

Farmland Preservation Act

First P.A. 116 contract signed



Gov. William G. Milliken signs the contract making the Clinton County farm of Mr. and Mrs. David H. Furse the first in the state to come under protection of the new Farmland and Open Space Preservation Act [P.A. 116]. Attending the signing are [from left] Rep. Philip Mastin, Jr. [D-Oakland]; Rep. Quincy Hoffman [R-Applegate]; Dean Pridgeon, member of Natural Resources Commission and MFB Vice President; Robert Smith, MFB legislative council; Dennis Hall, administrator of P.A. 116 for the Department of Natural Resources; Mr. and Mrs. Furse and child; and Karl Hosford, DNR's Director of Land Use.

Gov. William G. Milliken signed the first contract to place a Michigan farm under the protection of the Farmland and Open Space Preservation Act Nov. 18.

In signing the contract with Mr. and Mrs. David H. Furse of Bath Township, Clinton County, Milliken said:

"We are taking the first of what I hope will be many steps toward preserving Michigan's environment and its food-producing capacity for future generations.

"This contract involves one 200-acre farm, but its impact will be felt all over Michigan—especially near growing urban areas—for generations to come.

"In recognizing that essential agricultural land continues to be converted at an alarming rate to other uses, the Legislature adopted—at my urging—the Farmland and Open Space Preservation Act to slow this process.

"I am gratified to see this important program now being used by the agricultural community."

The Furse's farm, on which they raise a variety of cash crops and

beef cattle, will be brought under the act for a period of 10 years.

Under terms of the act (P.A. 116 of 1974) a person who owns farm land or certain other open-space parcels can get special tax considerations by agreeing to keep the land in its present use for 10 years, while limiting development to agricultural improvements.

In return, the land-owner gets credit against the state income tax equal to the amount of property tax which exceeds seven percent of household income—a particular boon to farmers whose land is near growing urban areas. Their land often increases in value to the point that they cannot afford to pay the resultant property taxes—forcing them to sell to developer or speculators.

Milliken said the Office of Land Use, Department of Natural Resources, which is the administering agency for the program, is now processing more than 400 applications for similar contracts. These applications represent more than 64,000 acres of active agricultural land being voluntarily entered into the program by landowners.

MFB annual meeting begins Dec. 10 in Grand Rapids

Michigan Farm Bureau will combine business and Bicentennial festivities during its 56th annual meeting at the Civic Auditorium in Grand Rapids December 10-12. The annual is expected to attract ap-



Gov. William Milliken

proximately 1500 Farm Bureau leaders and members from throughout the state during the 4-day convention.

The theme of the event, "Building Horizons on Our Heritage," will highlight the role farmers played in the birth and growth of the United States. Special Bicentennial activities will include a 200th Birthday Ball on Wednesday evening, December 10, and a presentation on "200 Years of American Agriculture" during the annual banquet Thursday night.

Other convention highlights will be the annual address by President Elton R. Smith Wednesday noon and the appearance of Governor Milliken at the Thursday luncheon. Three news people will be honored on December 10 for outstanding services in promoting an understanding and appreciation of Michigan agriculture. A Bronze

Mike Award will be presented to a news person from the electronic media, a Bronze Quill for a print media, and a "Top Agricultural Communicator of the Year" award given to the news person selected by judges from a field of 40 nominations.

Voting delegates representing the 69 county units will begin policy development on Thursday and continue on Friday. A package of resolutions dealing with a wide variety of topics including the Marketing and Bargaining Act, foreign trade, and farm labor issues will be considered. Action on these resolutions will determine the policies and set the direction for the organization in the coming year.

Farm Bureau Services and Farmers Petroleum Cooperative, will hold their annual meetings on Tuesday, December 9.

After huge farmer turn-outs
4921 hearings end



The important series of hearings on H.B. 4921 concluded Nov. 24 under the direction of the House Agriculture Committee. MASA Operations Manager M.J. Buschlen testified in opposition to the bill at the Coldwater hearing explaining that, "Enactment of H.B. 4921 would adversely affect workers, increase unemployment, increase food costs and reduce food production." Scores of farmers testified against the bill at the five hearings held throughout the state in October and November.

Special Membership Section
included with this issue: Pass it on

PRESIDENT'S COLUMN



"That's what I like about Farm Bureau..."

This is a particularly busy time in Farm Bureau with policy development, membership acquisition and county reorganization taking much of our time and effort. None of us should be too busy, however, to find the time to say "thank you" to those who have given so much of themselves to our organization.

In many county Farm Bureaus, those who have served as president will be turning over their gavels to their successors. Along with the gavel, which is a symbol of leadership, they also give a heritage upon which to build new horizons. That heritage may include knowledge and experience, but in most cases, it will be attitude which will be the most valuable gift to those who follow. A positive attitude, a spirit of enthusiasm, a strong belief in the philosophies of Farm Bureau, and a record of determined effort to execute its policies—that is the heritage so many of our retiring presidents have provided for their organizations.

One such leader, Max Hood, retiring president of the Van Buren County Farm Bureau, expressed this attitude so effectively at their recent county annual meeting, that I felt it should be shared with all members. Very appropriately, Max entitled his message -- "That's What I Like About Farm Bureau."

"A voluntary organization of farm families united for the purpose of analyzing their problems and formulating action to achieve educational improvement, economic opportunity, and social advancement and, thereby, to promote the national well being.

"You say these are impossible goals. You believe that I'm dreaming. You think 'Old Man wake up to the present'. And I suggest that you get with it. That you accept your moral responsibility to help preserve freedom for future generations, just as many of you fellow farmers are doing.

"Here is an organization of, by and for farmers where all members have the opportunity to be heard. A voice in determining the policies, programs and plans that are adopted.

"That's what I like about Farm Bureau.

"Farm Bureau is a many sided creature. It provides an opportunity for people to meet, greet, and eat with their neighbors. There are leadership opportunities in the Young Farmer and Women's Committee. There are travel opportunities. Its affiliate Companies all of which were born from an idea, desire, or need by members, have become successful because of the interest and support of members.

"And that's what I like about Farm Bureau.

"This Organization has stood the test of time for almost 60 years. Its leadership is well known and respected in State legislatures as well as the Halls of Congress. Government leaders and officials listen to their council. The basic beliefs must have been sound for they have remained mostly intact throughout the years. Policies reflect current thinking, which will implement the purpose of Farm Bureau. They are sound because they represent the thinking of nearly 2,500 farm families.

"And that's what I like about Farm Bureau.

"Farm Bureau is working at the food booth at the Fair. It is selling memberships and going to legislative committee hearings at Lansing and Benton Harbor. It is attending community meetings and eating in the French Quarter in New Orleans. It is seeing Betsy Ross' home in Philadelphia and writing letters to the editor about the farmers' problems. Farm Bureau is loading grapes and unloading oranges. It is collecting interest on Services and Petroleum stock and helping nominate marketing committee members and sticking name labels on county papers and setting up tables and many, many more pleasant memories. It is being frustrated when people don't turn out but being elated when some new young people say, "Yes, I would like to do that" or "I'll do it, I don't know of any reason why I shouldn't."

"And that's what I like about Farm Bureau.

"Farm Bureau started in Van Buren County when five men met in Mrs. Rena Buskirk's kitchen and organized it 58 years ago. It is here now for you to join or to spurn. To brag about or to criticize. The role of Farm Bureau in the future will be up to you. It will continue to be an influence in the life of our communities, our states, our nation and our world if you will make it so. This will take some time but I assure you it will be rewarding.

"And this is what I like about Farm Bureau."

It is this kind of leadership that has made Farm Bureau the strong, effective organization it is today. And, it is this kind of leadership which will make Farm Bureau an invaluable tool to farmers in the future. I hope you will join with me in thanking all those who are passing the reins of leadership to others. Thank them not only for countless hours they have spent in the service of Farm Bureau—but most important, thank them for "Building Horizons on Our Heritage." In doing so, they gave us a heritage upon which to build. The best way to show our appreciation is to continue building those new horizons.

MICHIGAN FARM NEWS

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Homefront

There is no record to prove it, but it does appear that perhaps the Country Bumpkins Community Group of Tuscola County established a record for having the youngest person present at a group meeting. Their special guest for their meeting was Billy Graham, the one-week old son of Joe and Kaye Graham.

Congratulations to the Strange Pioneers. This Eaton County Community Group celebrated their 30th anniversary in September. The group was formed by Dusty Rhodes in 1945 and have been an active group ever since.

From Huron County, the Happy Home Community Group reports they were organized in April, 1946. Charter members still belonging to the group are: Albert and Linda Bach, Roland and Dorothy Dehmel, Bernard and Esther Goebel, Clemence and Edna Goebel, Frank and Luella Gregory, Charles and Fern Kunisch, Arnold and Edna Lutz; David and Gertrude Stecker, and Orville and Hilda Gremel.

Instead of the usual hamburgers and hot dogs, the Webster Providers of Washtenaw County had a pig roast at their annual picnic. The pig was roasted and furnished by Charles Braun and William Baldus. Refreshments, furnished by Roy Fehrle, went well with the delicious meat and potluck dinner.

Members of the Knox, Town and Country, Dale Go-Getters and the Beaverton Community Groups, all of Gladwin County, had a joint meeting. Special guest for the evening was Elton R. Smith, president of Michigan Farm Bureau.

DONNA Remember the Little Red Hen?

I hope everyone, whether they belong to a Community Group or not, reads this month's Discussion Topic. Foreign trade is an area of vital concern to all farmers and the better informed they are—the better chance of gaining public support for a free agriculture.

We may become a bit passive now that the Soviet grain sale is "settled". Yet there are front-page articles in our daily newspapers blaming high food prices on agricultural exports. This is headline material—not the fact that these exports give our economy a boost. The information in the Discussion Topic may not make the front page or hit the airwaves as a lead story, but it provides you with the "ammunition" you need in your daily communications with others.

While the fires of the Soviet grain sale controversy have flickered down to a smoldering ash, the principle behind this issue still burns brightly. Farmers' right to market what they produce is certain to be challenged again and again—and we'll need to remain aggressively vocal about that right.

Remember the story of the Little Red Hen? She was that industrious little biddy that could find no help at all as she planted, cultivated, harvested, milled her wheat, and turned it into flour to bake into bread. Only when it became time to eat the bread did she find plenty of company.

There are a lot of people in this country, including the President of the United States, Secretary of State, and George Meany of the

AFL-CIO who could stand to read this story once more.

Last fall and spring, farmers, like the little red hen, planted their wheat. Unlike the little red hen, they didn't ask for any help. All they wanted were assurances from their government that they would be left alone to market their wheat when it was harvested. Since the government was interested in getting all-out crop production, they promised that there would be no restrictions on sales.

So, farmers planted with high priced equipment. They used high priced fuel and high priced fertilizer, and high priced chemicals. Nobody offered to do anything to hold down these production prices, just as the little red hen's friends didn't offer to help her cultivate.

Then harvest time came and overseas markets opened up, and the wheat that had been planted, cared for and harvested by the farmers suddenly became "our" wheat. The President, the Secretary of Labor, Mr. Meany, some of our Congressmen and some consumer advocates became interested in the wheat, and they called it "our wheat," although none of them owned a single bushel.

But, it's not "our" wheat. It belongs to the farmer who raised it, just as the little red hen's wheat belonged to her. And, just as the little red hen enjoyed bread from her wheat, American farmers ought to be able to get all the "bread" they can, in the marketplace, without interferences.

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 960, Lansing, Michigan 48904.

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 County of Membership _____



President to address AFBF annual meeting



Pres. Gerald Ford

President Gerald R. Ford has accepted an invitation to address the 57th annual meeting of the American Farm Bureau Federation, January 5, 1976, in St. Louis.

William J. Kuhfuss, president of the Federation, the largest general farm organization with nearly 2.5 million member families in 49 states and Puerto Rico, today announced that President Ford would address the opening general session of the convention, Monday morning, January 5, in the Kiel Auditorium.

An estimated 8,000 Farm Bureau members are expected to attend the convention which begins

January 4 and runs through January 8.

Policies on national and international issues for 1976 will be adopted by the voting delegates of the member State Farm Bureaus at the closing business sessions of the convention, January 8.

Among the highlights of the five-day meeting will be the annual address of AFBF President William J. Kuhfuss and the annual report of Federation Secretary-Treasurer Roger Fleming.

The meeting will open with vesper services Sunday evening, January 4, featuring the Reverend Dr. Oswald Hoffman, of the Lutheran Hour Broadcast. Music will be presented by the concert chorale of the Southern Illinois University, Edwardsville. The chorale is a 66 voice student group which has appeared numerous times on radio and television and has performed with both the St. Louis Philharmonic Orchestra and the University Chamber Orchestra.

The young farmers and ranchers will sponsor a discussion meet and outstanding participants will be selected by a panel of outside judges. The winners will be selected for their logic, presentation and originality of thought in their comments on a timely assigned topic.

General sessions for the annual meeting will be in the Kiel Auditorium on Monday and Tuesday mornings, January 5 and 6. Monday evening talented young performers from some 30 states will participate in an entertainment program.

Monday and Tuesday afternoons will be devoted to special interest conference. Conferences scheduled for Monday afternoon include: beef cattle, cotton, dairy, poultry, wheat and feed grains, and organization.

Conferences scheduled for Tuesday afternoon include: marketing, natural resources, horticultural crops, rice, soybeans, swine and programs for State Farm Bureau personnel involved in insurance and farm supplies programs.

