At Ag Committee hearing

Farmers speak on HB 4921

The first in a series of five public hearings on controversial farm labor legislation was held Oct. 20 in Benton Harbor in a crowded Holiday Inn meeting room. Under the direction of House Agriculture Committee co-chairmen Don Albosta and Paul Porter, the meeting drew nearly 500 farm people, many of them Farm Bureau members from the southwestern part of the state.

The farm people were in attendance to voice opposition to House Bill 4921, a farm labor bill. Under the terms of the farm labor bill the widely used piece rate method of computing farm laborers’ wages would be outlawed. If enacted, farmers would have to pay farm laborers over the age of 16 $2.20 an hour with time-and-a-half ($3.30) after 40 hours a week.

The bill also provides a scale for increased hourly wages and decreased hours per week to qualify for overtime in succeeding years. For example, the bill provides that beginning May 1, 1977, and employer of farm labor would have to pay his employees $2.30 an hour for the first forty hours in a work week and time-and-a-half ($3.45) for all hours over forty.

Representative Porter acknowledged at the beginning of the hearing that it was letters from farmers that caused the committee to look at the bill and schedule hearings. Representative Albosta noted that the House Agriculture Committee had never experienced such a large attendance at a hearing. "It is important to get crowds such as this to these hearings," he added.

The hearing carried such weight that even Speaker of the House Bobby Crim made an appearance.

All during the meeting farmer after farmer took the stand to explain why H.B. 4921 was inappropriate for a farm operation. While there was some support for the bill from several "spokesmen" for farm workers, the only actual farm worker who testified while the Farm News was at the meeting opposed the bill as strongly as any farmer. He did not want to lose the increased earning opportunities of the piece rate.

Four more hearings are scheduled on H.B. 4921 in November at the following times and locations: Monday, Nov. 3, 3 p.m., Alpine Township Offices, Comstock Park; Tuesday, Nov. 11, 10 a.m., Helmar Jan. Traverse City; Monday, Nov. 17, 2 p.m., 4-H Building Coldwater; and Monday, Nov. 24, 2 p.m., Saginaw County Court Jury Assembly Room.

At Annual Meeting

Farm Bureau women will elect new officers

Claudine Jackson

Ruth Rigg

Martha Thuemmel

A highlight of the Michigan Farm Bureau Women's annual meeting, being held during the MFB annual meeting in December, will be the election of new officers of the Women's Committee.

A new chairman and vice chairman will be chosen by the assembled MFB Women's Committee delegates. Two women have become candidates for the Chairman's position. They are Claudine (Mrs. Andrew) Jackson and Ruth (Mrs. Remus) Rigg.

Mrs. Jackson is currently Women's Committee Vice Chairman, having served in that position for four years. She has held numerous Farm Bureau leadership positions at the state, county and community group level. Her family operates a 720 acre dairy farm near Howell. Mrs. Rigg is a former district 2 Women's chairman. She has served on the State Women's Executive Committee and has been State safety chairman for three years. The Rigg's operate an 840 acre dairy farm in Branch County.

At this time there is one candidate for the Vice Chairman position. She is Martha (Mrs. Robert Jr.) Thuemmel of Port Austin. Mrs. Thuemmel is District 6 Women's Chairman and a member of the State Women's Committee Executive Committee. She has been county women's chairman and is active in her community group as a discussion leader. The Thuemmel's run a 440 acre dairy farm.

Special Program of December Annual Meeting

See pages 8 & 9
Moving?
Planning to move? Let us know 8 weeks in advance so you won't miss a single issue of the Michigan Farm News. Attach old label and print new address in space provided. Mail to: Michigan Farm News, P.O. Box 900, Lansing, Michigan 48904.

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Notice of Annual Meeting
The 56th Annual Meeting of Michigan Farm Bureau will be held December 10, 11, 12, 1975 at the Midland Hotel Complex in Grand Rapids, Michigan. The meeting will be called to order at 1 p.m. on Wednesday, December 10. The Annual Meetings of Farm Bureau Services, Inc. and Farmers Petroleum Cooperative Inc. will also be held at the same location on Thursday, December 11. Again this year there will be a Product Show in the Exhibit Hall of the Auditorium.

