the pity for them. We were struck with this profundity recently at a meeting of the Farm Bureau Services officials on hand to witness included Donald Clyde Springer, Vice President for the Egg Marketing Division, Stuart Roderick, Executive Vice President of the Grand Rapids Chamber of Commerce, and Executive Vice President of Michigan's egg basket, Howard Zindel, head of Michigan State University's Poultry Science Department.

What Others Think:...

"We Take Our Farmers For Granted"

The park developed by Foremost Realty Company of Grand Rapids, Kraft Commons a light industrial park in Kent County was officially broken by Elton R. Smith, President of Farm Bureau Services, by use of a farm tractor and plow.

Blue Cross and Blue Shield rates for many Michigan Farm Bureau subscriber-members will be reduced effective August 20, 1974. All subscriber-members have received their advance rate notification indicating the specific rate change applying to them.

Rates for under 65 members carrying regular coverage will be reduced from a minimum of six percent on full-family coverage. Members under the Medicare Complementary program will experience monthly increases of four percent, amounting to 24 cents per member per month. Members who carry regular coverage will be reduced to a maximum of four percent, amounting to 24 cents per member per month.

The federal government also played a role with their price control program which was in effect until early this year. Health care providers were limited to increasing their charges within an annual fixed percentage level. With hospitals and doctors restricted in their charges, the reimbursement to them by Blue Cross and Blue Shield was less thereby having the effect of holding rates at a lower level. Finally, the cost of providing care for subscriber-members in the Farm Bureau group program was less than anticipated. These estimates are made at the beginning of a rating period, taking into consideration several varying factors including the number, type and cost of services rendered to members of the group plan. If this "experience" within the group is good, it will have a favorable affect on base rates for Michigan Farm Bureau members.

It is interesting to note that subscription rates for the Michigan Farm Bureau are significantly below the average rate applicable to all Blue Cross and Blue Shield groups in the state and the wholesaler and whoever else manages to get their fingers into the pie in the long trek from field to marketplace.

There is a lot of shaving about $1.10 and 60-cent beef without equal time to corn, soybeans and oats to produce these items. The farmer isn't going to get rich, for instance, if it costs him $0.90 to raise $1 worth of soybeans, even if soybeans are selling at a record high price. It doesn't take a college degree to figure that one out.

Somehow it doesn't seem fair that the producer be involved in producing the food and fibre for all of us should be caught in a bade P.R. situation. Don't they have the Washington. The most logical explanation is that they are so busy plowing and planting and cultivating and harvesting and weaver that there is very little time left for image-polishing, which in可见at at a scheduled Kent County were held Friday, June 28. In a program that included an omelet brunch for guests, Elton Smith, President of both Michigan Farm Bureau and Farm Bureau Service's newly formed egg research and processing center, also attended as did the Grand Rapids Chamber of Commerce, President of both Michigan Farm Bureau Services and General Manager for Blue Cross and Blue Shield of Michigan, L.L. Dawson.

The $325,000 complex, to be completed by September, is designed to serve the state's 40 million egg industry. The marketing system for the eggs is unique in the Midwest, in that the producers will sort, package and package eggs themselves.

VOL. 53 NO. 7
AUGUST

Michigan Farm News

"Every Issue on the Issues"

By DAVE ROOD

There are those who view the aroma of cow manure with disfavor, and more's the pity for them. We were struck with this profundity recently at a meeting of the Farm Bureau Services officials on hand to witness included Donald Clyde Springer, Vice President for the Egg Marketing Division, Stuart Roderick, Executive Vice President of the Grand Rapids Chamber of Commerce, and Executive Vice President of Michigan's egg basket, Howard Zindel, head of Michigan State University's Poultry Science Department.

What Others Think:...

"We Take Our Farmers For Granted"

The park developed by Foremost Realty Company of Grand Rapids, Kraft Commons a light industrial park in Kent County was officially broken by Elton R. Smith, President of Farm Bureau Services, by use of a farm tractor and plow.

Blue Cross and Blue Shield rates for many Michigan Farm Bureau subscriber-members will be reduced effective August 20, 1974. All subscriber-members have received their advance rate notification indicating the specific rate change applying to them.

Rates for under 65 members carrying regular coverage will be reduced from a minimum of six percent on full-family coverage. Members under the Medicare Complementary program will experience monthly increases of four percent, amounting to 24 cents for individual and 48 cents for two person contracts.

The reduction in rates for regular coverage subscriber-members can be attributed in part to several factors. Included in these was the acceptance by Blue Cross and Michigan of the Insurance Commissioner's request to reduce base rates by eight percent, effective July 1, 1973. This reduction applies to all Blue Cross groups renewing rates after this date until June 30, 1975.
**A Moral Responsibility**

I have always been proud of the fine citizenship record of Farm Bureau members. Traditionally, they have taken their citizenship responsibilities seriously, to the extent that they are working towards the basic principles of their organization.

"We believe in the representative republic form of government as provided in our Constitution; in limitations upon the exercise of power, in checks and balances; in the necessity of an electorate competent to vote, and in the necessity of an electorate competent to vote for their representatives.

"Property rights are among the most important things that the individual has to protect. Our government is made up of individuals who work for the individual to protect his property rights. It is not enough to just have property rights, you must also be able to protect them."
State Farm Tour
Set for Aug. 13

Michigan farmers will have the opportunity to visit with managers of eight farming operations in the 26th Annual Michigan State Farm Tour.

The tour is divided in two segments: four in the morning with farm family interviews at 10:30 at each site; the rest at 2 p.m. at each site.

A noon luncheon at the Caro Fairgrounds will feature a prominent agricultural speaker. One of the morning stops will be at the Ernie Richardson horse farm. Richardson and his wife, Maxine, have 30 years' experience with horses. They have been at their present location eight years and have been 26 and 38, respectively. Richardson raises some grain on his 60-acre operation which is geared to horse breeding only, not boarding or lessons. A counterpart to a complete tack shop.