The annual conference of the American Farm Bureau Women will be held Monday afternoon.

Tuesday evening, awards will be made for outstanding programs of State Farm Bureaus in marketing, membership, legislative activities, service to members and information. Ray Eberle, Paula Kelly, The Modernaires, and Tex Beneke, formerly of the Glen Miller band will lead the Russ David Orchestra, providing the musical background for the evening.

farmers of the week

QUALITY FARMING OPERATIONS • AGRICULTURAL/COMMUNITY INVOLVEMENT



James M. Clarke

1000 acre Eaton County cattle feeding operation * Director of Eaton Farm Bureau Co-op board * Member of township board of review * President of Tri-County Electric Co-op Board * 4-H leader for 15 years.



Willard D. Ells

300 acre Eaton County dairy and cash crop farm * Member of National Management Assoc. Active in Eagles * Past board member of Eaton Farm Bureau Co-op * Lifetime Farm Bureau member.



Glenn Lake

125 cow Lapeer County dairy farm * President of Michigan Milk Producers Assoc. * Member of Board of Mich. 4-H foundation * On board of Lapeer Bank * Honorary Doctor of Agriculture degree from MSU.



Marvin Smith

500 acre Barry County Dairy Farm * Pres., Barry County Farm Bureau * PCA advisory committee * 4-H leader * Barry County Fair board * Member of Barry County Registered Holstein Assoc.

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MICHIGAN FARM RADIO NETWORK AND FARM BUREAU INSURANCE GROUP™

Supply



By Greg Sheffield

Report

FARM CHEMICALS — FBS is presently booking more than 11 of the major 1976 pesticides. Pesticides will be in a much better supply this year, however, because of anticipated greater demands, the high cost of energy, especially natural gas, labor, freight, and the general high cost of doing business, there will be an across-the-board price increase of approximately 5-10% on most pesticides delivered for the 1976 season. Last growing season, Michigan farmers were threatened with one of the worst rootworm outbreaks in the U.S. FBS will have rootworm materials in much better supply for 1976, but it is an excellent idea to get rootworm materials into product sheds early. Practically all rootworm materials will again be on allocation. While Farm Bureau has Furadan insecticide today, after January 1st the product will become very tight and prices will firm up strongly. While liquid Aattrex will again be in very tight supply, Aattrex 80W (dry atrazine) will be in good supply. Lasso appears almost certainly to be in tight supply in 1976. The reason is that demand still exceeds supply. FBS's dealers have shipments on tap for much more Lasso than was used last year. The fruit and vegetable insecticides and fungicides, with the exception of Dacthal, will be available at FBS dealers and no supply problems are anticipated for farmers taking their needs early.

should order now if possible. The natural gas shortage this winter will curtail the manufacturing of nitrogen. With a shortage of liquid anhydrous ammonia, dry nitrogens will also follow suit along with a rise in prices.

HARDWARE AND BUILDING SUPPLIES — FBS is still working off an inventory of low priced building materials. As buildings pick up across the state, there should be greater demand for steel and lumber. Baler twine is available at all Farm Bureau locations at good prices and quality. Farm Bureau water softeners are proving very popular. FB dealers are having their servicemen trained in water softening techniques.

FEEDS — The feed rebate program is proving exceptional and farmers are taking advantage of the excellent buys. With soybean oil meal coming down in price and the supply of feed grains adequate, high quality feeds are available at lower prices. LPS is available for those wanting to insure that their animals have adequate phosphorus and other nutrients necessary that maximize milk and meat production profits.

NAVY BEANS — Michigan Elevator is presently at "no bid" to the grower. This is due to virtually no trading, brought about by growers selling too many beans at once. Also, elevators felt too much money was being put out for beans. Now, trading is really minimal in the bean industry. It's said prices of \$27 and \$28 per hundred weight were offered by some companies.

ANNUAL MEETING AND PRODUCT SHOW — All membership groups, dealers and farm

leaders should reserve the dates of December 9-10, 1975 for the FBS and FPC annual meetings. This will be an opportunity for dealers to get specials on many items. For the first time, farmers will be able to buy directly at the show at special prices. These products will be delivered and paid for at dealer locations. These farmer purchases should make the show even more exciting. Featured at the show will be the Conti Singing Family for top entertainment. Start car pools or buses to bring farmers to both the annual meetings and show. Remember there will be special prizes for the first to arrive, for groups of farmers over 10 in number from a single location, gifts for all, and prizes for winners at the Product Show. Plus, the comedian Harry Jarky, will be giving away silver dollars, tickets for prize drawings, as well as auctioning off all kinds of any items.

HEATING OIL — Farmers Petroleum is ready, willing and able to assure you of dependable delivery of your heating oil requirements. Sign up with your local FPC dealer now before the cold blasts of winter really set in. You'll appreciate the excellent buy in service you'll get along with top-quality heating oil.

Avoid the winter failure of a weak battery and get off to a fast start with Farmers Petroleum's new Drynamic battery. The plates of the Drynamic battery are moist when sent from the factory and ready to go as soon as electrolyte is added. You can get powerful Drynamic batteries at Farmers Petroleum dealers, along with excellent buys on snow tires. Also, make sure you have plenty of antifreeze.

FARM BUREAU SERVICES, INC. & FARMERS PETROLEUM CO-OPERATIVE, INC.

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CAPITOL REPORT

Robert E. Smith

Workmen's Compensation



WORKMEN'S COMPENSATION is the No. 1 issue in the Legislature. It literally affects every worker and every employer in the state, including farmers. There are at least three separate approaches to the issue. One represents organized labor's views. It is conservatively estimated that this proposal would increase premium costs by at least two times, and perhaps as much as three times. Another represents employer's views which would eliminate many of the abuses, and a third proposal has been introduced by the Governor's Office and has been called a compromise version. All versions would reflect the recommendations of a national commission's study of WC. All would increase benefits to those who are injured or become ill as a result of their employment. The difference in cost between the three is primarily the effort, especially in the employer bill to eliminate costly abuses that are occurring.

Farm Bureau has been involved in the WC issue. M.J. Buschlen, Operations Manager of MASA, presented testimony to a Joint House-Senate Labor Committee on October 31, 1975. The text of the statement follows:

"The report of the 'National Commission on State Workmen's Compensation Laws' recognized agricultural workers as a separate group of employees because of the make up of the work force and the work environment.

The National Commission reported that only about 1/3 of the 50 states provide coverage for farm workers.

The commission further recommended a two stage approach to the coverage of farm workers.

In Michigan the farmer and the members of his immediate family represent roughly 80% of the total farm work force.

The peak seasonal employment occurs during late June or early July.

The predominance of part-time help on farms, the geographical dispersion and the fact that most seasonal farm workers work for many different employers during the course of a year present difficulties in reporting, rating, medical care, rehabilitation and auditing.

Seasonal workers in agriculture very often consist of all of the members of a family who move from job to job.

In addition the migrant workers may work in several different states during the year.

Much of the seasonal work is hand work with a minimum exposure to the hazards of machine operations.

Agricultural employers provide employment for thousands of individuals who are unable to meet production norms in other types of employment.

Agricultural employers provide employment for thousands of young people during the summer school vacation period.

Part-time employment limits the earnings per employer.

TEN-YEAR AVALANCHE OF NEW REGULATIONS

Previous to 1964, agricultural employer-employee relations were simple, man to man agreements not encumbered by any statutory regulations.

In 1964, farm employees were covered by the state minimum wage act and in 1967 the federal Fair Labor Standard Act was

made applicable to employees on the larger farms.

In 1966, seasonal agricultural labor camps became subject to Public Act 289 to "license and regulate agricultural labor camps."

In 1967, agricultural employees were included for limited coverage under the state's Workmen's Compensation Act.

In May, 1971, the first OSHA Health and Safety Standards were promulgated which applied to agriculture.

In December, 1972, the Supreme Court opinion (53514) appeared to give farm workers full benefits under the State Workmen's Compensation Act.

AGRICULTURAL EMPLOYERS RESPONSE

To move from practically zero regulations to the many regulations now in effect in a period of ten years, has been confusing, very costly and has taxed the management adjustments necessary on the farm to say the least.

Agricultural employers have adjusted to these regulations by reducing the total number of persons employed in agriculture.

Seasonal hired employment has declined from a peak of 93,000 workers in 1964 to 21,000 in 1974. (Source annual Rural Manpower reports MESC) plus about 16,000 year around hired workers.

MICHIGAN AGRICULTURE IS LOSING THE MARKET FOR SOME CROPS

Agricultural employers shifted to mechanization whenever the state of the art had reached a point of practical application.

In addition, farmers abandoned or reduced the production of those crops which would not yield to mechanization. Many of the vitamin, mineral rich, protective fruits and vegetables have been abandoned, the acreage has been planted to the starchy foods (corn, wheat, beans) which can be handled with fewer employees and machines.

IMPACT OF WORKMEN'S COMPENSATION

Presently, Workmen's Compensation Insurance premium rates range from \$3.56 for berry farms, \$6.56 for orchards to \$7.62 for dairy and livestock farms. Minimum premiums range from a low of \$116.00 to a high of \$312.00 just to obtain a Workmen's Compensation policy regardless of the size of the expected payroll.

MINIMUM PREMIUM COSTS PROHIBITIVE

Occasional casual, part-time workers are often employed and needed on the farm. This type of help may be the only hired labor needed for the entire years. -- Examples --

- Employed to hand hoe a field of beets, beans, corn, etc.
- Employed to assist a day or so in harvest.
- Employed to assist while owner operator is ill.
- Employed to install a fence, a drainage ditch, remove brush, etc.

The minimum premium for Workmen's Compensation insurance in such cases has been known to exceed the labor payroll, in all cases the minimum premium to provide coverage becomes excessive in relation to the payroll.

To cite one specific known case three persons were hired on a farm for five days, the total labor bill was \$860.00. The Workmen's Compensation premium to provide these employees with coverage was \$234.18. Nearly 30% of the payroll.

With a little more time more examples could be provided. Some way must be devised to address these circumstances. There could be exclusions from coverage for minimal payroll or some form of public coverage for these circumstances. (The public should be made aware that the act as written will drastically reduce employment opportunities for the casual, occasional, part-time workers and increase their need for public welfare assistance.)

HIRED LABOR COSTS - PERCENT OF TOTAL COST OF PRODUCTION

A study was conducted by the Department of Agricultural Economics at MSU in 1972 on diversified fruit farms of varying size. The study was conducted on farms with a less than \$100,000 investment, the second group were farms with a \$100,000 to 200,000 investment and a third group with an investment in excess of \$200,000.

In the small size farms the hired labor costs averaged 43% of the total cost of production.

In the medium size farms the hired labor costs averaged 40% of the total cost of production.

In the large farms, the hired labor costs averaged 36% of the total cost of production.

Hired labor costs represented as much as 60% of the total cost of production on some crops.

The Workmen's Compensation premium rate may be only 5% of the hired payroll, however, the total cost of the insurance premiums may range from 10 to 40 percent of the owners family net income. A specific case in point was reported in the Muskegon hearing.

WORKMEN'S COMPENSATION LAW THEORY

According to Workmen's Compensation Law Theory the cost or the burden of compensation passes on to the consumer or to all of Society. Workmen's Compensation premiums should become a part of the cost of production reflected in the price of the product.

However, because of the traditional method of marketing, agricultural employers have been unable to pass through the added cost of Workmen's Compensation.

Furthermore most states with which Michigan Agricultural employers must compete have much lower rates or no Workmen's Compensation costs.

Farmers or any other business cannot provide benefits that they cannot pay for.

S.B. 355 -- H.B. 4399

I am not sufficiently prepared to discuss in detail the many sections of 355 and 4399. However, competent advisory indicate that the full cost of 355 and 4399 would as a conservative estimate double the present Workmen's Compensation premium rates.

The minimum benefits proposed in 355 and 4399 would provide, for thousands of part-time agricultural employees benefits, several times their normal earnings.

If a disabled worker's benefits exceed his normal earnings he may see no reason to return to work. The cost will cause severe economic hardship to thousands of small agricultural employers.

Employers will adjust to such increased rates by reducing their payroll in order to even stay in business and live. Jobs will disappear. Unemployment will increase.

S.B. 1089 -- H.B. 5596

Senate Bill 1089 and H.B. 5596 appear to meet the recommendation of the "National Commission on State Workmen's Compensation Laws" and would provide increased benefits for the disabled due to work related injuries and illnesses.

However, speaking for agricultural employers we wish to request that consideration be given to inserting a section specifically tailored to the needs of agricultural employers and agricultural employees.

RECOMMENDATION

In as much as agriculture is the second largest industry in Michigan we recommend.

- That a complete and thorough study be made of the economic impact which a Workmen's Compensation Act will have on agriculture. Given a reasonable length of time, actual, factual, specific data can be assembled for consideration by the study committee.
- That immediate family members of the farm employer be excluded from coverage.
- That a section be included in the act specifically tailored to cover agricultural employers and agricultural employees.
- That agricultural wages be included in the determination of the state average weekly wage.
- Fifth, within a few days we will have received a response from a broad segment of agriculture relative to this subject and would be willing to offer suggestions for language for an amendment to S.B. 1089."

Since the presentation of the above statement, Farm Bureau has worked with individual members of the Senate Labor Committee and other legislators in providing additional information and suggestions for a reasonable and workable separate section on agriculture recognizing its peculiar problems. The final version of the WC bill will result from long negotiations between the supporters of the three approaches to the WC problem.