The Annual Meeting will be held Thursday evening, December 11. The purposes of the meeting include:

1. Election of Members of the Board of Directors. Odd numbered Directors will be elected for a two-year term. Also to be elected for a two-year term will be one Director-at-Large. One Director representing the Farm Bureau Young Farmers' Committee, and one Director representing the Farm Bureau Women's Committee will also be elected.

2. Reports of Officers
3. Consideration and action on the recommendations of the Policy Development Committee to determine action policies of Michigan Farm Bureau for the year 1975.
4. Consideration of proposed amendments to the Bylaws. Any amendments to the Bylaws must be brought to the attention of the Bylaws Committee before the Annual Meeting.

The meeting will be open to all members of the Michigan Farm Bureau.

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Around the counties

Brisk annual meeting pace in Oct.

AFBF President William Kuhlman was guest speaker at Saginaw County's annual meeting. Kuhlman strongly criticized Ford administration interference in agricultural export markets.

Mrs. Tompkins is on U.S.D.A. committee

Northwest Michigan Farm Bureau member Mrs. Rebecca Tompkins of Traverse City appointed to the Public Advisory Committee on Soil and Water Conservation by Agriculture Secretary Butz.

The committee of 18 citizens from throughout the country met Oct. 1-3 to consider programs needed to protect the natural resource base and recommend ways to strengthen soil and water conservation activities of the U.S. Department of Agriculture.

Wilbur Smith dies

Michigan Farm Bureau notes with sadness the recent passing of Wilbur Smith, long-time Farm Bureau member and leader.

Wilbur Smith's record of service is as long as Michigan Farm Bureau is old. Over the years he participated in all phases of local, county and state programs, including six years on the state board of directors representing district 2. In 1965 Smith brought back an "Iron Curtain Agricultural Report" from a trip to Poland, Czechoslovakia and Russia. He and his late wife, Ruth, acted as agricultural ambassadors on a tour along with a group of Michigan farm people.

A new award being given by counties this year is the "Ag Communicator of the Year Award". Gratiot County information chairman Lorna Denszer presents Gratiot's first "Ag Communicator" award to Tim Powers, associate editor of the Gratiot County Herald.
All state government agencies, with the exception of Corrections, may be cut more than three percent. Further cutbacks probably will be made on state aid to K-12 schools, colleges and universities. Several so-called bookkeeping gimmicks may be used such as reallocating the $70 million veterans trust fund and the motor vehicle accident claims fund. As much as $90 million may be shifted through a bookkeeping extension of the fiscal year. Many of the ideas are considered by legislators and the administration as "one-time" actions.

Legislators in both parties have stated they oppose any increase in taxes. However, some plausible taxes might be increased. One organization, the KEA, is calling for an immediate increase in the income tax from 4.6% to 8.1%. This despite the fact that the income tax was just raised from 3.9% to 4.6%. Another group known as the "Citizen's Lobby" which engineered the elimination of the sales tax on food and drugs last year, is now proposing to change the constitution to effect provide for a graduated income tax. Their campaign to repeal the sales tax on food and drugs was considered quite irresponsible as they insisted at the time that the state could absorb the more than $290 million loss of tax revenues without replacement. This, of course, impossible, and has since been proved to be true. The increase in the income tax was primarily to offset the loss of sales tax revenues.

Any cuts in state spending will be bipartisan, the constitution requires the Governor to issue an executive order to balance the state budget. However, it will be up to the democratic controlled Senate and House Appropriations Committees to accept or reject the Governor's order.

GOVERNOR'S SPECIAL MESSAGE:
Governor Milliken issued a special message to the Legislature on the major items that he is recommending action on during the fall session. They included:

Construction binding...he pointed out that Michigan has nearly a quarter of a billion dollars in state construction needs. Such a proposal was included in the Governor's request that the legislature pass H.B. 558. The Governor pointed out that construction of the new prison facilities and the proposed additional prison facilities. Housing binding is another issue with a current work force of over 25,000. A Job Development Authority would be created by S.B. 243 which has $500 million and create a second jobs. Their campaign to persuade the Governor to accept or reject the Governor's order.

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Pesticides, beef & gas

During the month of October the House also passed H.R. 7686, the Beef Research and Information Act. This Act would enable beef and dairy cattle producers to decide whether they want to establish finance and carry out a program of research, producer and consumer information, and promotion to improve markets for beef and beef products.