Another morning stop is the Paul Findly farm, also in Tuscola County. Findlay and his son, Michael, are producing over 50 pounds of milk daily. The herd averages 13,000 pounds of milk and 521 pounds of fat. The daily ration is comprised of haylage, corn silage and high-moisture corn concentrate mixture. A magnetic feeder containing high moisture corn and protein supplement is accessible to cows producing over 50 pounds of milk daily.

Arnold Krummnauer and his son, Arnold, Jr., operate 415 acres of corn, 200 acres of soybeans, 150 acres of navy beans, 200 acres of dry edible beans, 700 acres of dry edible beans, 250 acres of wheat, and 50 acres of sweet corn. The farm has a 130,000-bushel storage facility and large capacity grain dryer.

Arnold Zwerk and sons Mike and Larry, the Zwerks have adopted and developed several innovative production practices and work closely with their county extension office to develop hybrids suited to farm soil, production practices and the weather.

The talented Top Hats were a popular feature of the 1974 Variety Show, directed by the Junior Counselors and starring seminar students. The show received rave notices from an enthusiastic audience.

The partnership, begun in 1967, carries 75 acres of sugar beets, 140 acres of soybeans, 160 acres of dry edible beans, 150 acres of corn, 200 acres of sugar beets, 120 acres of sweet corn, and 140 acres of soybeans.

The Zwerks have adopted and developed several innovative production practices and work closely with their county extension office to develop hybrids suited to farm soil, production practices and the weather.

The talented Top Hats were a popular feature of the 1974 Variety Show, directed by the Junior Counselors and starring seminar students. The show received rave notices from an enthusiastic audience.

The tour stops will be at each farm at any time during the day.

To be held in Tuscola County Aug. 13, 1974, the tour stops will include the Paul Findly farm, a four-family operation, swine farm, three cash crop operations and two modern dairy farms. 

The tour is divided in two segments: four in the morning with farm family interviews at 10:30 at each site; the rest at 2 p.m. at each site.

A noon luncheon at the Caro Fairgrounds will feature a prominent agricultural speaker. One of the morning stops will be at the Ernie Richardson horse farm. Richardson and his wife, Maxine, have 30 years' experience with horses. They have been at their present location eight years and have been 26 and 38, respectively. Richardson raises some grain on his 60-acre operation which is geared to horse breeding only, not boarding or lessons. A counterpart to a complete tack shop.

Another morning stop is the Paul Findly farm, also in Tuscola County. Findlay and his son, Michael, are producing over 50 pounds of milk daily. The herd averages 13,000 pounds of milk and 521 pounds of fat. The daily ration is comprised of haylage, corn silage and high-moisture corn concentrate mixture. A magnetic feeder containing high moisture corn and protein supplement is accessible to cows producing over 50 pounds of milk daily.

Arnold Krummnauer and his son, Arnold, Jr., operate 415 acres of corn, 200 acres of soybeans, 150 acres of navy beans, 200 acres of dry edible beans, 700 acres of dry edible beans, 250 acres of wheat, and 50 acres of sweet corn. The farm has a 130,000-bushel storage facility and large capacity grain dryer.

The Zwerks have adopted and developed several innovative production practices and work closely with their county extension office to develop hybrids suited to farm soil, production practices and the weather.

The talented Top Hats were a popular feature of the 1974 Variety Show, directed by the Junior Counselors and starring seminar students. The show received rave notices from an enthusiastic audience.

The tour stops will be at each farm at any time during the day.

TOUR STOPS
There will be a family interview at each farm. You are welcome to visit any farm at any time during the day.

FORENOON
Farm Family Interviews — 10:30 a.m.
1 WALLACE-HEEPENDENBERGER — Swine
2 ERNEST RICHARDSON — Horses
3 PAUL FINDLY — Corn, Soybeans, Sugar Beets
4 DON DELONG — Dairy
5 NOON LUNCH AND PROGRAM — 11:45 a.m.
6 HARRY BURNS & SONS — Poultry
7 ARNOLD ZWERK — Corn, Soybeans, Sugar Beets
8 ARNOLD KRUMMNAUER — Corn, Soybeans, Sugar Beets
9 GRAHAM BROS. — Dairy

AUGUST 1, 1974 MICHIGAN FARM NEWS PAGE 3
Tuesday, August 6, is an important day for the members of the Michigan Legislature. On that day nominations will be made for many political positions that will be voted on in November. Another important purpose of the primary that few voters will not realize is that the candidates for the political parties are also determining the list of precinct delegates. More importantly, in many areas the Democratic or Republican vote on August 6 will be the final vote as to who will be elected to the Legislature or other important public positions.

The State Legislature will undergo a major change with that as many as one-half of the 148 lawmakers will be replaced.

It is claimed by many political observers that the odds are strongly in favor of those who already control the House, to also control the Senate. This may result primarily from changes in Senate district lines due to the 1972 reapportionment.

One thing is certain; at least 30 legislators will leave office. Twenty-three of these are in the House where 14 are seeking re-election, and seven others are retiring. There are at least seven Senate vacancies.

One Senate seat was eliminated because the incumbent Senator is retiring; two are seeking other offices, and four are running for the State Department of Agriculture and will run with Gov. Milliken. Another House member from Detroit is running for a seat in the State Legislature.

Outstate Senators seeking different offices include Sen. Ballenger (R-Lansing), Chairman of the Senate Agriculture Committee, who is running for Congress. Sen. Robert Richardson is one of 11 seeking two Senate seats from the area, and two are seeking seats in the House. In the Senate, 12 are seeking the seats of one type or another.