Farm Bureau has particularly called attention to the fact that the premiums for WC often seriously erode the family income of many farmers and also that farmers, unlike other employers, are not in a position to require physical examinations of those they might hire. These facts, along with the decision in the well known Joliff Case where minimum WC payments were increased well above the wage level of many part-time workers which in turn helped result in high premium costs.

Farmers should write their legislators and let them know their views on WC and how it affects them.

**COMING
DECEMBER
11!**



MICHIGAN FARM BUREAU'S BICENTENNIAL PUBLICATION!

- Proud to Be an American?
- Proud to Be a Farmer?
- Proud to Be a Farm Bureau Member?

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Includes the 1975 County Award Winners, too!

On sale following the MFB Annual Banquet Thursday evening December 11 in Grand Rapids and all day Friday, December 12.

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NATIONAL NOTES

Albert A. Almy

Pesticides - feedlot permits - grain agreement

The 1975 session of the 94th Congress is scheduled to adjourn on December 12. Following its November 20 - December 1 Thanksgiving recess, Congress has returned for a brief session prior to the scheduled adjournment.

Pesticides

Prior to the Thanksgiving recess, conferees of the House and Senate Agriculture Committee agreed upon provisions of H.R. 8841 which extends authorization for the Federal Insecticide, Fungicide and Rodenticide Act (FIFRA).

Provisions of H.R. 8841 agreed upon by the conferees will provide funding authorization for the Environmental Protection Agency to administer FIFRA until April 1, 1977.

An important amendment supported by Farm Bureau was included in the conference version of H.R. 8841. This amendment would allow states to conduct a self-certification program for farmers and other private applicators of restricted pesticides. Originally, EPA ruled that farmers would be required to take an oral or written test or other equivalent system to prove their competence in use of restricted pesticides.

Under the self-certification approach, a farmer might be required to attend an annual training meeting on pesticide use and sign a register when purchasing restricted pesticides but would not have to take a test.

The bill must now be approved by the full House and Senate and then signed by the President.

Actually the earlier regulations did not totally exempt smaller feedlot from obtaining a permit. Any feedlot with 1000 or more animal units and which discharged wastes into waterways was required to apply for a permit. Smaller feedlots were also required to apply for a permit if identified as a significant source of pollution.

The proposed new regulation will require owners and operators of feedlots falling into any one of the following categories to apply for a permit:

1. If measurable quantities of wastes are discharged into a waterway through a man-made ditch, pipe or flushing system; or
2. If wastes are discharged directly into a waterway on the feedlot property itself; or
3. If more than the following number of animals are involved: 1,000 slaughter or feeder cattle, 700 mature dairy cattle, 4,500 slaughter hogs, 35,000 feeder pigs, 12,000 sheep or lambs, 55,000 turkeys, 180,000 laying hens.

Feedlots not falling into one of the above three categories would not have to comply with permit requirements unless EPA or a State determined that characteristics of a feedlot justified a permit. No permit would be required if there is no discharge of pollutants into waterways.

Farm Bureau was actively involved in hearings on this issue held throughout the nation earlier this year. The proposed new regulations closely follow Farm Bureau recommendations.

Soviet grain agreement

The recent grain agreement between the U.S. and USSR has generated much publicity. Despite strong opposition from Farm Bureau and other farm groups, the influence of the Secretary of State, labor unions and Administration prevailed.

The importance of agricultural exports to farm income indicates that farmers should be fully aware of the provisions of the grain agreement. Major provisions include the following:

1. A firm commitment by the USSR to purchase a minimum quantity of 6 million metric

tons of U.S. wheat and corn in approximately equal proportions each year for five years beginning October 1, 1976, and ending September 30, 1981.

2. An option for the USSR to purchase an additional 2 million metric tons of wheat and corn each year if the USDA estimates the total supply of U.S. wheat and feedgrains for the year is 225 million metric tons or more. If supplies drop below 225 million metric tons,

the U.S. can restrict sales to the USSR below 6 million metric tons per year.

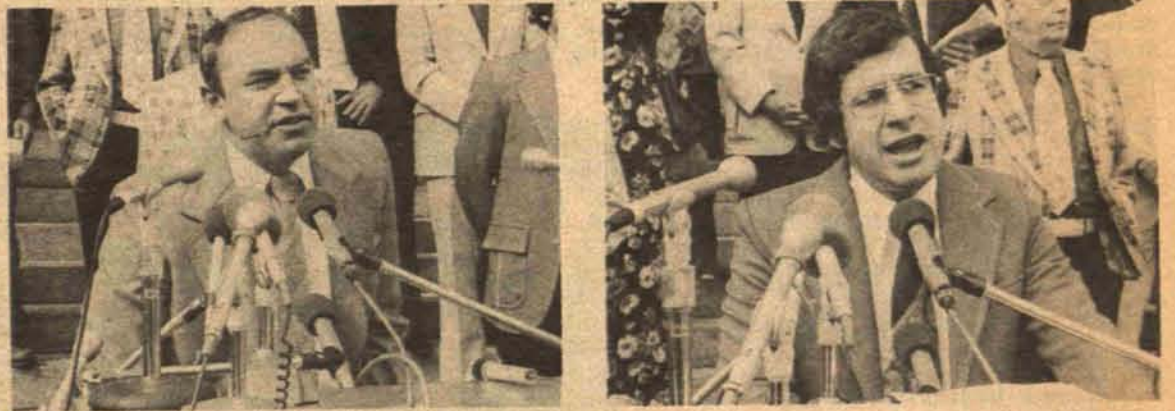
3. A procedure whereby the USSR can purchase more than 8 million metric tons of U.S. wheat and corn each year if mutually agreed by both countries.
4. Even spacing of the USSR purchases of U.S. wheat and corn throughout the year.
5. Purchases of U.S. wheat and corn to be made at prevailing

market rates from private sources.

6. Wheat and corn purchased under the agreement will be used only for consumption in the USSR unless otherwise agreed.

Grains other than wheat and corn are not covered by the agreement. Grain sorghum, barley, oats, rye, soybeans and rice can be traded outside the agreement.

Welfare reform rally staged



Senators Robert D. Young (left), R-Saginaw and Robert W. Davis, R-Gaylord spoke at a well attended welfare reform rally held on the steps of the State Capitol in October. Sponsored by Citizens to End Welfare Abuse, the gathering attempted to draw attention to problems in the Michigan's welfare system. The rally was disrupted by a group of noisy welfare recipients, apparently opposed to elimination of abuses in welfare.



A Joyous Holiday

to You and Yours

-- From All of Us

at Farm Bureau Center

Feedlot permits

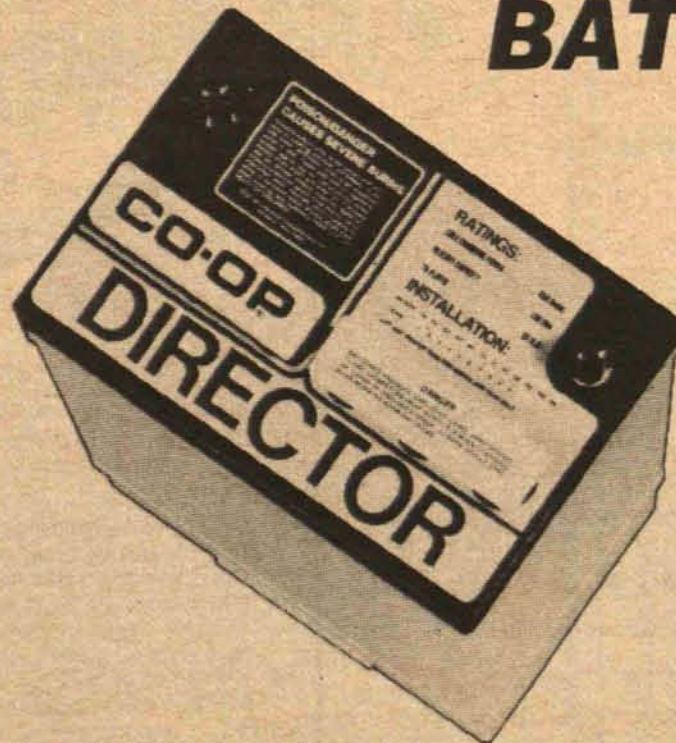
Farm Bureau has learned of general provisions in proposed feedlot permit regulations to be issued by EPA. The new regulations are required by a Federal District Court which ruled that earlier regulations were illegal because some feedlots with less than 1000 animal units were exempted from obtaining a permit.



HAWAII IN 1977

- * Make plans now to attend the AFBF annual meeting in Hawaii in January 1977.
- * Special arrangements are being made to fly Michigan Farm Bureau members to Hawaii by chartered aircraft from Michigan departure points.
- * Hotel reservations and chartered airplanes have been confirmed.
- * Reservations must be made through Michigan Farm Bureau.
- * See the February, 1977 issue of this paper for details.

START 'EM FAST WITH THE NEW DRYNYNAMIC BATTERY



Ask your Farmers Petroleum dealer about the new Co-op Drynynamic battery. It's the freshest battery you can buy! Your Farmers Petroleum dealer merely fills your battery and you're ready to go with power to spare. No other charging is needed. Co-op Drynynamic batteries are available for your car, truck or tractor. Be sure this winter and start 'em fast with Co-op Drynynamic batteries.

Farm Bureau
FARMERS PETROLEUM

ASK THE FARM BUREAU PEOPLE

Policy development committee puts in long hours



Michigan Farm Bureau's 1975 Policy Development Committee put in long hours at Farm Bureau Center in November preparing policy resolutions for consideration by delegates at the December annual meeting. Working in a sub-committee are [from left] Diane Horning, Washtenaw; Paul Piepkow, Calhoun; Jo Anne Thome, Kent; Herbert Hemmes, Emmet; and Tom Atherton, Genesee.

FBS - FPC annuals set for December 9

Board nominees announced

Donald R. Armstrong, Executive Vice President of Farmers Petroleum Cooperative, Inc. and Farm Bureau Services, Inc., extends an invitation to all Farm Bureau members to join the stockholders of these two cooperatives at their annual meeting on December 9 starting at 10:00 a.m. Both meetings are held at the Civic Auditorium in Grand Rapids and will be followed the next day by Michigan Farm Bureau's annual meeting.

"We have planned a fast moving program; good complimentary meals and an exciting Product Show for late afternoon and evening filled with lots of prizes and plenty of exhibits staffed by the best technical people in the business. We especially extend an invitation to all farm people to come and spend the day and evening with us."

Nominees for election for Farm Bureau Services' Board of Directors are: Clare Harrington, certified grower of Tuscola County; Harry Herbruck, egg producer of Ionia County; Harold Borgman, apple and cherry farmer of Newaygo County; plus the present incumbents — Harvey Leuenberger, cash crop farmer of Saginaw County; Lawrence Metzger, manager of Marlette Farmers Co-Op in Sanilac County; and Gerald Geiger, manager of Ruth Farmers Co-Op in Huron County.

Farmers Petroleum Cooperative, Inc. has four nominees to fill two positions on its Board. They are present incumbent Wesley Prillwitz, strawberry grower from Berrien County; plus Levi VanTuyke, dairy farmer of Cass County; Neil Harris, cash crop farmer from



Donald Armstrong

Saginaw county; and Karl Howard, dairy farmer from Sanilac County.

Nominations can be made from floor at both annual meetings.

Ask These Farm Bureau People Now About Great Cash Rebates.

Albion, Albion Elevator Company
 Allegan, Allegan Farmers Co-op.
 Battle Creek, Battle Creek Farm Bureau
 Bauer, Farmers Co-op Elevator
 Bay City, Farm Bureau Services
 Blissfield, Blissfield Co-op Co.
 Buchanan, Buchanan Co-op, Inc.
 Caledonia, Caledonia Farmers Elevator Co.
 Caro, Caro Farmers Co-op
 Carrollton, Farm Bureau Supply Center
 Charlevoix, Charlevoix Co-op Co.
 Charlotte, Eaton Farm Bureau
 Chesaning, Chesaning Farmers Co-op
 Climax, Battle Creek Farm Bureau
 Coldwater, Coldwater Farm Bureau Services
 Coopersville, Coopersville Co-op Elevator
 Dexter, Washtenaw Farm & Garden Center
 Durand, Durand Milling Company
 Elkton, Elkton Cooperative Farm Produce Co.
 Ellsworth, Ellsworth Farmers Exchange
 Fowlerville, Fowlerville Co-op Company
 Hastings, Farm Bureau Services, Inc.
 Hemlock, Hemlock Farmers Co-op, Inc.
 Holland, Holland Co-op Company
 Howell, Howell Co-op Co.
 Hudsonville, Farmers Co-op Elevator
 Kalamazoo, Farm Bureau Services
 Kent City, Kent City Farm Bureau
 Lapeer, Lapeer County Co-op, Inc.
 Leslie, Leslie Co-op
 Marcellus, Farm Bureau Services
 Menden, St. Joseph Co. Farm Bureau Services
 Mt. Pleasant, Farm Bureau Services
 Pinconning, Farm Bureau Services
 Remus, Farm Bureau Services
 Ruth, Ruth Farmers Elevator, Inc.
 Salem/Dorr, Salem Co-op Co.
 St. Johns, St. Johns Co-op Co.
 Scottville, Farm Bureau Services
 Sebewaing, Sebewaing Farmers Co-op Inc.
 Stanwood, Farm Bureau Services
 Sterling, Farm Bureau Services
 Tecumseh, Hayden Mills, Inc.
 Traverse City, Farm Bureau Services
 Vriesland, Farmers Co-op Elevator
 West Branch, West Branch Farmers Co-op, Inc.
 Yale, St. Clair County Farm Bureau Services
 Ypsilanti, Washtenaw Farmers Oil Co.