The bill requires that, before assessments from cattle producers could be collected for the national promotion program, a referendum must be held. If approved by producers voting in the referendum, the program would become effective. In order to vote in the referendum, a producer would be required to register at least ten days prior to the date of the referendum. Advance registration would be conducted by the A.S.C.S. The bill provides for the appointment of a National Beef Board to formulate and provide basic administration of the promotion program. During the floor debate on this bill, an amendment was offered but not approved to require that membership of the Board be made up of 50% consumers or representatives of consumer organizations. Farm Bureau strongly opposed this amendment on the basis that only those persons who contribute monies to the respective promotion program should be eligible to serve on the Board which administers such program.

The Senate Agricultural Subcommittee on agricultural research and general legislation has considered H.R. 7686. Farm Bureau supports the bill as passed by the House.

(Continued on page 12)
You Are Invited To A
Birthday Party

Happy 200th Birthday

Bicentennial Ball
Wednesday, December 10, 9:00 p.m.
Black and Silver Room, Grand Rapids Civic Auditorium

★ Big Band Music
★ Floor Show - History of Dance
★ Queen's Procession
★ It's A Costume Ball - Colonial, Wild West, Roaring 20's or Soaring 70's
You Make The Choice

Come and Celebrate Your Nation's 200th Birthday
1975-1976 membership chairmen

Building horizons

- Dorin Cordes, Alcona County
- Dan Wieland, Antrim County
- Frank Henderson, Arenac County
- Gerhard Kernstock, Bay County
- Mr. and Mrs. Gary Lathwell, Benzie County
- Leo Berg, Charlevoix County

- Franklin Schniderson, Chippewa County
- Francis Motz, Clinton County
- Henry Eberhart, Clare County
- Leonard Gillis, Copper Country
- Arlene Weaver, Eaton County
- Tom Atherton, Genesee County

- Mr. and Mrs. Harvey Lamont, Manistee County
- Wilson Lauer, Gratiot County
- Waino Rajala, Houghton County
- Eugene Baker, Hillsdale County
- Delbert Roberts, Huron County
- Alan Awalt, Ingham County

- Donald Goodman, Iosco County
- Eleanor Honkala, Iron Range
- Virgil Witte and Leon Young, Isabella County
- Phyllis Haven, Jackson County
- K. McCool, Kalkaska County
- Otto Flatt, Mackinac-Luce

- Mr. and Mrs. Don Gregory, Monroe County
- Ron Wood, Mason County
- Dave Robison, Mecosta County
- Gunter Kusig, Menominee County
- Erna Varner, Midland County
- Hill Schripsema, Missaukee County

- Alvin Gaertner, Monroe County
- Rud Beeler, Newaygo County
- Mr. and Mrs. Don Gregory, N.W. Michigan
- Adrian Hammerle, Oceana County
- Richard Nelson, Ogemaw County
- Mr. and Mrs. Elmer Michell, Oscoda County

- Ralph Frese, Presque Isle County
- Stuart Reinbold, Saginaw County
- Ken Fierke, Sanilac County
- Bill Semans, Shiawassee County
- Houster Ellery, Washtenaw County
- Glen Miller, Wayne County
- Shirley Guerney, Wexford County
TUESDAY, DEC. 9
FARM BUREAU SERVICES, FARMERS PETROLEUM COOPERATIVE ANNUAL MEETINGS

8:30 A.M.
Registration, Lobby, Civic Auditorium

10:00 A.M.
F.B.S. Annual, Black and Silver Room, Civic Auditorium

11:30 A.M.
Complimentary Luncheon, Main Auditorium, Civic Auditorium

1:30 P.M.
P.F.C. Annual, Black and Silver Room, Civic Auditorium

PRODUCT SHOW
3:00 P.M. to 10:00 P.M.
Show Place '75, Exhibition Hall, Civic Auditorium

5:30 P.M.
Complimentary Buffet Dinner, Exhibition Hall
Entertainment — The Conti Family

MEMBERSHIP CAMPAIGN MANAGERS BANQUET
6:00 P.M.
Dinner, Kent State Room, Pantlind Hotel
Address, Building Horizons On Our Heritage
Mike Pridgeon, President Branch County Farm Bureau