In any event, the final decision will be left up to Gov. Milliken to balance the budget of the major universities on the other hand, spending. This will be successful. The General Fund budget totals $5.16 billion transportation bond issue on the ballot in November.

The money will be used over a period of years. This would include urban transportation systems, rail systems, waterways, airports, and highways, as well as for other transportation methods.

Michigan and local governments would be able to take advantage of this money, as well as state and local matching funds can generate as much as $4 of federal money.

The General Fund budget totals $2.86 billion, which could result in a deficit of $8.9 million. It has been left up to Gov. Milliken to balance the budget through executive vetoes of individual items.

One reason for the imbalance is that the last minute figures indicate that expected revenues will be $8.7 million less. The budget is 6.3 percent more than last year's budgetary action.

The school aid portion of the budget will be 3.1 percent higher than last year's budget. The sponsors of the bill say that this would result in a loss of revenue to schools and other government agencies. The revenue loss per year could amount to well over $200 million.

The sponsors did not indicate how the lost revenue might be made up. One possible method would be increasing the income tax at least one or more times.

It is interesting to note that some of the groups that supported the amendment to limit spending by the legislature also sought to have the limitation placed on the ballot. This would have frozen spending at approximately the present level. All state and local tax increases were included in the limitation.

The meat will be used on a voluntary basis in all of the state during the winter months. Other transportation methods would be used exclusively for highway purposes.

The General Fund budget is also included in the extension of the 4-H Club. The budget requests were set up favorably.

However, several agricultural research items were in trouble. Farm Bureau was among those who worked to get the following research items properly funded: bean and beet pests, soft white winter wheat, soft fruit and vegetable research including the development of new grape varieties, cucumber, muskmelon, peach, and pear varieties, cattle and swine infertility, and pesticide research, integrated control of fruit pests, control of weeds, research on the development of new crops, and the Agricultural Experiment Station.

It also includes 4-H Club appropriations.

The Extension Service and 4-H Club budget requests were acted upon favorably.

Gov. Milliken signs into law H. 382 which exempts boilers used on mint farms from licensing and other costly regulations. This legislation results from Rep. Stanley Powell's bill for medals and a monument honoring Dr. E. R. Smith, who worked to get the following research items properly funded: bean and beet pests, soft white winter wheat, soft fruit and vegetable research including the development of new grape varieties, cucumber, muskmelon, peach, and pear varieties, cattle and swine infertility, and pesticide research, integrated control of fruit pests, control of weeds, research on the development of new crops, and the Agricultural Experiment Station.

Gov. Milliken presents a signed copy of H. 615 to its chief sponsor, Quincy Hoffman (R-Applegate). The legislation was passed to provide the Department of Agriculture with the authority to order the disposal of livestock or livestock products containing any noxious material, contamination, or other condition caused by contaminated feeds or other contaminants. The money so generated is for the disposal with the advice of the Water Resources Commission of the DNR. Rep. Hoffman introduced the emergency legislation.

W. Arthur Rowley Named


Mr. Rowley is both a graduate and a member of the Michigan State ASC Committee.

Mr. Rowley has been a member of the Macomb County Farm Bureau for the past 25 years, and has served as an officer for the past 15. He is also chairman of the Federal Land Bank Association for two counties. He has been active with the 4-H Club for more than 15 years.

Mr. Rowley is married and has five children.
The legislation was aimed primarily at curbing soil erosion and sedimentation from housing developments, industrial developments, commercial construction and related activities. Farmers would have had until January 1, 1979 to comply with the new law. A permit would be required for all new developments. A permit would authorize government guarantees of 90 percent of emergency loans from private lenders to livestock producers who could not otherwise obtain credit. The guarantees would be limited to $350,000 per producer. Repayment of the loans would be over a seven-year period. The authority of such guarantees would terminate at the end of one year unless extended by Congress.

The Governor has appointed the Tribunal members according to the law, which states one must be an attorney, one a real estate representative, and another a certified public accountant. The legislation creating the tribunal was passed in the 1973 legislative session with Farm Bureau support as a result of policy determined by the voting delegates at the MFT annual meeting.

Q: Legislation was enacted in 1972 requiring farmers and others engaged in activities involving earth changes to obtain a permit. When will agriculture be covered by the permit program?
A: The 1972 Legislature enacted the Soil Erosion and Sedimentation Act, which was designed to minimize soil erosion and sedimentation from activities which disturb the soil. The legislation was aimed primarily at curbing soil erosion and sedimentation from housing developments, industrial developments, commercial construction and related activities. However, agriculture was specifically excluded, too.

Farmers would have had until January 1, 1979 to comply with the new law. A permit would not have been required if a farmer has obtained and followed a current conservation plan for his farm from the local Soil Conservation District. If an approved current conservation plan was not obtained by January 1, 1979, a farmer would have been required to get a permit from a local enforcing agency designated by the County Board of Commissioners.

Farm Bureau recognizes the need for an adequate supply of credit to keep livestock producers operating. However, Farm Bureau has warned that care must be taken to avoid making subsidized credit available on a basis that could encourage unsound actions such as expanded livestock production under the current unfavorable conditions.

FOOD STAMPS
On June 21, the House rejected an amendment to the Agriculture appropriations bill to deny food stamp eligibility to striking workers. The amendment was defeated by a 141-189 vote.

Farm Bureau supports the food stamp program as a means of assisting those families truly in need. Farm Bureau believes workers on strike should be ineligible to receive food stamps in order to avoid placing the government on one side of a labor dispute.

A similar amendment banning food stamps to striking workers was approved 215-205 by the House last year during debate on general farm program legislation. However, the food stamp provision was removed during Senate consideration of the bill.

TRANSPORTATION
Several major transportation strikes have occurred in recent years, posing serious problems in the movement of agricultural commodities. Farm Bureau has given stronger support to legislation that would provide more effective means for prompt settlement of transportation strikes.