Where Your Farm Comes First

Farm Bureau
 FARM BUREAU SERVICES, INC

Here's Great News!

Save On
FARM BUREAU FEED
 with Cash Rebates

Offer ends Dec. 31, 1975.

**Act Now at
 Participating Dealers**



Two Ways

that won't compromise your profits



Where Your Farm Comes First

Farm Bureau
 FARM BUREAU SERVICES, INC

WHY COMPROMISE? When there's a profit squeeze, it's only natural to think about cutting costs. But sometimes, cutting costs, like eliminating feed supplements, will end up costing you more.

Instead of eliminating feed supplements, Farm Bureau has dairy programs to maximize your profits with its research proven dairy feed supplements. Here are Two Great Ways.

• **MILK MAKER** is a high quality, 34% all natural protein supplement suitable for both the milking parlor or feed bunk.

• **55% DAIRY SUPPLEMENT** is a top quality, low cost protein supplement for ruminants. 55% Dairy contains urea and can be mixed with grain, silage, or chopped roughage.

There are a lot of factors in choosing the proper ration for your herd. Palatability, performance, method, and cost are all important. Ask the Farm Bureau People about a customized dairy profit program for you.

Farm Bureau is farmers working together

- ★ The purpose of Farm Bureau is to unite farm families to analyze their problems and formulate action to achieve educational improvement, economic opportunity and social advancement and, thereby, to promote the national well-being.

What is Farm Bureau?

- ★ Farm Bureau is a free, independent, non-governmental, voluntary organization of farm families. It is the nation's largest general farm organization.
- ★ Farm Bureau is local, statewide, and national in scope and influence. It is organized to provide a means by which farmers can work together toward the goals upon which they agree.
- ★ It is wholly controlled by its members and is financed by dues covering county, state, and the American Farm Bureau Federation membership paid annually by each member family.
- ★ Because it is a farm family organization, Farm Bureau's basic strength stems from the involvement of a substantial portion of the membership in local and state organizational activities.
- ★ Programs and activities are designed to meet the needs of farm families and to "achieve educational improvement, economic opportunity and social advancement".
- ★ Policy decisions are made by members through a development process which give individual members numerous opportunities to influence policy.
- ★ The viewpoints of Farm Bureau members, as expressed through official policies, are represented before the Legislature and Congress by full-time staff serving as Legislative Counsels.

Why Families Join Farm Bureau

- ★ To improve their economic well-being as participants in the best organized, most influential farm organization in the world.
- ★ To preserve a private a private competitive enterprise system.
- ★ To become better informed on issues affecting them.
- ★ To participate in the surfacing, analysis and solution of local problems.



Michigan Farm Bureau

Working for you

Public Affairs

Membership in Michigan Farm Bureau provides each member the opportunity to help formulate policies on key issues facing farmers and a voice in implementing the policies through legislative action. Farm Bureau legislative programs are widely respected at the national, state and local levels. During 1975, several legislative accomplishments have been realized. These include:

National

Federal land use legislation offering funds for state land use planning and requiring states using the funds to include federal criteria in their plans was narrowly defeated. Farm Bureau was a leading opponent of this legislation and continues to strongly support land use planning at the local level.

Farm Bureau is responsible for over 70 Congressmen sponsoring legislation to update the Federal Estate Tax Law. The personal and marital deductions have not been revised for nearly 33 years. It has been computed that \$181,818 would now be required to equal the \$60,000 personal exemption set in 1942. With continued Farm Bureau effort, the 94th Congress will likely act on estate tax reform.

The Federal Insecticide, Fungicide and Rodenticide Act requires that farmers be certified to use restricted pesticides after October 21, 1976. EPA has published regulations to require that farmers must pass a written or oral test to prove they are competent to use such pesticides before certification can be issued. Farm Bureau has supported and Congress has approved legislation to extend the certification deadline and allow farmers to certify themselves for use of restricted pesticides.

State

Support for PA 20 or the "circuit breaker" system of property taxation which limits household property taxes to a percentage of household income. Farm Bureau worked to include farm land in the law. Sixty percent of the difference between 3½ percent of the household income and the property tax is refunded by the state. The refund limit was \$500, but was increased this year to \$1200. This results in millions of dollars of additional property tax relief for farmers.

Example: If the household income is \$20,000 and the property tax is \$3,000, 3½ percent of \$20,000 is \$700. \$3,000 - \$700 equals \$2,300 x 60 percent equals \$1,380 eligible refund from the state. In this example, the taxpayer qualifies for the full \$1,200 limit. This cuts the property tax by 40 percent.

The law is more liberal for senior citizens, a paraplegic, quadriplegic, totally and permanently disabled person, blind, and certain eligible servicemen, veterans and widows. In many cases, the total property tax could be refunded!

The Farmland and Open Space Preservation Act (PA 116) strongly supported by Farm Bureau is now being implemented. Any farm land owner taking advantage of this law could qualify for additional tax relief of the difference of 7 percent of his household income and the amount of his property tax. Example: 7 percent of \$20,000 household income equals \$1,400. This subtracted from a \$3,000 property tax equals \$1,600 property tax relief. This added to the \$1,200 tax rebate under homestead program (PA 20) adds up to a total tax rebate of \$2,800! In this example, a combination of both tax relief programs cuts the property tax 93 percent! In addition, farms placed in the PA 116 program would be exempt from special tax assessments for sewers, lights and non-farm drainage.

Sales tax exemptions for farm machines and other farm inputs were again threatened this year (S.B. 372 and S.B. 373). Farm Bureau fought to maintain this exemption. Between 500-700 farmers came to Lansing to appear at a public hearing. Again this year, Farm Bureau has successfully opposed increasing sales tax on farm inputs by tax agency interpretations. One farmer was saved several hundred dollars in sales taxes. Two other important cases are presently pending.

Farm labor, H.B. 4921, which discriminates against farmers by lowering the minimum wage to 16, with no upper limit (all others 18-65) subjects them to time-and-one-half overtime requirements (no other state has such a requirement and the U.S. Congress has always seen fit to exempt agriculture); and seriously affects the use of piece rates was sent to the House Committee on Agriculture which is presently holding hearings permitting farmers to be heard.

Local

Many issues facing farmers are local in scope. Those include roads, taxes, schools and many others. Farm Bureau is now developing a local affairs program to assist County Farm Bureaus in effectively solving local issues of importance to agriculture.

Market Development

When the direction for Farm Bureau policy is set, then Market Development assists in executing that policy. Whether this involves research, publishing information, promotion programs, or whatever, Market Development is there to aid in the process. Special bulletins have been published to inform producers and consumers about such matters as the Russian Grain Deal of 1975, Soybean Usage in Michigan and the U.S., Michigan's rank in production of various commodities, plus many others. In addition, a regular column is included in the Michigan Farm News to keep members abreast of recent market trends. Special commodity reports are also aired periodically over radio.

Market Development is a vital part of the Farm Bureau team. Because marketing is such a crucial part of modern agriculture, the research, information, policy development and execution functions of the Market Development Division are a must in any viable farm organization. It is Market Development Division's responsibility to assist in these important activities whenever possible to the benefit of Farm Bureau members in Michigan.

During the past year this Division has been active in the promotion of Michigan product for Michigan institutions. Late last winter, early last spring, with excessive amounts of fresh apples in storage, this Division, as requested by members, began exploring possibilities for their use. Through this effort several activities emerged.

Number one is contact with numerous institutions, including Department of Education, colleges and universities, and State institutions, who are all major buyers of products. The thrust of this concept is to increase the use of Michigan product in Michigan institutions. A secondary, but important ramification of the program, is a potential for increased employment in Michigan. Staff have been involved in several product displays promoting the use of Michigan product.

Up to this point in time numerous products have been promoted, not limited to, but including, eggs and egg products, potato and potato products, fruit and fruit products.

Information & P. R.

Michigan Farm Bureau attempts to tell the story of farmers to the public each day. Consumers need to know that farming is a business, given fair treatment by politicians, consumers and other groups, if there is to be food supplied.

Radio and Television

Radio is used on a daily basis to provide the farmer viewpoint on the issues of the day. Each week day two five-minute programs are carried on a network throughout Michigan. A weekly fifteen-minute program is carried by 72 radio stations.

New features are made available frequently to radio stations, on a call-in basis.

TV activities are conducted primarily through news conferences, providing film to stations and arranging for guests to be interviewed.

Newspaper Activities

Each week an editorial column is sent to 140 newspapers. It always tells a story as the farmer sees it. Many newspapers use the column as their own editorial.

News releases are a part of helping create understanding for the farmer. Releases are sent whenever there is opportunity to inform consumers of the effects of an issue on the farmer and the supply of food.

Displays

Wherever people congregate, there is an opportunity to tell them about agriculture. Farm Bureau has conducted many mall displays where consumers and farmers meet and discuss issues.

Members used the 1975 Michigan State Fair to talk to consumers. Some 243 members manned the booth in 12 days. Many consumers now know food comes from farms, not stores.

Helping Keep Members Informed

With today's fast changing pace, farmers must be kept informed of issues, legislation and news developments which will affect them. To help in this area, the Michigan Farm Bureau publishes a monthly newspaper and assists many county Farm Bureaus to publish newsletters.

Can You Help?

By being a member of Farm Bureau, your voice will be heard in the organization and to the public through the organization. You will gain information to assist you in telling the story of farmers to the public. It's everyone's job.

That's what Farm Bureau is all about—doing together what can't be done alone.

Community Groups

The organizational philosophy of the Michigan Farm Bureau is deeply rooted in the basic principles of democracy, and democracy is successful only where there is knowledge and participation. That is the principle upon which the Community Farm Bureau Group Program is based.

Throughout the state, in every county, groups of families meet informally in one another's home to discuss issues and recommend action or take action which will lead to their solution. Every meeting is an opportunity for Farm Bureau members to suggest to Farm Bureau what they think should be done to meet the common problems of farm people at the county, state, national or international levels.

To become a part of a program dedicated to analyzing problems, formulating action, educational improvement, dignity of the individual and preserving our heritage contact your county Farm Bureau secretary.

Farm Bureau Women

The purpose of having organized women's activities is to involve women members in the program of the total Farm Bureau (county and state), to develop and conduct special interest projects of concern to farm women, and to surface and train leaders, thereby making Farm Bureau a strong and valuable organization to its members.

Most counties have an organized County Women's Committee which plans activities for all Farm Bureau women of the county. They hold business as well as educational meetings, and also plan and carry out projects, with the help of the women in the counties, which are of concern to members. All women of Farm Bureau families are encouraged to be a part of these activities.

The Michigan Farm Bureau also has a State Women's Committee made up of women throughout Michigan. This committee plans a state program of activities which they may carry out and also which may be developed by county committees, thereby involving women throughout Michigan as there is need and interest.

Projects of Farm Bureau Women

Legislative Activities

Studying issues of concern to farmers, helping make decisions on such issues, and contacts with Legislators and Congressmen and other government officials to inform and influence them in order to protect farmers and their business of agriculture.

Sponsor a Washington Legislative Seminar each year

Participate in regional Legislative Seminars with Legislators and Farm Bureau members

Public Relations Activities

Speakers' Bureau of Farm Women to improve the image of farmers and exchange information with non-farm people.

Network of knowledgeable farm women to speak up for agriculture and issues of concern to agriculture.

Promotion of agricultural commodities through displays in shopping malls and fairs.

Conducting farm tours, and rural-urban projects of good rural-urban communications.

Safety and Health

First Aid Kits and Training
Hazard Identification on farms
Tractor Safety Lessons for Women
Cancer detection and other health projects

Young Farmer Program

Leadership development programs are available on local, state, and National levels offered through the Young Farmer Committees.

Continuing Education programs are being developed which will be offered through one day Seminars in your areas. Subject matter being that which was surfaced through the members, to meet their needs. The course material and instructors will be certified through Lansing Community College which enables you to receive College credit for your participation if you so desire.

Courses being developed now are:

1. Meeting Techniques
2. Communication Techniques
3. Problem solving and decision making (aimed towards partnerships)

Farm Bureau affiliates serving you

Farm Bureau Insurance Group

Member service was the reason for founding Farm Bureau Insurance Group in 1949 and Member service is a prime goal for Farm Bureau Insurance Group today. The varied programs existing today have developed through more than 26 years of service to Farm Bureau Members in Michigan.

Auto Insurance And Dividends

The first insurance service provided to Membership . . . in fact, the reason for founding Farm Bureau Mutual . . . was auto insurance. And Members demanded that the auto insurance be equitable to the risks experienced by farmers, not by someone living downtown. With recent realignment of our entire auto program, Farm Bureau Mutual auto insurance provides the most competitive rates for Michigan farmers.

AND when your car or truck is insured through Farm Bureau Mutual, you are part of a mutual insurance company. That means that you share in extra profits through insurance dividends. In fact, from 1967 through 1974 eight consecutive dividends were paid which totalled over \$3,100,000. And they're all Farm Bureau Members.

Charter Life And Dividends

Back in 1951, a handshake and a promise created Farm Bureau Life Insurance Company of Michigan. The handshake sealed a pact between Farm Bureau Members and the employees and agents of fledgling Farm Bureau Life. The pact itself was a Charter Life Policy issued to Members, their children and grandchildren.