WEDNESDAY, DEC. 10

8:00 to 12:00 Noon
Main Lobby, Civic Auditorium
Registration for County Voting Delegates, Chairmen Only

KICK-OFF LUNCHEON AND OFFICIAL OPENING OF MICHIGAN FARM BUREAU ANNUAL MEETING

12:00 Noon
Main Auditorium, Civic Auditorium
President's Address, Elton R. Smith, President, Michigan Farm Bureau

To speak at annual meetings

MICHIGAN FARM BUREAU WOMEN'S ANNUAL MEETING

8:00 A.M.
Black and Silver Room, Civic Auditorium
Registration of voting delegates
Call to Order - Mrs. Richard Wieland, Chairman, MFB Women's Committee
Entertainment - Folk Music Group
Speaker - Mrs. George (Lenore) Romney, "Building Horizons On Our Heritage"
Election of State Chairman and Vice Chairman
Recognition to Counties

FARM BUREAU YOUNG FARMER PROGRAM

2:00 P.M.
Discussion Meet Finals, Black and Silver Room, Civic Auditorium

5:45 P.M.
Young Farmer Banquet, Main Auditorium, Civic Auditorium
Speaker
Dr. Carl S. Winter, "What's Right With America"

9:00 P.M.
Bicentennial Ball, Black and Silver Room, Civic Auditorium

PRODUCT SHOW - SHOW PLACE '75

3:00 P.M. to 5:00 P.M.
Exhibition Hall, Civic Auditorium

PRESIDENT'S BANQUET

5:30 P.M.
Kent State Room, Pantlind Hotel

THURSDAY, DEC. 11

7:30 A.M.
Awards Breakfast, Main Auditorium, Civic Auditorium

PHOTO CAPTIONS:
Armstrong
Bradon

COMMODITY SESSIONS

Fruit and Vegetables
8:30 A.M.
Grand Ballroom, Pantlind Hotel
Labor Issues, M. J. Buschlen, Manager MASA

Livestock
8:30 A.M.
Continental Room
Packer Bonding and Assured Payment
Sam P. Tuggle, Jr., Area Supervisor
Packer and Stockyards Administration

Middleman Margins
Fred J. Meijer
President, Meijer Stores

Dairy
10:15 A.M.
Grand Ballroom
How a Dairy Farmer Views the Dairy Industry
Don Haldeman, President
Wisconsin Farm Bureau Federation

Field Crops
10:15 A.M.
Continental Room
Price Later Agreements
Ed Powell
Michigan Elevator Exchange
GENERAL SESSION
8:30 A.M.
Main Auditorium, Civic Auditorium
Call to Order
Committee Reports - Credentials, Rules
Minutes of 1974 Annual Meeting
Annual Report of Administrative Director
Robert Braden, Administrative Director
Michigan Farm Bureau
Introduction of Policy Development Committee
Consideration of Resolutions

GOVERNORS LUNCHEON
11:30 A.M.
Main Auditorium, Civic Auditorium
Remarks
The Honorable William G. Milliken
Governor of Michigan

GENERAL SESSION
2:00 P.M.
Main Auditorium, Civic Auditorium
Call to Order
Consideration of Resolutions
4:00 P.M. Recess of Caucuses to Nominate Michigan Farm Bureau Directors
District 1 Kent State Room, Pantlind
District 3 East Vandenberg, Pantlind
District 5 West Vandenberg, Pantlind
District 7 Black & Silver, Civic Auditorium
District 9 Red Room, Civic Auditorium
District 11 Room G, Civic Auditorium

NATURAL RESOURCES CONFERENCE
1:00 P.M.
Black and Silver Room, Civic Auditorium
"Certification of Private Pesticide Applicators-What It Means For Farmers"
Dean Lovitt, Chief
Plant Industry Division
USDA
Donald Cress
Department of Entomology
Michigan State University
Questions and Answers
Your invitation to

PATRONS OF FARM BUREAU DEALERS:
You're invited to a banquet-lunch at the Grand Rapids Civic Auditorium as part of the combined Farmers Petroleum and Farm Bureau Services Annual Meetings. A buffet supper will also be served free at Show Place '75. Lots of Great Entertainment too... The Conti Family, Jarkey the Funny Auctioneer, PRIZES, PRIZES, PRIZES.