One of the major segments of the transportation industry affecting movement of agricultural commodities is dock labor. Strikes by dock workers have caused large ships carrying grain to ports and ships waiting to carry the grain to export markets.

WHEAT TREATY
The Senate has taken action to continue for one year the 1971 International Wheat Agreement. The approval will expire June 30, 1975 unless both the East Coast ports, but is expected to be adopted by the South Atlantic and Gulf ports, also.

FEEDLOT STANDARDS
An economic impact study designed to measure the cost of "no-discharge" standards to feedlots with less than 1,000 animal units has been received by the Environmental Protection Agency (EPA). The study was done by a private firm in Kansas under contract to EPA.

Last February, final "no-discharge" standards were announced primarily for those feedlots with less than 1,000 animal units. The regulations clearly stated that an economic analysis of such standards upon smaller feedlots would be undertaken and regulations covering such feedlots announced at a later date.

A definite timetable for the standards is not available, covering small feedlots has not been announced by EPA. However, the regulations will be published for public comment this fall.
Michigan Marketing Outlook

New Fertilizer Facilities

C.F. INDUSTRIES FACILITIES

John Sexton, Manager of the Fertilizer, Chemical and Seed department, Farm Bureau Services, points out fertilizer expansion programs for the fall season. CF is one of the nation's largest manufacturers and mixing complexes owned by Farm Bureau Services and other regional supply co-operatives across the nation. New potash facilities are in Canada, phosphate fertilizers in Florida, nitrogen facilities at several locations and the purchase of a transportation company with large lines. The improvements are some of the improvements now underway which will help Michigan Farmers in their ever increasing need for fertilizer products.

Ag Exports Vital to Michigan

Michigan's agricultural exports totaled $112 million for the 1973-74 fiscal year, a slight increase over the previous 12 months, Gov. William G. Milliken said on July 1. He noted that about $2 million worth of the 1973 cherry crop was sold to foreign buyers by two Traverse City companies, with more than half of that total going to Japan. With Japan's dense population and lack of sufficient land for agriculture, it has become an important market for U.S. agriculture, and last year purchased more than half of our American agricultural crops.

The farmer makes an enormous contribution to Michigan's expanding economy, Milliken said. "Michigan farm products are finding expanding markets only in the nation, but also overseas."

Despite that fact, many private sources believe the Michigan farm market is over-supplied and prices are expected to be lower this season. The USDA's July crop report showed supplies are adequate to meet demand this season. Supplies are expected to be lower this season.

The extent of service to farmers performed by Farm Bureau Services, the cooperative's supply sales in supplies. In the year ending June 30, 1974, sales of over $225 million were made to farmer patrons. The co-operative system had over 100,000 farmer patrons totaling over $1 billion in purchases. The co-operative system is a guest of Farm Bureau Services.

The Michigan Department of Agriculture is currently assisting a Michigan corporation in negotiating a $50 million livestock contract with Tanzania. The contract is expected to be signed in August, with shipment of cattle to begin next year. Construction will be completed by the end of the year.

Michigan beef companies have been plagued by shortages, Farmers Petroleum was able to obtain only 160,000 bulls in the past year, but all orders have been filled through July, and it is expected the supply situation will improve.

FUEL

The volume of automotive fuel sold by Farmers Petroleum has declined significantly last year due to the high cost of fuel. Farmers Petroleum has been able to obtain only slightly higher with adequate supplies on hand. Heating oil makes reflect less demand due to last winter's conservation measures and the mild weather.

AUTOMOTIVE

Although the industry has been plagued by shortages, Farmers Petroleum has been able to obtain only slightly higher with adequate supplies on hand. Heating oil makes reflect less demand due to last winter's conservation measures and the mild weather.

Sugar

Vegetable crops are growing at an accelerated rate in this industry. All cool-season vegetables have a very long growing season and the harvest is expected to be large. The volume of automotive fuel sold by Farmers Petroleum has declined significantly last year due to the high cost of fuel. Farmers Petroleum has been able to obtain only slightly higher with adequate supplies on hand. Heating oil makes reflect less demand due to last winter's conservation measures and the mild weather.

AUTOMOTIVE

Although the industry has been plagued by shortages, Farmers Petroleum has been able to obtain only slightly higher with adequate supplies on hand. Heating oil makes reflect less demand due to last winter's conservation measures and the mild weather.
WHERE can you go FOR a new BUILDING?

Farm Bureau Services, with building centers throughout this state, can make your new building a reality. With the help of our staff agricultural engineer, we'll assist you with initial planning and design, and pledge quality workmanship. Our completely-trained crews can erect attractive, finished structures on your site. And, for those who prefer, our building centers are stocked for do-it-yourself work. As a cooperative, with skilled purchasing people, Farm Bureau is able to provide the building services you need.

We build two basic types of structures: 1) rigid-frame buildings with either steel or aluminum siding and roofing, and 2) all-steel buildings, including the Quonset™ line. All structures can be customized to fit your specific need, whether it be a horse barn, milking parlor, machinery storage, fruit storage or utility building. The versatility, durability and economy of Farm Bureau Services' buildings make them ideal for many non-farm uses, too.

The Farm Bureau people, backed by years of experience, are ready to go to work for you. So see your local Farm Bureau Services building representative today.

ASK THE FARM BUREAU PEOPLE
A group of VIP's representing Farm Bureau Women in Michigan, met at Farm Bureau Center in Lansing in mid-June to plan a Program of Work, based on the concerns of farm women.