The pledge was strong investment returns for Charter Life policyholders. During almost 25 years of Member service, 22 Charter Life special dividends have been declared. Today, combined Special Charter Life and regular dividends pay up to 101% of the Charter Life annual premium for policyholders. And they're all Farm Bureau Members.

"Safety Group" Workmen's Compensation And Dividends

On July 1, 1971, another innovative approach to agricultural insurance was developed by Farm Bureau Insurance Group . . . "Safety Group" Agricultural Workmen's Compensation Insurance.

The program is based on actual safety experience of participating Farm Bureau Members. Dividends can range from 5% to 45% of each policyholder's annual premium as declared by the Board of Directors.

During the program's first three years of existence, three consecutive dividends were returned to policyholders totaling over \$182,000 . . . \$80,000 in 1974 alone.

Any Michigan farmer can become a "Safety Group" member if: he holds a Farm Bureau Membership; actually joins the "Safety Group"; agrees to a common July 1 effective date for his Workmen's Compensation insurance policy; with the majority of payroll going to agricultural employees.

During a time of increasing claim exposure because of court rulings in Workmen's Compensation cases, it's nice to know that as a Farm Bureau Member you have the opportunity to be a part of one of the most innovative agricultural Workmen's Compensation insurance plans available in the insurance industry.

Farm Bureau Member Life

About 48 cents a week . . . \$25 annually . . . provides life insurance protection for you and your family. And for that cost you receive the following benefits:

1. No physical exam or health questions during sign up periods (January 1, 1976 to March 31, 1976) or at renewal.
2. Coverages for Farm Bureau Members (ages 18 to 71), and spouses, and children, ages 15 days to 22 if single and not covered under their own Member Life policy.
3. Men and women serving their country in the armed forces are protected while in military service.
4. Automatic updating of coverages for you and your family. No updating worries for you . . . because when you marry and as children arrive they're automatically insured.
5. A decreasing term life insurance policy created exclusively for Farm Bureau Members.

During this program's first year, 1974, 43 Member claims were paid totaling almost \$50,000. During the first three quarters of 1975, 52 claims totaling over \$44,000 were paid.

Accidental Death And Dismemberment

This program began in 1967. It was updated in 1975, increasing Member death benefits due to accident from \$1,000 to \$2,000 and providing \$500 in death benefits for children. Currently, 70 percent of the counties participate in the updated program, and all counties will be participating in the new program by 1977. Accidental death benefits, in addition to the \$2,000 for Members and \$500 for each child, also includes coverage of \$1,000 on the Member's spouse. All other Member spouse dismem-

berment benefits are equal: \$1,000 for two hands or two feet; \$1,000 for sight in both eyes; \$1,000 for the loss of a hand and foot, for the loss of a foot and sight in one eye, for the loss of a hand and the sight of one eye; \$500 for loss of a hand, foot or sight of one eye; \$250 for the loss of one index finger or one thumb.

Farming remains one of the most hazardous professions. Accidental death and dismemberment insurance is an exclusive policy meant to protect only Farm Bureau Members and their families.

Guaranteed Arrest Bond Certificate

The back of each Farm Bureau Membership card contains a guaranteed arrest bond certificate which guarantees bail for any Farm Bureau Member when arrested for violation of any motor vehicle or traffic law or ordinance . . . except the offense of driving while intoxicated or under the influence of narcotics, leaving the scene of an accident, or any felony. This guarantee applies to violations in the United States.

Member Reward Program

Every Farm Bureau Member prominently displaying a Member reward sign on the premises is eligible for this program. A \$200 reward is offered for information which leads to the arrest and conviction of persons committing theft, arson or vandalism to Member premises or to Member automobile and trucks when the Member is away from home. So far, over 1,000 Farm Bureau Members are part of this deterrent program.

Farm Bureau Insurance Group. Another reason why your Farm Bureau Membership is a valuable investment in the future of your farm and your family.

Farmers Petroleum

In 1920 and 1921, the Supply Services Department of Michigan Farm Bureau mentioned "handling some oil." By 1929, Farm Bureau Services was distributing some motor oils. But it was in 1949 that the petroleum business really got started. That was the year FARMERS PETROLEUM COOPERATIVE, INC., became a separate corporation.

Objective of the new petroleum cooperative was, "To assure a source of quality petroleum supplies whose specifications surpass the rugged needs of agriculture and to do this job for the cooperative's stockholder-patrons at the lowest cost, thus adding to their economic betterment. This objective is still the major goal of Farmers Petroleum Cooperative.

Crude Oil Production. One of the compelling reasons for the incorporation of FPC was the need to secure basic sources of supply. With this in mind, the first crude oil wells were acquired in 1949 in Gladwin County, Michigan.

At the present time, FPC has interests in many oil wells located in Michigan and Illinois. Production from these wells supplies approximately 12 percent of the daily liquid fuel sales requirements for the cooperative.

The crude oil is basically exchanged for finished fuels which is refined to the cooperative's specifications. The additional fuel required to meet sales demands is purchased using the same rigid quality standards.

Farmers Petroleum Cooperative serves Michigan farmers with a complete "top" quality line of petroleum supplies and services available throughout the state from their 47 service centers.

- Quality liquid fuels: Power Balanced gasolines, Custom Diesel fuels and Flame Balanced fuel oils.
- Top quality lube oils and accessories.
- Performance proven CO-OP tires.
- Statewide retail dealers with one-stop services.
- Special services: farm and field tire service, oil burner repair and maintenance, financial assistance

Farmers Petroleum is a farmer-owned and controlled co-operative organized to stabilize prices and maintain the quality of petroleum supplies in Michigan.

Farmers Petroleum, through its participating dealers are accepting the 1975 Farm Bureau Member \$5.00 Purchase Certificate.

Farm Bureau Services

Farm Bureau Services, Inc., had its beginning in 1920 as the Seed and Supply Department of Michigan Farm Bureau Services in November, 1962. The Supply Service change was organized as a separate cooperative by the local co-op elevator and became a division of Farm Bureau Services in November, 1962. The Supply Service Department of Michigan Farm Bureau was separately incorporated in 1929 as Farm Bureau Services, Inc.

Farm Bureau Services, Inc. is a federated cooperative organization owned by Michigan Farm Bureau and 96 affiliated farmers' cooperative associations and 14,750 farmers.

A dealer organization of over 125 points, including its own 22 branch stores throughout Michigan, a wholesale

warehouse and store in Jenison, a supply center at Carrollton and a number of local elevators under management contracts, provide service to an estimated 75,000 farmers.

Farm Bureau Services is an extensive cooperative handling thousands of items and performing many services for Farmer Patrons.

- Farm Supply: feeds, fertilizers, chemicals, seeds and hardware
- Statewide retail dealers with one-stop service
- Grain and bean handling facilities
- Egg and fowl marketing
- Sound financial assistance

1975 Farm Bureau members may utilize their \$5.00 Purchase Certificates at participating dealers towards the purchase of Farm Bureau Services' farm supply items.

The leadership provided by Farm Bureau Services, farmer-owned and controlled, plays an important role in stabilizing prices and maintaining the quality of farm supplies in Michigan.

MACMA

The Michigan Agricultural Cooperative Marketing Association, Inc. (MACMA) provides group marketing and related services to Farm Bureau members. MACMA is designed to increase the bargaining power of farmers through group action in the market place.

MACMA is a voluntary membership organization, operating under the Federal Capper-Volsted Act and Michigan laws as a bargaining and marketing cooperative.

MACMA marketing services have the objective of obtaining the full market value for commodities that members produce. Marketing used to be simple. The farmer took his produce to town and sold it to a large number of small buyers and customers. Marketing is no longer simple. It's a complex business with ever-changing concepts, new approaches, and new directions.

Farm Bureau members use MACMA services by joining one of the thirteen commodity divisions. MACMA is currently providing group action services for processing fruit, processing vegetables, feeder pigs, feeder cattle, and retail farm markets.

MACMA is one of the largest multi-commodity marketing associations in the nation. Its unique approach to unify commodity marketing activities and its affiliation with the Michigan Farm Bureau has many advantages which work to the benefit of MACMA members.

MACMA consists of commodity divisions geared to the needs of particular commodities. Each division has a marketing or operations committee, elected from the membership, with the responsibility of planning and carrying out their particular commodity division programs. Each division conducts a specialized marketing service, but every division provides members with timely information through newsletters and meetings.

MASA

MASA was incorporated in 1966. The purpose of the organization is to provide service and assistance to members of the association and to render all types of service required by members employing farm laborers.

Labor Management

Today's farm employer must not only compete for the available labor supply, he is faced with a complex set of laws, regulations, and practices which define how he will compete in hiring and retaining the type of employee he needs. Wage and hour laws, Social Security, Workman's Compensation, hazardous occupations, child labor, Occupational Safety and Health Act, housing standards, unionization, liability insurance, strikes, boycotts, labor contract negotiations, farm labor records, and anti-discrimination laws are all part of today's farm labor management.

Consulting Service Available

Just as he has turned for assistance and guidance to specialists in production, finance, and marketing, the manager of today's farm business needs assistance in avoiding labor problems where possible, and preparing to meet and deal with problems when they arise. This type of assistance can best be provided by farmers pooling their resources. Only then can agricultural employers effectively deal with the problems on an industry-wide basis. MASA provides a consulting service for members concerning labor management problems.

Several years ago, farmers balanced the scales by forming mutual insurance companies to meet their needs. They pooled their resources to spread the risk and underwrite the costs. This is what MASA is designed to do with today's labor situation.

Farm Bureau Membership Benefits Farm Families

SERVICE TO MEMBERS ONLY

- | | |
|--|--|
| <ol style="list-style-type: none"> 1. Accidental Death and Dismemberment Insurance (Excludes Auto) 2. Hertz Car Rental (discount program) 3. \$50.00 Guaranteed Arrest Bond Certificate 4. Travel Tours to Foreign Countries 5. Group Blue Cross-Blue Shield 6. Milk Check Deduction Program - Blue Cross-Blue Shield 7. Group Member Life Insurance 8. Mutual Auto Insurance 9. Workman's Compensation - Safety Group - Dividends 10. M.A.S.A. - Labor information and employment service | <ol style="list-style-type: none"> 11. Farm Bureau Mutual Fund - investment service 12. Farm Records Service 13. Farmers Petroleum Co-op. - Stock - \$5.00 purchase certificate 14. Group Purchasing Discount for Power Transmission products. 15. Farm Bureau Services <ol style="list-style-type: none"> a. Egg Marketing b. Fowl Marketing c. Wheat Marketing d. \$5.00 Purchase Certificate 16. Commodity Division Approach <ol style="list-style-type: none"> a. Soybeans b. Commodity Listing Service according to members' needs (hay, dairy, etc.) |
|--|--|

For MFB Members

Blue Cross & Blue Shield Coverage

OUTLINE OF BENEFITS

- if you're under age 65 full group protection!
- if you're 65 or older protection to complement Medicare
- Master Medical to pick up many additional charges!



**Blue Cross
Blue Shield**
of Michigan

Farm Bureau Saves You

	Sample Farm Savings	Your Farm Savings
Michigan gas tax refund 9c per gallon x 4,000 gallons	\$ 360	_____
Federal gas tax refund 4c per gallon x 4,000 gallons	160	_____
Farm truck license 8,000 lb. truck x \$1 per 100 lbs.	80	_____
Farm wagon license 3 wagons @ \$7.80 per wagon	23	_____
Sales tax exemption 4% sales tax x \$20,000 farm input	800	_____
Repeal of farm personal property tax 50% of value of personal property x local millage rate	800	_____
Tax relief for households and farms - limits property tax to 3½% of household income, with refund up to \$1,200	1,200	_____
TOTAL	\$3,423	_____

Plus exemption from tax assessment for growing crops; transportation legislation; marketing and bargaining legislation; amendments to labor laws; increase of livestock indemnity payments; tax appropriations for livestock and crop research; program to limit property taxes for farm land to seven percent of household income, and amendments to environmental regulations.

ADD 'EM UP FOR YOUR FARM - AREN'T THEY WORTH MORE THAN \$35 MEMBERSHIP DUES?



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. Farmers will be able to order farm supplies at special prices for delivery through their local co-op. Lots of Great Entertainment too . . . The Conti Family, Jarkey the Funny Auctioneer, PRIZES, PRIZES, PRIZES.

TWO BIG EVENTS

ANNUAL MEETING - Starts 10 AM



1

SHOW PLACE '75

Dec. 9th 3PM-10PM

Dec. 10th 3PM-5PM

EXHIBITION HALL
CIVIC AUDITORIUM

Learn about Product Supply

SHOW PLACE - Starts 3 PM



*Don't Miss
Special Low Show
Prices! You Must Be at
Show Place '75
to Order!*

2

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.

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

WELCOME. SEE YOU IN GRAND RAPIDS.

The FARM BUREAU PEOPLE

Where Your Farm Comes First

Farm Bureau

FARM BUREAU SERVICES, INC
FARMERS PETROLEUM

Michigan Marketing Outlook

DAIRY

USDA statistics indicate that milk production for the month of October showed a slight increase over October of last year. However, milk production for the year is still below 1974 levels. Cow numbers continue to drop while production per cow is up from last

year's production.

Class I utilization for the Southern Michigan Milk Market Area #40 remains fairly static with a decline in consumption of whole and chocolate milk being offset by increased consumption of lowfat and skim milk.