TWO BIG EVENTS

SHOW PLACE '75
Dec. 9th 3PM-10PM
Dec. 10th 3PM-5PM
EXHIBITION HALL
CIVIC AUDITORIUM
Learn about Product Supply

Come with your Bus-o-rama group or Car-o-rama... the first 300 people to be seated in the auditorium before 10 a.m. will get an earlybird gift.

FARMERS PETROLEUM • FARM BUREAU SERVICES
ANNUAL MEETINGS DEC. 9th, 10 a.m. 'til 3 p.m.
Black & Silver Room • Civic Auditorium
Find out what your companies are doing now and how you'll stand next year.

WELCOME. SEE YOU IN GRAND RAPIDS.
The FARM BUREAU PEOPLE
In Huron County

A Vietnamese family finds home

Nguyen Van Tot, father of eight children, continues his life-long trade as an auto painter in Sebewaing. Nguyen's Vietnamese family of 10 was sponsored by the local Lutheran Church. With Nguyen and elder sons Mui and Tong all working, the family became self-sufficient less than two months after their arrival in Michigan.

Pastor Elmer Scheck, pulling together the resources of the various auxiliary organizations to provide clothing, housing, toys, bicycles. According to Rev. Scheck, "It didn't cost much since most of the goods were used and donated, but they did the job." Volunteers helped the family get acquainted with America by escorting them to food stores and arranging for English classes. Soon jobs were found for Mr. Nguyen and his two eldest sons, Mui and Tong. Rev. Scheck states that the Nguyen family became self-sufficient in September, less than two months after their July 27 arrival in Sebewaing.

A success story certainly. Mr. Nguyen is skilled and was able to find work at his old trade, spray painting. His family is educated and his sons had skills that enabled them to find work also. Yet according to officials of Michigan's Social Services Department this is true of most of the Vietnamese refugees. They, for the most part, have skills or professions and are an extremely hard working group of people.

There are problems to be sure. The Nguyens have no fellow countrymen to speak to in their native language. They have been totally removed from their culture and climate. Familiar food is hard to find. Yet there is a two-sided success story here. Rev. Scheck claims that sponsoring the Nguyens has done more to bring unity and togetherness and love than anything his congregation has ever done.

For the Nguyen Van Tot family, eldest son Mui said it simply when asked what he thought of America. "We are free," he replied.

A sponsor? What's involved?

Sponsorship can take the form of an offer of support, employment or both. However, the sponsor must also be ready to help the refugee with some of the less tangible aspects of resettlement such as adjustment to a new culture and a new way of life. Sponsorship is not a formal, legal commitment. However, the sponsor undertakes a clear moral commitment to help the refugee to the best of his ability.

A sponsor, working through an appropriate Voluntary Agency, state, or local government unit will be expected to:

a. Receive the refugee and his family;
b. Provide shelter and food, until the refugee becomes self-sufficient;
c. Provide clothing and pocket money, initially;
d. Provide assistance in finding employment and in school enrollment for children;
e. Cover ordinary medical costs or medical insurance. In order to meet emergency needs and avoid a breakdown in sponsorship, medical assistance under a Federally reimbursed program similar to the state's Medicaid programs will be provided when major medical needs arise which a sponsor is unable to meet even though he can continue his other efforts on behalf of a refugee family. This assistance, however, in no way abrogates a sponsor's moral obligation to provide normal health assistance for refugee families;
f. Once employment is obtained, the sponsor will assist the refugee to locate permanent housing, acquire minimal furniture and arrange for other necessities.

Sign-up now for your 1976 Farm Bureau membership and we'll give you a $5 certificate good toward the purchase of $50 worth of merchandise at either a Farm Bureau Services or Farmers Petroleum dealer.

This $5 certificate is one more way your Farm Bureau membership's worth even more today. Stop at your Farm Bureau office and sign-up.
FBIG seeks rate relief

With inflation and rising numbers of automobile accidents highlighting severe underwriting losses in the automobile insurance industry, Farmers Bureau Federation (FBF) and Community Service Insurance (CSI) have joined the growing number of companies seeking rate relief from the state Insurance Bureau. Effective with all new and renewal business processed or renewed on November 3, 1975, aggregate rate increases averaging 2.79% for Farm Bureau Mutual and 4.46% for Community Service insureds will occur. The companies' last automobile rate change occurred in April, 1974.