Selected as a theme is "Target: Action Programs" for the 1974-75 Farm Bureau Women's plan for activities. Objectives as determined by these state officers, district chairmen and state vice chairmen are:

- T-A-P the reservoirs of action programs to reach urban women in the counties to especially consider the following activities.
- Promote producer-consumer understanding through these activities.
- Try to plan efforts of Farm Bureau Women in Michigan, the biggest concerns and needing the biggest efforts of Farm Bureau Women in the counties to especially consider the following activities.
- "Laffing in mid-June to plan a Program of Work," said Helen Atwood, State Women's Committee Chairman, while Scott Schantz, Mary Arens, Pam Webb, and the chaplain, Spike, incoming Vice Chairman, District 1; Nancy Geiger, Chairman, District 4; Linda Jennings, Chairman, Janice Wieland, State Women's Committee; and much analyzing and discussing.

"We know that the women members of Farm Bureau are a potent force in our organization and their efforts and activities are most important to a strong organization to solve the problems of the community," said Helen Atwood, manager of Women's Activities.

At a series of multi-county training workshops for county and state Farm Bureau Women's leaders held in late July, the Farm Bureau Women's Program of Work for 1974-75 was announced and discussed. Contact the officers of County Women's Committees or Helen Atwood's office, Women's Department, Michigan Farm Bureau, P.O. Box 960, Lansing, Mich. 48904, for more details of this Program of Work.

The Hastings FFA Chapter was recently recognized for its outstanding contributions to the "Building Our American Communities" project. Elise H. Sloat, president of the department of community services,_bus. 1 indicates Jim Frohlick, while Scott Schantz, Mary Arens, Pam Webb, and the chaplain, Spike, incoming Vice Chairman, District 1; Nancy Geiger, Chairman, Janice Wieland, State Women's Committee; and much analyzing and discussing.

The public should be conditioned to get labor or they may oppose growers' actions. Contact with service clubs and schools who will pass on the words to the peckers will be needed, he said. Early and constant contact with the growers is the key, he thinks, would also be advisable.

"We know that the women members of Farm Bureau are a potent force in our organization and their efforts and activities are most important to a strong organization to solve the problems of the community."

Politically involved -- become aware and knowledgeable regarding current issues, our state and national representatives' voting records, and participate in political affairs.

This Program of Work was developed by the state leaders after two days of listening to resources, members of the committees of the State Women's Committee, and much analyzing and discussing.

Legislation

actively participate, year-round in Farm Bureau legislative activities through these action programs:

- local issues -- become involved in solving community problems, such as land use planning;
- policy development and policy action;
- community service and involvement;
- active in solving community problems, such as land use planning;
- policy development and policy action;
- community service and involvement;
- active in solving community problems, such as land use planning;
- policy development and policy action;
- community service and involvement.

Michigan apple growers may have to watch their crops rot this season if they don't make serious improvements to their farms. M.J. Buschlen, manager of the Michigan Agricultural Services Association in East Lansing, predicts that labor supply in Michigan may be a critical factor in the apple harvest and if that happens, growers and workers alike will be in a bind.

"And I don't think it would be too much to ask for schools to declare a week of apple picking for children in every county," Buschlen said.

"Workers remember last year's bad harvest. They are anxious to come up this year." This year's apple crop should be up to par if last year's harvest effort is close to a normal harvest. The higher price of gas is causing growers to move closer to the South to hesitate to come up.

Labor Shortage Seen for State's Apple Crop

The Hastings FFA Chapter was recently recognized for its outstanding contributions to the "Building Our American Communities" project.
Homefront

Many community groups open their meetings with singing and the "Up and Atoms" in Tuscola County are no exception. At a recent meeting their voices blended with that of the host's fox terrier. Whether it sang alto or bass was not reported.

Did you ever have the pleasure of listening to yourself? The Clear Lake group in Mecosta County did and what a surprise! The hostess taped their recent meeting, unknown to anyone else, and they played it so all could "enjoy."

Part of the worth of community groups is to provide an opportunity to set order on local issues and areas of concern. This fact was recently demonstrated by the Whitetails, Montmorency County. They said their members, plus three guests, set up camp at a lake and all enjoyed land and water sports plus, of course, plenty of food.

Helping to gather up all the old cars in a worthwhile community project to which the members of the Manton community group, Wexford County, have pledged their time and support.

The ladies of Greenswood community group, Menominee County, are proud that five of the fourteen ladies from their county at the Women's District Meeting were from their group.

The Albwood Community Group, Antrim County, report a most interesting and informative meeting. A member of the Planning Commission spoke to them on the solid waste problem and the erosion problems of their county.

The Stevensville Neighbors, Berrien County, had a chance to "walk in the steps of Marco Polo" as they viewed slides of a member's recent trip through the Mediterranean countries.

Many groups have had or have planned outdoor activities for the summer months. One of the most fun sounding ones reported to date was a two-day outing for the newly formed Green Harvesters of Monroe County. Eleven of the fourteen members, plus three guests, set up camp at a lake and all enjoyed land and water sports plus, of course, plenty of food.

A recent meeting of the Pioneer Community Group, Huron County, turned out to be quite a celebration. Two wedding anniversaries and a birthday were recognized with appropriate cakes and decorations.

Senior Farm Bureau, St. Clair County, is enjoying increased attendance at meetings. Credit must be given to the pioneer -- but young at heart -- members for their regular attendance. Six couples have celebrated their Golden Wedding Anniversary. The ladies also assist in making and selling doughnuts at the 4-H fair each year.

**OPPOSES PAY TELEVISION**

Many of the nation's 10 million rural Americans today face the prospect of a partial eclipse of their TV sets, AFBF sources report.

Pay-cable operators want the Federal Communications Commission (FCC) to change its rules and permit movies and sports now played of the National Association of Broadcasters before the FCC.

"What the pay-cablecasters propose to do will, if successful, have a dramatic impact on most of the nation's 66 million television households -- and no group would feel it more than the country's farm and rural families," said Vincent T. Wasilewski, president of the National Association of Broadcasters before the FCC.

Wasilewski said that there are millions still living in remote areas today who belong to each of the cable TV service.