Recent price increases at the

retail level may cause consumers to reevaluate their buying decisions. Any change in milk consumption could be reflected in the size of the dairyman's milk check.

Bernie Bishop, Marketing Specialist
Market Development Division

Another bright spot for the corn market is the large increase in cattle-on-feed over a year ago. This should tend to strengthen our local markets somewhat.

Corn prices have probably bottomed out, and we should see a steady upward trend through January. As corn prices become more favorable, it might be wise to market a good share of your crop. It has become increasingly difficult to predict market patterns with all of the outside pressures that we have experienced since agriculture has become a political football. **Tom Reed, Marketing Specialist**
Market Development Division

processing apples appears to be good and should pick up in the weeks ahead.

Many apples were diverted into alternative markets such as U-pick and roadside retail. With the holidays on the horizon, demand for good quality fresh apples should remain strong. Prices, thus, should improve as more product begins to move into consumer hands.

Paul E. Kindinger, Director
Market Development Division

BLUEBERRIES

There is limited buying activity at this time. This is true of most other frozen fruits as well. Michigan Grade A blueberries are currently selling for 40 to 41 cents per pound. This depends to some extent on quantity purchased. Storage stocks are currently 30.8 million pounds. This is a 13 percent decrease from September 30 estimates and is 32 percent below year-ago levels. But with limited available supplies, prices could improve depending obviously on how the demand picture takes shape.

POTATOES

Production is down in all areas except the Northwest Region of the U.S. Michigan, with 6,670,000 hundred weight, is 20 percent below 1974 production.

The USDA plans to purchase approximately 540,000 pounds of potato flakes and/or granules. Offers to sell must be in by December 2, 1975.

Paul E. Kindinger, Director
Market Development Division

GRAPES

It is possible that final figures may show that the 1975 Michigan grape crop was overestimated by some 20 to 25 percent. The original projection for 65,000 ton is apparently way off the mark. Some industry people are now talking crop size nearer to the 50,000 ton level.

Prices in Michigan ranged from \$105 to \$110 per ton with some grapes diverted out of state at slightly higher prices. While little can be done to improve upon what has occurred this year, growers should remember this year's events as the next harvest season approaches.

One final note, with short supplies this year, grape juice prices are expected to rise 30 to 50 cents per gallon at wholesale. Prices for final product may go higher as the year progresses. This is money in the processors pocket, not the growers.

Paul E. Kindinger, Director
Market Development Division

CHERRIES

Approximately one-fourth (23.42 percent) of the composite reserve pool has been sold. This amounts to 5.9 million pounds of the 25 million pounds in the pool. Grade A cherries were priced at 25½ cents per pound and 24½ cents per pound for Grade B cherries. After consideration of processing, storage to date and shrink, this translates to a grower price of 11½ to 12 cents per pound on a raw fruit basis.

Since the reserve pool is administered by the Cherry Administration Board (C.A.B.), all growers having cherries in the pool will receive a check. This will hold true even if a given processor did not buy reserve pool cherries.

The C.A.B. may decide to offer the reserve pool balance for sale during a ten-day period some time between March 15 and June 1 next year.

Paul E. Kindinger, Director
Market Development Division

AUCTION CALENDAR

112 ACRES-VACANT FARM LAND

Will Sell In Parcels

HARVESTORE SILOS - HOLSTEINS-

-Oliver 8P Combine-Farm Machinery-Bulk Tank-Dairy Equip.-

SATURDAY, Dec. 6th at 10:00 A.M. -Sharp-

Located 1½ Miles East of Gaines, Michigan on Ray Rd. (Genesee Co.) 15 Miles S.W. of Flint

90 hd. Mature Holstein Cows—from 1st Calf thru 5th lactation, w70% due in Nov. & Dec. - 20 hd. Springing heifers - 35 hd. 12 mos. down-Cows T.B. Bangs tested-Calfhood Vac. Pregnancy Check & Milk Weights sale date. 10 Years of A.B.S. - Breeding.

25'x80' and 20'x70' Harvestore Silos—w/until May 1, 1976 to be moved-1250 gal. Sunset Bulk Tank, w/2 3 hph. Compressors; Denzade Auto Washer, DeLaval D-8 Herringbone Stalls; DeLaval Pipeline Milker w/Rebuilt pump in 75; 1974 I.H. #400-8 Row 30" Cyclo Planter w/Liquid Fertilizer attach.; Oliver #545 Self-Propelled Combine, w/#541 4-Row 30" Corn hd.-(Both these tools in very good condition) Gehl Self-Propelled Chopper w/3-Heads, 1966 Ford F-600 Truck w/Grain & Cattle Rack; 21 Steel Raised Calf Stalls; 6 Ton Bulk Feed Tank, 192' Precast 8' Feed Bunks, Harvestore Roller Mill, 192' Badger Self Propelled feeder; Badger Feed Conveyor; 48' -6" Auger; Badger 20'x16' Silo Unloaders; Badger 100' Auger; 6' Feed Augers; 34-Steel Free Stalls for Young Cattle. Dairy Milk Misc.

J.D.-4020-D Tractor, Duals; J.D.-4000-D Tractor, duals; J.D.-1020 Tractor; W.F.-Gas; J.D. #47 Loader; IH-M Tractor, W.F., Oliver 10' Wheel Disc.; Oliver 3 Section Drag; Fox Super 1000 Chopper w/2-heads & Grinder Attach; Hesston #500 S.P. 12' Windrower; 2-1973 Badger 3 Beater Covered Forage Wagons; 2-Kasten Forage Boxes; Badger 54" Blower; Badger 48" Blower; New Holland #675 Tandem Manure Spreader; Oliver 5-14 Tractor Plow; J.D. 5-16 145 Plow; Other good unlisted Farm Tools & Misc. Send or call for Full Sale Bill.

TERMS: Cash-Negotiable Check or Bank Letter of Credit - Sale Date

-Not Responsible for Accidents-

MR. & MRS. DALE E. ATHERTON, OWNERS

10311 Ray Rd.-Ph. 517-271-8440

Gaines, Michigan

-Lunch Wagon on Grounds-

NOTE: This Sale and The Collier Sale will be very good ones to use 1975 Investment Credit!!!

-AUCTION-

-Good Reg. & Grade Holsteins - Springing Heifers-

-Farm Machinery - Bulk Tank & Parlor Equip.-

on

-Monday, December 8th at 12:00 Noon Sharp-

Located 3 miles North of Albion, Michigan (I-94 Exit #21) to H Drive then 1½ Miles East.

80 Hd. Good Grade & Reg. Holsteins w/approx. 60% fresh or freshening within 70 days of Sale Date. Balance due Dec. thru March. 10 hd-close up springing heifers. Cattle T.B. Bangs-Calfhood Vac. Preg. checked; All Records Sale Date.

4 Choreboy claws, DeLaval Pipeline Milker w/40 gal. Vac. Tank, 78 Vacuum Pump will handle D-8 Parlor; Good Mueller 1250 gal. Bulk Tank; Grade A. Dairy & Parlor Equip.

LIKE NEW TRACTOR & GOOD FARM MACHINERY

1974 Case (White) 1070 Tractor w/Cab & heater w/under 700 hours; J.D. 4010 D. Tractor; Case #1537 Uni-Steer Loader w/Wisc. 4 Cyl. Engine; 1-16-J.D. Auto Reset Plow w/on land Hitch; J.D. -6-16 Auto Reset Plow w/on land hitch; 3-J.D. #115-3-Beater Chuck Wagons w/J.D. #963 Gear. New Holland 9' #469 Haybine; J.D. #38-2-20" Row Corn hd. Chopper & Hay Head; N.H. #68 Baler w/#50 kicker; 1975-Vermeer Model #605-C 1500 lb. Baler; 2-N.H. Side Opening manure Spreaders; J.D. BWF-Wheel Disc; 2-Kilbros; 1 Parker Gravity Boxes; Brillion 12' Cultipacker; New Idea 3 pt. Parallel Bar Rake; Brillion Packer-Seeder; Case Flail Chopper, etc.

1964 Chev. ¾ P.U. w/auto-trans. & P.S.-1963 Dodge 4-Door Coronet w/auto

TERMS: Cash - Negotiable Check or Letter of Credit all settled in full before removal.

WM. W & MARK COLLIER, OWNERS

AUCTIONEERS

DALE A. DEAN

Ph. 517-279-9748

Coldwater, Mich.

EDWARD L. BELCHER

Ph. 616-781-8341

Marshall, Mich.

"Michigans #1 Auction Team"

CATTLE

October placements of cattle and calves on feed in the seven states preparing monthly estimates totaled 2,305,000. 25% more than October 1974. Placements during the month were above a year ago in all seven states, according to the U.S. Department of Agriculture's Cattle on Feed report.

Cattle and calves on feed for slaughter market in the seven states totaled 7,585,000 head, up 12% from a year ago.

Fed cattle marketings during October totaled 1,307,000, down 14% from last year. Marketings were below October, 1974, in all states except Kansas. Other disappearance during October totaled 69,000 compared with 101,000 in the same month last year.

Slaughter steer and heifer prices declined to their lowest levels in several months as average daily slaughter continued at or near record numbers. Much of the pressure on the steer and heifer market can be traced to the high volume of cows still finding their way to market. The cow slaughter is continuing to flow at a much higher level than anticipated by industry forecasters. Present figures indicate that cow slaughter could be up 50% for the year.

Although we see a weakening in the current price, this could easily be interpreted as a very good sign for the next twelve months. The futures market has been steadily rising and could also be interpreted as a healthy sign.

With the corn prices declining from the late summer highs and the futures market beginning to look more favorable, we have seen substantial increase in our latest cattle-on-feed reports. This may pose some problems by late summer of 1976, but it is too early at this time to predict. With a continuing improvement in our total economic outlook, we could easily have sufficient demand for our beef to hold prices to a profitable level.

Tom Reed, Marketing Specialist
Market Development Division

CORN

As of November 1, production of corn for grain was forecast at a record 5,804 million bushels. This was 1% above the October 1 forecast, 25% above last year and 3% above the previous record set in 1973, according to USDA's Crop Production report.

Corn harvest has been completed several weeks ahead of the average schedule for Michigan due to extremely favorable weather this fall.

The harvest ahead of schedule, along with a near record crop nationwide, has overloaded facilities and put continued pressure on prices.

On the brighter side of the coin, we should remember that this year's corn crop is excellent quality and will continue to be in demand for domestic use as well as foreign trade.

As of the first week of November, Russia has purchased 341 million bushels of corn, and rumors have been spreading of much more to come. Thus, in spite of all the publicity created, export shipments have been at record rates this fall.

SOYBEANS

The U.S. soybean crop indicated in USDA November report set soybean production for 1975 at 1,520 million bushels, slightly short of the record high of 1,547 million bushels in 1973. This, along with the forecast of a 20% greater Brazilian crop next spring, does not paint a very bright picture for the near future. Along with all of the gloomy statistics, there is still a bright side.

The increase in cattle-on-feed and the improvement in the milk price situation should point to increased domestic use of soybean oil meal. This, along with the problems still being faced in the Peruvian fishing industry, could begin to reflect a strengthening in the market in the weeks ahead. Keep an eye on the markets and be prepared to move soybeans as the price approaches a profit level for your particular farming operation. **Tom Reed, Marketing Specialist**
Market Development Division

POULTRY

Egg prices have shown a slight strengthening trend in the past few days. Expectations of increased sales due to holiday business is partially responsible for the increased movement. However, because inventories remain at high levels and egg production exceeds production of a year ago, it is quite possible that egg prices may begin to turn down after the first of the year.

Movement of broilers and fryers in the Midwest Region appears to be relatively light. The increased number of chicks being placed indicates that the broiler prices will probably not be moving upward very much in the next few weeks.

Bernie Bishop, Marketing Specialist
Market Development Division

APPLES

It appears that the USDA Crop Reporting Service estimates for most of 1975 Michigan fruit crops were overestimated. Apples in storage for both fresh and processing purposes are slightly below holdings of a year ago. In both instances the reduction is approximately three percent from last year's figures. Stocks of frozen slices are 36 percent below 1974 levels. Any real sluggishness in the processing market appears to stem from a softness in the market for applesauce. This is related to large carry-over stocks from last year's pack. Prices for applesauce at retail are expected to decline, and hopefully more product will begin to move.