The filing also reflected some major changes in FBIG's corporate rate setting philosophy. "In the past," states Donald R. Armstrong, Executive Vice President and General Manager of the two companies, "rates were set by us based on our estimate of what measure by our respective loss experiences in the seven territories we've established for underwriting purposes in Michigan. As a result we've been more competitive in some territories than in others."

A lengthy comparison of FBIG's position with the respective rate structures of six major commercial companies in the state revealed that in each territory two additional territories have been created and rate adjustments made to equalize FBIG's competitive position across the state.

While aggregate rates are up for both Farm Bureau Mutual and Community Service Insurance, many different aspects of the rating structure have been revised and - depending on the particular policy coverage, limits and rating territory - individual policies may experience rate increases, rate decreases or no change at all.

Generally speaking, rates for adult pleasure use vehicles have been reduced in both FBM and CSI. Rates have increased for both young females and young males in both FBM and CSI. Business use rates have also increased.

NATIONAL NOTES

The "$5 Off" membership incentive that was introduced last year by Farmers Petroleum Cooperative, Inc. and Farm Bureau Services, Inc. is again being repeated for all farm people who join Farm Bureau in 1976. All members will receive a $5.00 certificate along with their 1976 membership identification card. Each certificate will be good for a $5.00 price reduction on a $50.00 or more purchase from Farmers Petroleum Cooperative, Inc. and Farm Bureau Services or a Farmers Petroleum Cooperative store. Both Farmers Petroleum Cooperative and Farm Bureau Services are affiliates of Michigan Farm Bureau and are the major sources of supplies of natural gas, Farm Bureau has been holding a strong effort to obtain decontrol of natural gas pricing at the wellhead. Since 1969, the Federal Power Commission has controlled the wellhead price of natural gas at unrealistically low levels. These artificially low prices have increased consumer use of natural gas while, at the same time, destroying the incentive for increased exploration and production of new natural gas supplies.

Earlier this year, Farm Bureau-supported legislation was introduced by several senators, including Senator Griffin (R-Michigan). This legislation contained provisions that would immediately decontrol the natural gas from onshore sites, phase out over five years controls on new gas found offshore, and provide an agricultural priority for new natural gas supplies for farm production and food processing.

On October 24, the Senate passed a modified version of the Farm Bureau-supported natural gas bill. The Senate-passed version would limit decontrol of new natural gas production only to new wells. Industrial users would pay for the higher priced new gas which would no longer be subject to price controls. Residential and small commercial users would continue to pay for lower priced gas produced by old wells which would continue under price controls. The legislation will now go before a House committee where attempts to substantially modify the Senate version are expected.

MINIMUM WAGE

On October 24, the House Education and Labor Subcommittee on labor standards began consideration of a quickly introduced minimum wage bill - H.R. 10130. This bill would provide a new formula for increasing the minimum wage according to increases in the consumer price index. The current minimum wage rate for agricultural employees is $1.80 an hour. This rate will be increased to $2.30 an hour beginning January 1, 1976; $2.80 an hour beginning January 1, 1977; and $3.00 an hour beginning January 1, 1977. H.R. 10130 would increase the minimum wage for agriculture to $3.50 per hour by the end of 1977. This would be preceded by two smaller increases amounting to 30c, during 1976. Beginning in 1978, the bill provides that the federal minimum wage for agricultural employees would be automatically increased every three months based on increases in the consumer price index. Michigan congressmen serving on the House Education and Labor Committee are James O'Barr (D-Utica), William Ford (D-Taylors), and Marvin Esch (R-Ann Arbor). Both Michigan Farm Bureau and the American Farm Bureau Federation have expressed opposition to H.R. 10130.

Collectively the rate increases for Farm Bureau Mutual incorporate a 16% reduction in basic No-Fault coverages and an overall increase of 4.06% in Physical Damage (Comp. & Collision). The same figures for CSI are 2.63% and 1.37% respectively. As a general statement, adult pleasure use drivers carrying basic limits, with no Comp. and Collision, will experience the greatest rate increase. Because of the complexity of the changes, however, it is impossible to categorize any particular policy as to whether rates will increase, decrease, or remain constant.