The American Farm Bureau testified against pay TV at FCC hearings in November in the person of Secly Lodwick, AFBF Director of Government Relations.

In his statement to the FCC, Lodwick noted that it was unrealistic to expect that cable service will be made generally available to rural residents in view of the high cost of cable installation.

"We oppose pay television. We favor legislation to divest the Federal Communications Commission of any power to authorize such a system," Lodwick said quoting Farm Bureau policy.

We urge the Federal Communications Commission to adopt regulations governing community antenna systems to ensure that such systems do not impair free radio and television broadcast services to rural areas.

No further action on the matter has yet been taken by the Federal Government.

Farm Bureau to Sponsor Tour to London

Did you ever have the pleasure of listening to yourself? The Clear Lake group in Mecosta County did and what a surprise! The hostess taped their recent meeting, unknown to anyone else, and they played it so all could "enjoy."

Helping to gather up all the old cars in a worthwhile community project to which the members of the Manton community group, Wexford County, have pledged their time and support.

The ladies of Greenswood community group, Menominee County, are proud that five of the fourteen ladies from their county at the Women's District Meeting were from their group.

The Albwood Community Group, Antrim County, report a most interesting and informative meeting. A member of the Planning Commission spoke to them on the solid waste problem and the erosion problems of their county.

The Stevensville Neighbors, Berrien County, had a chance to "walk in the steps of Marco Polo" as they viewed slides of a member's recent trip through the Mediterranean countries.

Many groups have had or have planned outdoor activities for the summer months. One of the most fun sounding ones reported to date was a two-day outing for the newly formed Green Harvesters of Monroe County. Eleven of the fourteen members, plus three guests, set up camp at a lake and all enjoyed land and water sports plus, of course, plenty of food.

A recent meeting of the Pioneer Community Group, Huron County, turned out to be quite a celebration. Two wedding anniversaries and a birthday were recognized with appropriate cakes and decorations.

Senior Farm Bureau, St. Clair County, is enjoying increased attendance at meetings. Credit must be given to the pioneer -- but young at heart -- members for their regular attendance. Six couples have celebrated their Golden Wedding Anniversary. The ladies also assist in making and selling doughnuts at the 4-H fair each year.

**OPPOSES PAY TELEVISION**

Many of the nation's 10 million rural Americans today face the prospect of a partial eclipse of their TV sets, AFBF sources report.

Pay-cable operators want the Federal Communications Commission (FCC) to change its rules and permit movies and sports now played of the National Association of Broadcasters before the FCC.

"What the pay-cablecasters propose to do will, if successful, have a dramatic impact on most of the nation's 66 million television households -- and no group would feel it more than the country's farm and rural families," said Vincent T. Wasilewski, president of the National Association of Broadcasters before the FCC.

Wasilewski said that there are millions still living in remote areas today who belong to each of the cable TV service.

The American Farm Bureau testified against pay TV at FCC hearings in November in the person of Secly Lodwick, AFBF Director of Government Relations.

In his statement to the FCC, Lodwick noted that it was unrealistic to expect that cable service will be made generally available to rural residents in view of the high cost of cable installation.

"We oppose pay television. We favor legislation to divest the Federal Communications Commission of any power to authorize such a system," Lodwick said quoting Farm Bureau policy.

We urge the Federal Communications Commission to adopt regulations governing community antenna systems to ensure that such systems do not impair free radio and television broadcast services to rural areas.

No further action on the matter has yet been taken by the Federal Government.

Plan now to take part in Michigan Farm Bureau's tour to historic London, November 6-14, 1974. Only 175 seats will be available on the chartered Trans World Airlines flight and interested Farm Bureau members are urged to get reservations early.

Cost for this tour is $395.40 from Detroit.

Travelers will be able to see Trafalgar Square, Westminster Abbey, Big Ben, changing of the guards, Buckingham Palace and other attractions in one of Europe's most important cities.

An afternoon departure is scheduled for Wednesday, November 7. Transfer to the conveniently located Park Plaza Hotel. In the afternoon a guided tour is planned.

November 9-13 optional tours are available or travelers can sight-see on their own. November 14, passengers will return to Detroit Metropolitan Airport.

A deposit of $75 per person is required with the balance due approximately six weeks prior to departure. A free color folder giving all the details is available by writing Ken Wilkes, Manager, Membership Relations, Michigan Farm Bureau.

"HOT LINE" CHANGED

The "hot line" phone number for market information has been changed to (313) 465-4111. The service, provided by Michigan Elevator Exchange Division of Farm Bureau Services, operates 24 hours daily to provide callers with grain and hog futures prices and any changes in farmers' cash prices.

Farmers outside the Lansing area may find it advantageous to call after 5 p.m. when toll rates for direct-dial calls are lower.

DEBENTURES

FARM BUREAU SERVICES, INC.

INTEREST ON DEBENTURES 5-10-15 year maturity

<table>
<thead>
<tr>
<th>Maturity</th>
<th>Interest Rate</th>
<th>Minimum Purchase</th>
</tr>
</thead>
<tbody>
<tr>
<td>5 Year</td>
<td>7%</td>
<td>$100.00 Minimum Purchase</td>
</tr>
<tr>
<td>10 Year</td>
<td>7.5%</td>
<td>$100.00 Minimum Purchase</td>
</tr>
<tr>
<td>15 Year</td>
<td>8%</td>
<td>$150.00 Minimum Purchase</td>
</tr>
<tr>
<td>20 Year</td>
<td>8.5%</td>
<td>$1,000.00 Minimum Purchase</td>
</tr>
<tr>
<td>25 Year</td>
<td>9%</td>
<td>$5,000.00 Minimum Purchase</td>
</tr>
</tbody>
</table>

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 be paid on 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.