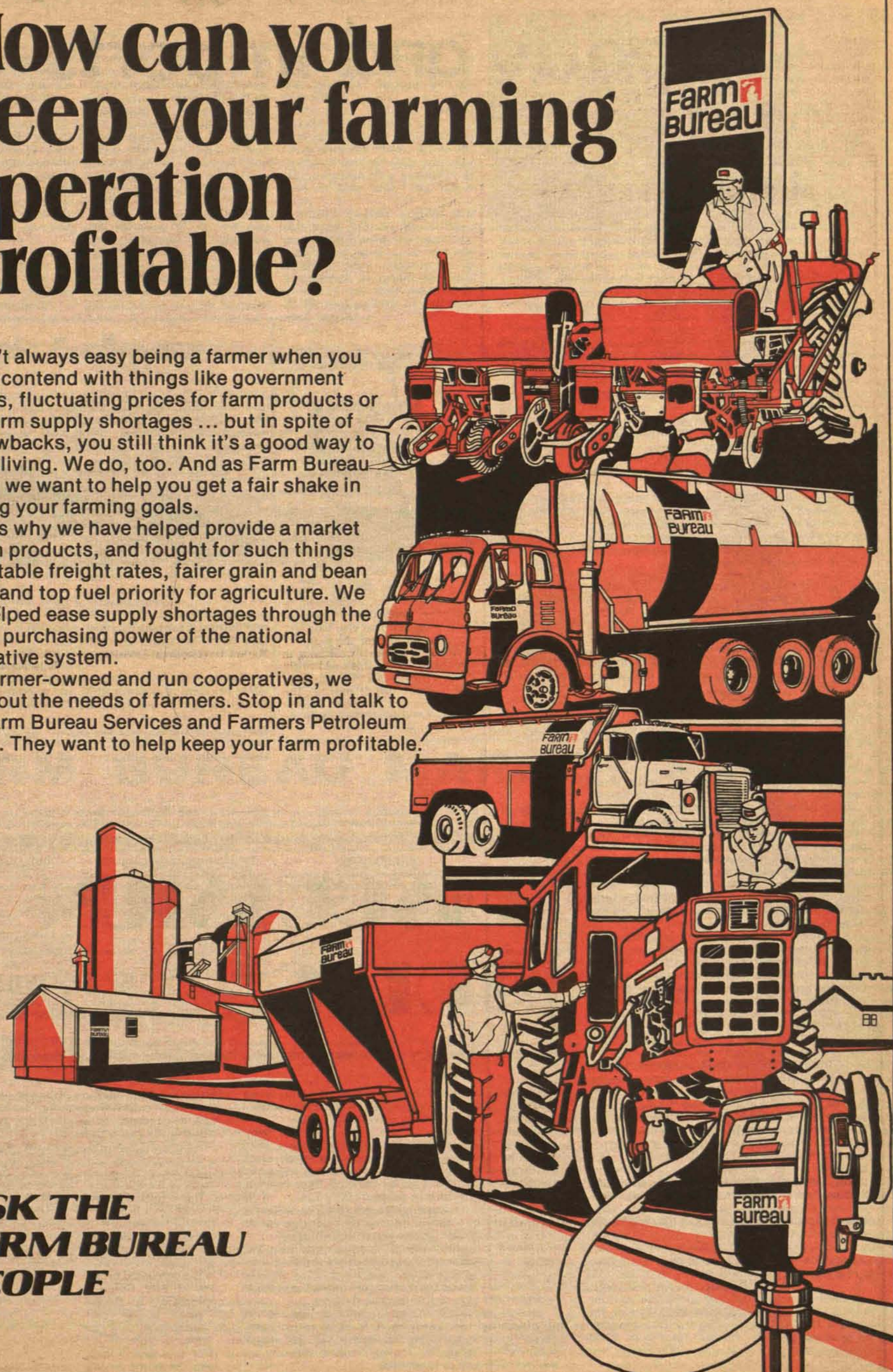
The USDA has purchased to date 965,800 cases of 6/10 Grade A canned applesauce, 36 percent above last year's buying. They have also announced plans to purchase approximately 110,000 cases of 12/46 oz. canned apple juice for use in domestic feeding programs. Thus, demand for

How can you keep your farming operation profitable?

It isn't always easy being a farmer when you have to contend with things like government controls, fluctuating prices for farm products or feed, farm supply shortages ... but in spite of the drawbacks, you still think it's a good way to make a living. We do, too. And as Farm Bureau people, we want to help you get a fair shake in reaching your farming goals.

That's why we have helped provide a market for farm products, and fought for such things as equitable freight rates, fairer grain and bean prices, and top fuel priority for agriculture. We have helped ease supply shortages through the volume purchasing power of the national cooperative system.

As farmer-owned and run cooperatives, we care about the needs of farmers. Stop in and talk to your Farm Bureau Services and Farmers Petroleum dealers. They want to help keep your farm profitable.



**ASK THE
FARM BUREAU
PEOPLE**

Why we need them. . .

Exports and imports

There is a feeling by some in this country that the sale of U.S. agriculture products to foreign countries simply jack-up the price of food to American consumers. The thing that is wrong with this idea is that it is wrong.

True, there is a link between export sales and commodity prices. And, commodity prices usually have some effect sooner or later, directly or indirectly, on the prices of milk, meat and bread. To deny that demand from export sales, or any other source, has an influence on prices would be to ignore what free markets are all about.

But the statement that "farm exports cause inflation" grossly overstates its point while missing several others entirely.

USDA economists estimate that in 1973 when food prices rose one-third to one-half of the increase in domestic food prices resulted from farm exports. This amounted to about \$21.75 per person annually. This increase was offset by \$4.5 billion additional generated cash resulting from exports, \$2.3 billion foreign cash from exports, and \$2.0 billion taxes which were not paid to farmers as a subsidy.

The result was \$8.8 billion input into the economy or \$44.00 per person. This additional money in the economy offset the \$21.75 inflationary increase and leaves \$22.63 per person additional in the economy.

Call it common sense. Call it stewardship of a trust. Or, if you wish, call it self interest. But U.S. agriculture must remain active in foreign trade.

Can you imagine what would happen to agriculture in this country if the shipment of food and fiber abroad were stopped?

The products from more than one out of every four acres of cropland in the U.S. goes into exports. This amounts to about three-fourths of the wheat, two-thirds of the rice, one-half of the soybeans, two-fifths of the cotton, one-half of the cattle hides, two-fifths of the tobacco, and one-fourth of the feed grains produced.

One out of every eight jobs on the farms depend on the export of food and fiber. If it weren't for farm exports these nearly one-half million farm employers would be looking for jobs elsewhere or receiving welfare.

What would happen to the rest of the U.S. economy if farm exports were cut-off?

In 1974, more than 450,000 people held jobs assembling, processing and distributing agricultural exports. For every dollar that is returned to the farm sector from exports, another \$1.33 was created in the "ripple" effect in transportation, financing, warehousing, ag chemicals, food processing, farm machinery, tires, batteries, spark plugs, screws, plastics, etc. In illustration, a stone dropped in a pool, creates not only the original splash, but ripple after ripple of side effects.

In spite of the overpowering economic benefits to the U.S. from exporting farm commodities, some people recommend that the export of U.S. farm exports be withdrawn or curtailed. They urge stockpiling of huge quantities of that production--at taxpayers expense.

This would be a devastating type of price control. After our experiences with shortages in recent years, how many Americans still really believe in price and wage controls? These controls simply won't work. And farmers should not be asked to bear the cost of any further experimentation.

Of course, there is another alternative. Additional taxes to pay for the cost of government programs and storage.

If exports to cash carrying customers abroad are cut off, our reputation as a reliable supplier is damaged. Do you recall the reaction of the Japanese two years ago when we stopped shipment of soybeans to them? They did just what any reasonable businessman would do--they started looking around for other sources of supply--and they found them. Brazil, for one, was an anxious buyer. This year, with a crop estimated at 330 billion bushels, Brazil will meet the demand for roughly 25 percent of the world market for soybeans. It is a market that this country could once call virtually private property.

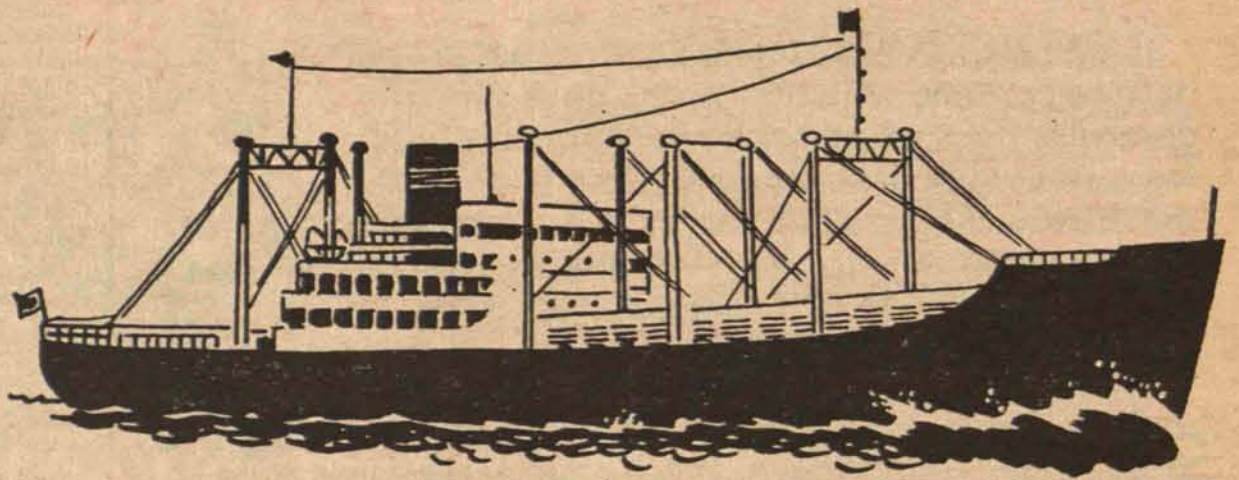
In foreign trade, as in other sound businesses, you can not blow hot and cold on supply in either buying or selling.

If farm exports were still running at the \$6 billion annual level of 1969, instead of the current \$22 billion level, many farmers would be broke. The consumers would be worrying more about food shortages than food prices. Many more people would be out of work due to the drop in purchases from industry's largest customer, U.S. agriculture.

Farm exports help to keep this nation's agriculture strong and functioning at efficient, fully productive levels. The farmers of this nation can produce far more agricultural commodities than we can possibly consume here at home. But, farmers must have a foreign market for a part of this production if they are to be able to purchase the supplies they need and keep their farms functioning at a capacity which will serve consumers with ample supplies at reasonable prices.

The alternative is to turn back to the farm policies of the last 40 years. The policies of agricultural restraint, the policies of controlled scarcity. Paying farmers not to grow food. Paying farmers to remove their land from production during a time of growing world hunger and higher grocery prices.

Our land is blessed with an abundant soil of sufficient breadth, depth, and quality to raise the finest crops and livestock. We have a mixed, vigorous, yet gentle climate



DISCUSSION TOPIC

by KEN WILES

Manager Member Relations

which will raise most of the major crops man relies on for food. But something must happen to turn that potential into food.

The farmers of today, as a rule, are well educated, know what they are doing, and like what they are doing. They want to be able to make a decent income raising the crops and livestock which consumers in our country enjoy and which other countries need for survival. They own the land, care for it, work on it, and produce the food.

So why all the flack about farm exports? Why not let the men and women of the soil go about their business and do what's needed to best provide food for the rest of us?

The answer is emotionalism. The answer is politics. The answer is misinformation and misunderstanding. The facts concerning the farmer's need for overseas markets are adrift in a sea of half-truths, statements for political and personal gain, and short-term thinking.

General inflation drives up the price of food and the simple, though inaccurate cause is listed as food "exports." The fact that over 80% of the rise in the cost of food to consumers last year came after the raw commodity left the farmer's gate is overlooked.

You may recall that not too long ago a group of highly organized bakers made the front page of many newspapers by proclaiming that unless an embargo was

placed on shipment of wheat the price of bread would rise to a dollar a loaf. Fortunately, there was no embargo and, as predicted by knowledgeable farmers, a loaf of bread never cost a dollar.

Not even during the peak wheat prices was there ever more than 6.9 cents worth of wheat in a one pound loaf of bread. The major cost of a loaf of bread is labor not wheat.

It is time for all of us to face up to the facts about the world we live in. It is a rapidly changing world. Worldwide industrial growth and the efforts to raise living standards has, is and will continue to exert ever-increasing pressures on the world's supply of industrial raw materials, its resources, and on prices of these resources. Oil, tin, copper, chromium, nickel, rubber, as well as coffee, sugar, spices and bananas, are just a few of the many items we import. We must remember that we are not the only people who want these items. Neither are we the only people willing and able to pay for them. To deny those countries who want our exports could well deny us the items they have for export.

In the game of international competition our farm exports are our best shot. We must keep them flowing and keep them growing, because it involves doing what we can do best.

Budget squeeze

Extension service affected

Michigan State University's Cooperative Extension Service will continue its strong commitment to education though some major staff adjustments have been made due to the state's economic crisis.

This is the determination of Extension Service Director, Dr. Gordon E. Guyer, as he explains the necessary, and what he hopes are temporary, organizational shifts within Extension. Changes are mandated in staffs of 80 county offices and university departments as a result of an estimated \$374,000 deficit in the 1975-76 operating budget.

Dr. Guyer commented, "We are trying to carefully balance our available personnel with the resources to maintain programs with minimum curtailment or

disruption. This will mean some reduction in staff though we will not close any county Extension offices."

Asked if the realignment meant that services in some areas of the state would be reduced, he said, "We are asking some of our staff to accept larger areas of responsibility. This may mean at least temporary cuts in some local programs which are jointly supported by state, federal and county funds."

"All of us at the university are very cognizant of the Extension Service impact on Michigan communities. We feel it is extremely important that we continue viable programs for Michigan residents in agriculture and marketing, natural resources

and public policy, 4-H youth development, family living and in nutrition education. But there just aren't enough funds to operate at the capacity desired by our clientele.

"To cope with the reduced budget, some positions have been eliminated. Others will be placed on a part-time basis. These adjustments include state specialist and administrative personnel as well as field staff," Dr. Guyer says.

Asked if the shifts included staff dismissals, he said, "We are doing everything possible to prevent this. Where we have open positions resulting from resignations or retirements, we will transfer other personnel into such positions or divide responsibility among other staff members."