"To view the current classes in the Property/Casualty Insurance Industry," states Jolliff, "We believe these modest rate increases, combined with our revised territorial rating structure, will enhance our underwriting opportunity while putting our agents on a firm competitive footing with other companies in all areas of Michigan."
Michigan Marketing Outlook

DAIRY
Class 1 utilization, Southern Michigan Milk Market area #40, for the month of September stood at 66.5 percent. Class 1 utilization is more favorable than has been for several months. The two leading factors for the improvement seem to be spotty; the two leading factors for the improvement seem to be the two

weather conditions in the fall of 1975. The temperature in the fall of 1975. The temperature was lower than normal which resulted in a more favorable milk/dairyman involves the drop in price for feed grains which will result in lower feed costs and a more favorable milk/ feed ratio.

HAY
Michigan hay price and supply seem to be in line with what is working in, as expected, reverse order. Hay prices appear to range from forty to eighty dollars—depending on quality and distance, with $80 top quality, second and third cutting alfalfa being sold out of the field.

Surrounding states are in much the same situation, with some areas suffering from a number of factors that are influencing the supply, and Indiana experiencing some localized areas with fairly severe shortages. As of this writing, hay supply nationwide appears to be adequate with some spot shortages and other areas have adequate hay.

The USDA did not change the above combination of factors, requiring vast sums of capital by U. S. producers. The USDA did not change the above combination of factors, requiring vast sums of capital by U. S. producers.

Crop Farmer - Saginaw

GENERAL - With the harvest season finishing up we find that many of our customers have not only got the supplies of fertilizer they needed, but they got them on time. Farm Bureau Services dealers have a

Feed Co-op - Saginaw

SELLERS PETROLEUM - The Anti-Freeze market is still adequate with supplies of fuel oil if you are not already a农户 Oil patron. The Anti-Freeze supply is good enough to cover industry needs through the balance of 1975.

ANIMAL HEALTH PRODUCTS - The anti-freeze supply is good enough to cover industry needs through the balance of 1975.

FERTILIZER - Farm Bureau Services is closely following market conditions and dealers informed. The prices of nitrogen fertilizers from droppings, especially during the heavy spring demand.

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CORN

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This offer, which ends December 31, 1965, is available through

Feed Co-op - Saginaw

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Without it there can be no life, and down through the ages man has accepted the water around him as a gift from God. A birthright to be squandered or saved according to the dictates of circumstance. Confidence of an unending supply from earth's mighty rivers and countless seas, man wasted water and polluted it. Purged by unpredictable droughts, he has migrated thousands of miles to stake his thirst. He has fought over it since ancient times.

Man's current concerns over water reflect a serious, worldwide shortage in the midst of plenty. For while it is a fact of nature that water swamps nearly three-fourths of the earth's surface, it is also a tragic truth that it cannot always be found where it is needed, when it is needed, in the amounts that are required.

THE WATER SUPPLY

There is just so much water. Except for negligible amounts newly created or destroyed by chemical changes, the earth's water supply remains constant. It is a moving water, not a static body. From clouds in the sky to land and ocean, and back to the sky again, it moves in a cycle that includes all parts of the water cycle.

The amount of water used by a plant varies widely with kind of plant and conditions. Succulent plants like cabbage and lettuce are much more efficient in using water than are non-succulent plants like corn and wheat. A single plant of winter wheat requires about 25 gallons of water during its growing season.

USE OF WATER BY PLANTS

Plants generally take their share of water as it comes to us in the sky and move into the ground. Before man and animals have an opportunity to use it for drinking.

Water is essential to photosynthesis, the process by which plants and algae produce their food. Water in droplets condenses on crops and other objects and is used by them.

Prevailing methods of irrigation require much more water than is actually needed by crops. Part of the water is evaporated or transpired by crops, whereas in natural situations, irrigation farming is to improve efficiency in irrigation, to conserve water, and to provide a basis to permit a certain degree of movement of water that falls on their land.

WATER FOR LIVESTOCK

Water has always been a major item in locating farms. The pioneer settler cleared his farmstead beside a spring or well for his family and livestock. Plainmen depended upon finding water for a well, and in the far west stockmen needed for the scattered waterholes.

Livestock water needs are figured at 20 gallons per animal per day for milking cows, 10 gallons for other cattle, however, and 4 gallons for sheep and goats; and 0.06 gallons for poultry.