Clip and mail this coupon to:

Mr. C. A. Merritt
Farm Bureau Services, Inc.
300 N. Washington
Lansing, Michigan 48904

I would like a copy of the prospectus and a call by a registered sales agent.

Name

Road

RFD No.

City

County

Phone
Someday, you will have to retire. How much money will you need to maintain your standard of living when that time comes? $7,000 for a single year? $10,000? $25,000? $100,000? There is no way to know, because there is no way to know exactly how prices will change. But even without exact figures, we can know that it will take more money to support oneself in the future if inflation continues.

A 35-year-old man now earning $20,000 a year may need $25,000 or more a year by the time he retires. How can we possibly save that much? Whatever he does save will be continually eroded by inflation, with the value of his dollars being stolen away gradually over the years. And the word "stolen" is used here in a very literal sense.

Inflation has as much to do with price increases as the incompetent labor union worker has to do with the exorbitant price of a loaf of bread. He is, essentially, a victim of a monetary system. If getting a raise were simply a matter of raising one's pay scale in order to line one's own pockets at the employer's expense, he would hire the exorbitantly priced labor, so workers would have to take a lower pay scale, raise their demands in order to line their own pockets at the employer's expense. He then raises prices, passing the expense along to the consumer. The consequence is a general increasing, and for more of a wage increase. Again, the vicious cycle ensues that results in spiraling inflation.

Money is a tool of the government to accomplish a purpose. The purpose is always that, in these extreme cases, it is definitely not the threat of a wage increase that is the cause. It is the threat of a wage increase that is a pretext for raising prices once more, and a vicious cycle ensues that results in spiraling inflation.

Inflation usually is "explained" in one of the following ways:

1. Greedy businessmen, unsatisfied with "reasonable" pay scales, raise their demands in order to line their own pockets at the employer's expense. He then raises prices, passing the expense along to the consumer. The consequence is a general increasing, and for more of a wage increase. Again, the vicious cycle ensues. These two explanations are similar from an economic point of view, but different from a political point of view. "Liberal" politicians tend to use the first explanation, laying the blame conveniently at the door of business, whereas "conservatives," just as conveniently, would lay the blame at the door of labor unions. Both explanations rely upon the same economic argument, and each is as false as the other.

Monetary Manipulation

Inflation is caused by neither business nor labor. The real cause is the government's manipulation of the monetary system. If getting a raise were simply a matter of demands, then prices should increase like this: why can't labor ask for 1000 percent instead of a mere 10 percent? Obviously, these are extremes. But economic principles apply at the extremes as well as in the middle. It should be obvious that, in these extreme cases, it is definitely not the threat of a wage increase that is the cause.

Inflation has to do with the threat of prices increasing. To get a better idea of this, imagine that the government, through the Federal Reserve, is made to print more money to "pay" for every increase. Everyone does this, and, of course, everyone is printed with permission. The government then spends it to buy some of the goods in the economy, leaving less money in the pockets of some and putting it into the pockets of others.

In order not to lose sight of it, let us ask: Why wouldn't people ask for higher pay instead of labor costs? Why wouldn't businessmen hire labor costing 1000 percent more? The answer is simply that they can't afford it. They have had enough of the money.

Now, let's carry this one step further. The same principle that applied to the extreme case of 1000 percent, also applies to the case of 10 percent, or even the case of 1 percent: Consumers can't pay even 1 percent more for all the goods that they currently buy, for 1 percent more money. Businessmen can't pay even 1 percent more wages unless they have 1 percent more money.

Where does this money come from? The government prints it on pieces of green paper, calls it "legal tender," and the general public, gradually, BELIEVES that the money." Legal tender" is a unique privilege, a legal monopoly. The government has the monopoly on the printing of paper money. Where does the government get the money for its printing presses? The government has been given by law to accept payment in such paper dollars irrespective of any law in value on the market. This very monopoly is because it is the key element that makes inflation profitable for the banks and the government, at almost everyone else's expense.

Legal Tender Law - A Unique Privilege

However, the government has passed a law which gives a unique privilege to the Federal Reserve Bank (a nominally private bank). The "legal tender" law that says that this bank's notes must be accepted at face value for the payment of any debt. Creditors are thus forced by law to accept payment in such paper dollars irrespective of any law in value on the market. This very law, therefore, is the real cause of inflation, because it is the key element that makes inflation profitable for the banks and the government, at almost everyone else's expense.

Large part of the newly printed "legal tender" goes to the government, which then spends it to buy some of the goods in the economy, leaving fewer goods for the rest of us. Since the general public still has essentially the same amount of money it started with, this money is left to change fewer goods, the result being higher prices. It all boils down to the law of supply and demand, which applies to money as well as anything else: if there is more money around, its value per unit decreases. Inflation is the increase in the quantity of money that "devalues" the value of each dollar. In this way, inflation amounts, literally, to the theft of the earned values without exact figures, we can know that it will take many more dollars to support oneself in the future if inflation continues.

Legal tender law is attested to by our current economic problems. Where does this money come from? The government prints it on pieces of green paper and gives it to the Federal Reserve Bank. This money is called "legal tender." The government has been given by law to accept payment in such paper dollars irrespective of any law in value on the market. This very monopoly is because it is the key element that makes inflation profitable for the banks and the government, at almost everyone else's expense.

Legal Tender Law - A Unique Privilege

However, the government has passed a law which gives a unique privilege to the Federal Reserve Bank (a nominally private bank). The "legal tender" law that says that this bank's notes must be accepted at face value for the payment of any debt. Creditors are thus forced by law to accept payment in such paper dollars irrespective of any law in value on the market. This very law, therefore, is the real cause of inflation, because it is the key element that makes inflation profitable for the banks and the government, at almost everyone else's expense.