In Lapeer County

Hoof trimming shown



Norm Snieder's Lapeer County farm was the sight of a special hoof trimming seminar sponsored by the County Dairy Committee. Over 30 dairymen showed up to view the demonstration organized by dairy committee member Robert Howland.

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. If used by a Community Group, in lieu of report sheet furnished the Discussion Leader, please forward answers with minutes to Information and Public Relations Division, Michigan Farm Bureau, P.O. Box 960, Lansing, Michigan 48904 on or before January 2, 1976.

Community Farm Bureau _____ County _____
Indicate the number of people taking part in this discussion.

TOPIC: Foreign Exports

1. Do you feel that the export of agricultural products should be expanded?
Yes ___ No ___ Undecided ___
2. Should farmers be allowed free access to world markets and world market prices without fear of embargo?
Yes ___ No ___ Undecided ___
3. Do you feel the agreement to sell grain to the Union of Soviet Socialist Republic was in the best interest of our nation?
Yes ___ No ___ Undecided ___
4. Do you concur with the action Farm Bureau took in regards to the sale of grain to USSR?
Yes ___ No ___ Undecided ___
5. Conclusions: _____

Topic Summary

In October the Discussion Topic dealt with the question "What is a Cooperative." Many groups utilized the occasion to take a closer look at the cooperatives serving their areas. Some members were surprised to find so many cooperatives operating in their county. Tabulation of the answers to the questions discussed follows.

1. How many members of your community group presently serve as a member of the board of directors of a farmer cooperative?
Zero to 4

2. How many different cooperatives serve the members of your group?
Average of 8

3. How many members of your group attended the last annual meeting of a farmer cooperative?
Average of 9

4. Are you satisfied with the images of the farmer cooperatives serving your community?
Yes 63% No 26% Undecided 11%

5. In what manner do you feel farmer cooperatives could be improved? More active membership participation; more competitive; better communication with patrons; more and better service; younger directors; more members at annual meeting; better incentives; improved management.

6. Conclusions: Cooperatives, on the whole, are for the good of the stockholder and consumer; one rotten apple can spoil the whole bushel; cooperatives need better public relations; should be more aggressive.

Check out "Charlie's" at annual

Coffee, donuts, apple cider and a delegate information center, featuring use of telephones for calls placed anywhere in Michigan, will again highlight "Charlie's Place," sponsored by Farm Bureau Insurance Group, during the December Annual Meeting in Grand Rapids.

The relaxing "lets-talk-it-over" informality of "Charlie's Place" will open for delegates Wednesday, Thursday and Friday, December 10, 11 & 12, at 7:30 A.M.

During the three-day Annual Meeting, Farm Bureau delegates may be reached at one of three Farm Bureau Insurance Group Information Center telephone numbers (all area code 616): 454-4610; 454-1526; 454-1433.

FARM BUREAU MARKET PLACE

SPECIAL RATE TO FARM BUREAU MEMBERS: One free 25 word ad per month per membership, additional words, 10 cents each. Figures such as 12 or \$12.50 count as one word NON-MEMBER advertisements: 15 cents per word one edition, two or more editions, 10 cents per word. Copy deadline: 13th of Month. Mail classified ads to: Michigan Farm News, P. O. Box 960, Lansing, Mi. 48904 Publisher reserves right to reject any advertising copy submitted.

FARM EQUIPMENT

CHARLEY ROCK PICKERS. Rock Windrowers. Picks 1 to 16" dia. The World's Best. Phone 313-376-4791. Earl F. Reinelt, 4465 Reinelt, Deckerville, Mich. 48427. (5-17-23p)

SPRAY-TEC insulation for metal, wood and block buildings. UL Lab. as Class A building material. Gerald Oakley, 1420 M-52 North, Stockbridge, Mich. 49285. Phone 517-851-8062. (5-121-25p)

FOR SALE — "Flying L" horse & stock trailers, gooseneck & flatbeds in stock, 1 1/2 mi. west of Palo, Thomas Read, Fenwick, Mich. 48834. Phone 517-637-4772. (10-17-25p)

GRAIN DRYING AND STORAGE EQUIPMENT. Farm Fans Dryers, Brock Bins, Bucket Elevators, Sales, Installation, Service. Keith Otto, K & R Equipment, Inc., Charlotte 48813. 517-543-1350. (10-17-25p)

FOR SALE: 200 gallon Dari Kool Stainless Steel Bulk Tank. Phone 517-627-6402. (12-31-12p)

FOR SALE: Kicker for John Deere 14T Baler 150.00. 2,000 watt Automatic Generator with 4 cylinder Kohler engine \$400.00. Phone Trout Lake 906-569-3227. (12-11-23p)

FOR SALE: Maple syrup equipment, 4x12 evaporator pails, covers, spiles, storage tank, gathering tank and wagon. Telephone 616-793-716. (12-11-18p)

WANTED: We have customers that need usable Pure Maple Syrup equipment, including evaporators, buckets, tanks, etc. Contact Sugar Bush Supplies Company, Box 107, Lansing, Michigan. (11-31-25p)

FARM EQUIPMENT

WANTED TO BUY: Cow binders, Grain binders, Silo fillers, Drive belts, Shredders, Old Engines, Ford Tractors & Tools. Dave Steiner, 11834 Stuart, Grand Blanc, Mich. 48439. (11-61-25p)

FOR SALE: Like new Allis Chalmers G Tractor with cultivator, wiggle hoe and snow plow. Also field sprayer. Write Martha Liske, R.1, Hubbard Lake, Mich. 49747. (12-11-26p)

FOR SALE: Alfalfa Hay, 1st cutting, no rain, conditioned. Good hay for dairy cattle & horses. Frank Vande Bunte, R.1, Dorr, Mich. 49323. Phone Jamestown TW6-9206. (12-11-25p)

FOR SALE: Hay, 1200 lb. round bales. One used Gehl mower conditioner. One used New Idea cutditcher. Phone 1-616-396-5391. (12-11-23p)

HYDRAULIC JACKS, Rams and Cylinders repaired. Phone 313-685-3011. (12-11-8p)

FOR SALE: GMC Army Truck 6x6, front mounted winch, low mileage, reasonable. Phone Corunna 517-743-3847. (12-11-15p)

CORRIEDALE SHEEP — Purebred Breeding stock for sale. Paper optional - also Suffolk Purebred. Waldo F. Dieterle, 7285 Textile Rd., Saline, Mich. 48176. Phone (313) 429-7874. (8-17-22p)

LIVESTOCK

CHAROLAIS — For sale polled or horned bulls and bred cows, performance tested. R. J. Eldridge & Sons, 7911 Alden Nash Rd., (M-50) Alto, Mich. (616) 868-3081. (3-17-25p)

FOR SALE — YORKSHIRE serviceage boars and open gilts top bloodlines tested at MSU test station. All registered stock. Richard Cook, 1/2 mile east Mulliken, M-43. Phone 517-649-8868. (3-17-25p)

QUARTER HORSES — Disposition for 4-H. ability for cattle, conformation for show. Reasonable prices. Customer satisfaction a priority. Visitors welcome. Walton Farms, Rosebush. Phone 517-433-2925. (3-17-24p)

LIVESTOCK

MILKING SHORTHORNS — Young bulls, yearlings and calves for sale. Write or visit Stanley M. Powell and Family, Ingleside Farm, R.R. 2, Box 238, Ionia, Mich. 48846. (6-17-25p)

REGISTERED Corriedale Sheep for sale. Rams, Ram lambs, ewes, good bloodlines. Also Hampshire Rams. Leo Eccles, Mendon 49072. Phone 616-496-7650. (7-17-21p)

FOR SALE — Riding horse & pony, both mares, very gentle \$100.00. Lester Roy, 4816 Gregory Rd., Gregory, Mich. 48137. Phone 517-223-9205. (9-17-21p)

POLLED SHORTHORNS — For Sale. The best coming yearling roan polled bull we ever raised, come see him. Ray Peters, R 2, Elsie, Mich. Phone 517-862-4852. (10-31-25p)

COW TRIMMING makes your cows feel better, produce better and makes you more money. Call Bob Presson, RFD 3, Ewart, MI 49631. Phone (616) 734-5051. 10-17-24p)

FOR SALE—5 Hereford cross feeder cattle about 800 lbs. each - \$275.00 each. Lester Roy, 4816 Gregory Rd., Gregory, Mich. 48137. Phone 517-223-9205. (11-17-23p)

MISCELLANEOUS

WATCH REPAIR — Any make cleaned, repaired, internal parts, crystals, crowns included. 3 day shop service, wrist watches \$8.00, pocket \$18.00. No electric. Elgin trained craftsman. Mail order repair since 1952. Free mailer. Hub's Service, 3855 Hopps Rd., Elgin, Ill. 60120. (6-61-40p)

FORESTRY SERVICES — Appraisals, plans, consultations, investigations relating to timber, shade and Christmas tree problems. Fire and theft losses, marketing. George Blair, Reg. Forester No. 3, 720 S. Durand, Jackson, Mich. Tel. (517) 782-9544. (5-17-25p)

LAND CLEARING and Bulldozing — By the hour or by the job. Tom Tank, Eagle, Michigan 48822. Phone 517-626-6677. (5-17-18p)

MISCELLANEOUS

FOR SALE — 10 ton 6-24-24 in bags \$175.00, 5 bushel 3773 single cross \$47.00 cash. Lester Roy, 4816 Gregory Rd., Gregory 48137. Phone 517-223-9205. (6-17-24p)

5th WHEEL TRAVEL TRAILERS! 25 - 40 ft. Twin Valley Sales, 16555 F Dr. S., Marshall, Mich. 616-781-7388. (12-31-17p)

FOR SALE: Samoyed Pup; make an offer—and if you want it to be registered \$25.00. Mabel Wright, 10260 S. Grant Ave., Clare 48617. Phone 517-386-9555. (12-11-25p)

FOR SALE: 11 Used Steel Casement Windows & Screens. Matching wood storm windows. One used aluminum sliding window with screen. Steve Krengielski, 1054 Wheeler Rd., Bay City 48706. (12-11-28p)

WANTED — Raw Furs Now paying top prices for all Mich. raw furs. Call or stop in and see us before you sell. Located 1/4 mile South of Baldwin on M-37, at the Baldwin Creek Motel. The Pines Fur Co., RR 1, Box 475, Baldwin, Mich. 49304. Phone 616-745-4138. (10-41-51p)

SAUSAGE MAKERS, GREAT RECIPES! Bologna, Frankfurters, Head Cheese, Summer, Blood and Pork Sausage. \$1.00 Hamilton's, Box 233-131, New Ulm, Minn. 56073. (11-21-20p)

KNOW A LITTLE about farming? Help get agriculture moving overseas. Expenses paid. Ages 20-60, single, married, no children. Write: Peace Corps Farmer, Room 322-F, N. Wacker Dr., Chicago, Ill. 60606. (11-41-31b)

FOR SALE: English Shepherd pups, some natural bob tails. Watch and stock, also hay. Lester Evitts, Box 76, Vestaburg 48891. Phone 317-268-5391. (12-11-23p)

APPLES—Gift boxes sent by United Parcel Blossom Orchards. Al Wardowski and Sons, two miles North of Leslie, Mich., 3589 Hull Rd. Phone 517-589-8251. (12-11-25p)

AKC and FDSB Irish Setter puppies. Sire is excellent field dog. Some show quality. Vet checked and dewormed. Pedigree furnished. Edwardsburg 616-663-8354. (12-11-23p)

MISCELLANEOUS

PAINTING, Tuck pointing, sand blasting, caulking, registered steeple-jack, fully insured. E.R. Wilcox, 3424 E. Beaver Rd., Bay City, Phone 517-684-7640. (6-17-20p)

\$25,000 PER YEAR can be yours with a 1 1/2 ton truck, complete easy instructions only \$5.95. Allandale Products, Box 11522-MFN, Memphis, Tennessee 38111. (11-21-22p)

SCREEN BOTTOM DRYING TRAYS — 100 - 36"x24"x4", 150 - 20"x24"x4", 140 - 30"x18"x4", 50-24"x18" .4", 100-24"x14"x4" - .50e each. William R. Dean, 522 Kellogg St., Nashville 49073. (12-11-25p)

LOG CABIN building instructions. 304 pages. Illustrated!! Satisfaction guaranteed. \$3.95 postpaid. Glenn Smith Enterprises, Box 1513, Dept. F-81, Akron, Ohio 44309. (11-21-21p)

FOR SALE: Australian Shepherd pups, guaranteed to work stock. Gary Voegt, Marne, Mich. 616-677-3680. (12-11-14p)

WOOD BURNING HEATERS — Warm Morning and Shenandoah Space Heaters, thermostatic controlled. Displayed at Pangborn's Painting, 3 1/2 miles East of Stanwood on Pierce Road. Phone 616-823-2215. (12-11-25p)

HOMEMADE CHEESE! HARD, SOFT & COTTAGE! Make it yourself! Easy, delicious! Complete instructions! Recipes \$1.00. Hamilton's, Box 233-131, New Ulm, Minn. 56073. (11-21-20p)

REAL ESTATE

FOR SALE: 3 lots in Harrison near school, one 4 bedroom home in downtown St. Charles. Write Martha Hesse, Box 191, Brant 48614, or call 517-865-9379. (12-11-25p)

FOR SALE: Country Store with S.D.M. on 3 acres, includes 3 bedroom home. Excellent location, good grass. Selling due to health reasons. Central lower Mich., 517-831-4744. (12-11-25p)

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