WATER FOR IRRIGATION

Farmers withdraw for irrigation about 60 percent as much water as industries use. Many industrial plants reduce their intake by using water systems in which they return 98 percent and municipalities 83 percent of their water to sources from which it can be used again.

As a result, irrigation accounts for the disappearance of several times as much water as all other uses combined. Prevailing methods of irrigation require much more water than is actually needed by crops. As a result, irrigation accounts for the disappearance of several times as much water as all other uses combined.

WATER FOR INDUSTRY

Water is industry's number one raw material. Manufacturing uses tremendous volumes of water. As much as 98 percent of the weight of a pound of finished product. It takes some 770 gallons of water to refine a barrel of petroleum, up to 65,000 gallons to turn one pound of finished product.

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The very word "river" was used in the law as a term for those who shared the river of a water, or irrigation channel. In pioneer days supply exceeded need for water in the humid east. A person's right to use water where he found it was determined by the courts that the state cannot destroy riparian rights without compensation. However, it was the usual rule that all riparian rights are subject to the public rights in the waters and when private rights conflict with public rights, they generally must give way to the superior public rights.

RIPARIAN RIGHTS

A riparian or riparian is one who owns land which includes the shore or bank of a lake, stream or on the Great Lakes. Riparian rights have been defined by the Michigan Supreme Court as follows:

a. The right to use the water for general purposes, such as bathing, domestic use, etc.

b. The right to withdraw to navigable waters. (This right is not an absolute and unrestricted right as it is subject to regulatory concurrence of the state.)

c. The right of access to the navigable waters.

d. The right to accretions. (i.e. growth in size)

Riparian owners have a correlative right to make reasonable use of the entire surface of a body of water for such purposes as navigation, fishing and other purposes consistent with the public trust. On navigable waters, these rights are shared with the public. However, the public is not entitled to gain access over privately owned upland.

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WATER RIGHTS

Precisely, because the vast but limited supply is in-deispensable, water has inevitably aroused bitter disputes.

The arid west, on the other hand, miners and settlers from the first competed for the limited water supply. They established the principle that the water user "first in time is first in right." This became recognized by the territorial courts, and later became part of the legislative acts providing for appropriation of water for beneficial use under suspension of a state water agency.

Now, in all states, needs for water have increased and competition raises many questions of water rights. Michigan has little in way of statutory water law to guide potential users. Most of the water "law" in Michigan has been created by court decision rather than by action of the Legislature. Each decision fits a certain condition and frequently offers little guidance in general.

WATER RESOURCES

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Have you ever been lonely? Have you ever been homesick? If so, you know how the absence of your family can affect you. It can be so strong that you may feel you cannot live without your loved ones.

There are many foreign students who cross the country each year to pursue their dreams. The United States, for many, is a foreign country to them. America. Farm Bureau members in the counties surrounding MSU have the opportunity to participate in this program. They can meet and interact with these students and learn about their lives and cultures.

Many of the foreign students across the nation would like to see America. Farm Bureau members in the counties surrounding MSU have the opportunity to participate in this program. They can meet and interact with these students and learn about their lives and cultures.


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Now! Protect the two of you with just one policy!

Joint Life

from Farm Bureau Life

Farm Bureau Joint Life ... a unique life insurance plan which insures two lives for just one premium. You get sound life insurance protection of at least $10,000 apiece ... for you and another person ... your wife or husband, your child, a grandchild, even a business partner! Equal coverage for each of you with just one policy. Here are just some of the ways Joint Life can work for you . . .

Husband and Wife
Joint Life means now you and your spouse can enjoy exactly the same coverage ... equal protection for both . . . at only a few dollars more than standard premiums for just one of you. For example, if you are 31 and your wife is 25, the single premium covering both of you would be based on your combined adjusted age of 28.

Grandparent/Parent and Child
With Joint Life you can provide guaranteed protection for your child's future. And the cost of the premium is less than what it would be to insure you alone! Joint Life also may be exactly what you've been looking for to insure a bright start for that new grandchild.

Business Protection
Joint Life is excellent protection for many businesses . . . you and your business partner protect each other with a Joint Life plan.

Joint Life. It makes sense doesn't it? Protection for both of you with just one policy, one premium. To find out more about Joint Life and the many available options, call your Farm Bureau agent today . . . listed in the Yellow Pages.

FARM BUREAU INSURANCE GROUP