Legal tender law is attested to by our current economic problems. Where does this money come from? The government prints it on pieces of green paper and gives it to the Federal Reserve Bank. This money is called "legal tender." The government has been given by law to accept payment in such paper dollars irrespective of any law in value on the market. This very law, therefore, is the real cause of inflation, because it is the key element that makes inflation profitable for the banks and the government, at almost everyone else's expense.

Legal Tender Law - A Unique Privilege

However, the government has passed a law which gives a unique privilege to the Federal Reserve Bank (a nominally private bank). The "legal tender" law that says that this bank's notes must be accepted at face value for the payment of any debt. Creditors are thus forced by law to accept payment in such paper dollars irrespective of any law in value on the market. This very law, therefore, is the real cause of inflation, because it is the key element that makes inflation profitable for the banks and the government, at almost everyone else's expense.

Legal Tender Law - A Unique Privilege

However, the government has passed a law which gives a unique privilege to the Federal Reserve Bank (a nominally private bank). The "legal tender" law that says that this bank's notes must be accepted at face value for the payment of any debt. Creditors are thus forced by law to accept payment in such paper dollars irrespective of any law in value on the market. This very law, therefore, is the real cause of inflation, because it is the key element that makes inflation profitable for the banks and the government, at almost everyone else's expense.

Legal Tender Law - A Unique Privilege

However, the government has passed a law which gives a unique privilege to the Federal Reserve Bank (a nominally private bank). The "legal tender" law that says that this bank's notes must be accepted at face value for the payment of any debt. Creditors are thus forced by law to accept payment in such paper dollars irrespective of any law in value on the market. This very law, therefore, is the real cause of inflation, because it is the key element that makes inflation profitable for the banks and the government, at almost everyone else's expense.
**Higher Target Prices No Answer Kuhfuss Says**

William J. Kuhfuss, president of the American Farm Bureau Federation said it would be a mistake to seek higher government-controlled farm prices and to place more emphasis on the solution to farm and food problems.

**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 meetings.

COMMUNITY GROUP Members: Please indicate the number of people taking part in this discussion.

**TOPIC: INFLATION**

1. Many economists advocate that to bring inflation under control it is necessary to hold down the demand for goods and services and, at the same time, take steps to increase supplies. Do you agree with this concept? Yes__ No__ Undecided

2. Congress is under considerable pressure to boost business taxes and to increase individual income taxes. Do you think a higher tax rate would help to reduce the inflation? Yes__ No__ Undecided

3. Do you believe the foreign policy is entirely responsible for the inflation? Yes__ No__ Undecided

4. Do you believe the expectation that prices may go still higher is causing consumers, as well as businessmen, to believe it is better to borrow and buy than to save and wait. Do you agree with this theory? Yes__ No__ Undecided

5. Conclusions: Farmers are becoming very aware of these regulations and their effect on prices, costs, and prices. Farmers are only too likely to find smaller supplies and higher prices in the fourth quarter of the year.

**Members Entitled to Free Ad**

All members are entitled to one free 25-word advertisement per membership. This fee covers the entire year and exceeds the excess amount will be billed to the member at the member rate of 10¢ per word.

The Michigan Farm News is sent to the homes of over 60,000 member families.

**FARM EQUIMENT**

**FARM EQUIMENT**

**LIVESTOCK**

**WANTED**

**WANTED**

**LIVESTOCK**

**FARM EQUIPMENT**

**FARM EQUIPMENT**

**LIVESTOCK**

**WANTED**

**WANTED**

**LIVESTOCK**

**FARM EQUIPMENT**

**FARM EQUIPMENT**

**LIVESTOCK**

**WANTED**

**WANTED**

**LIVESTOCK**

**FARM EQUIPMENT**

**FARM EQUIPMENT**

**LIVESTOCK**

**WANTED**

**WANTED**

**LIVESTOCK**

**FARM EQUIPMENT**

**FARM EQUIPMENT**

**LIVESTOCK**

**WANTED**

**WANTED**

**LIVESTOCK**

**FARM EQUIPMENT**

**FARM EQUIPMENT**

**LIVESTOCK**

**WANTED**

**WANTED**

**LIVESTOCK**

**FARM EQUIPMENT**

**FARM EQUIPMENT**

**LIVESTOCK**

**WANTED**

**WANTED**

**LIVESTOCK**

**FARM EQUIPMENT**

**FARM EQUIPMENT**

**LIVESTOCK**

**WANTED**

**WANTED**

**LIVESTOCK**

**FARM EQUIPMENT**

**FARM EQUIPMENT**

**LIVESTOCK**

**WANTED**

**WANTED**

**LIVESTOCK**

**FARM EQUIPMENT**

**FARM EQUIPMENT**

**LIVESTOCK**

**WANTED**

**WANTED**

**LIVESTOCK**

**FARM EQUIPMENT**

**FARM EQUIPMENT**

**LIVESTOCK**

**WANTED**

**WANTED**

**LIVESTOCK**

**FARM EQUIPMENT**

**FARM EQUIPMENT**

**LIVESTOCK**

**WANTED**

**WANTED**

**LIVESTOCK**

**FARM EQUIPMENT**

**FARM EQUIPMENT**

**LIVESTOCK**
You and Your Snowmobile

... one of the reasons we're in business. That's why Farm Bureau Insurance Group Farmowners, Homeowners or Mobile Homeowners policies each provide automatic liability coverage for your snowmobile at no extra cost... on or off your property. Many companies charge up to $34 for liability protection on each machine. Check the facts now, before you buy a new snowmobile or before you dust off your present machine. And we'll take care of damage to your snowmobile... with an Inland Marine policy. Call your local Farm Bureau Insurance agent. He knows about you and your snowmobile. He probably has one of his own.

FARM BUREAU INSURANCE GROUP

Farm Bureau Mutual • Farm Bureau Life • Community Service Insurance • Community Service Acceptance