Hutchinson boosts new estate tax bill

Congressman Edward Hutchinson (R-St. Joseph) has introduced H.R. 6196 to provide much needed changes in the federal Estate Tax Law. H.R. 6196 would increase the federal Estate Tax personal exemption to $200,000 and the marital deduction to $100,000 plus 50 percent of the total value of the estate.

OSHA rules include some exemptions

Final regulations for rollover protective structures (ROPS) on agricultural tractors include exemptions that would increase the federal Estate Tax personal exemption to $200,000 and the marital deduction to $100,000 plus 50 percent of the total value of the estate.

The Russians are coming... page 3

National Notes... page 5

Supply report... page 9
**Current issues**

**Farm Bureau must face them**

We are proud that Michigan Farm Bureau has reached in 1975 its 50th anniversary, which marked the eighth consecutive year that our organization has increased its membership. This proves that, now more than ever, farmers need Farm Bureau.

Every business enterprise in the Nation today is feeling the pain of a troubled economy. The production index is down, unemployment is up, government spending is out of line, costs are rising daily. Some industries have a naturally powerful voice in the economic system, simply because their components are too large. The number of the small entities make their industrial voices easily heard.

Organize the voices of thousands — millions — of producers. More than half a goal. Farmers knew that tax was not going to take care of itself. And so they worked hard to build Farm Bureau into the single voice for agriculture that it is today. The point is: One farmer might join Farm Bureau because a friend down the road signed up; another might join because it's 'the thing to do.' But 60,000 farmers in Michigan aren't members just because it's 'the thing to do.' They joined because Farm Bureau is as important to their survival as their farmers' hands.

In fact, along with our great concern of preserving agricultural land, defending our position in the economic system, influencing legislation, etc., we must focus our concern now on the immediate problem of preserving the farmer.

Perhaps the best way that we can do this is by improving our economic stability and our freedom to operate. The job of farming becomes more attractive when it's economically feasible, and socially acceptable.

And, unless we do this, the disappearance of the American farmer will only precede by a short time the disappearance of the American consumer.

The real power of Farm Bureau is in the membership. We have become strong because the organization has kept close to the American people, we have remained. Our job is somehow to coordinate that power for added effect.

There are many issues facing the nation today, but only one that which can be affected by Farm Bureau. One of the most significant issues is the concentration of power in the hands of a few people who can administer the total American economy. We are slowly being submerged in a system of authority that deprives the individual of his rights, as guaranteed by the Constitution, to make decisions and to live as free and independent citizens in a Republic supported by free enterprise system.

Another influence inviting more government control is inflation. We will somehow eventually solve our energy problems but until and unless the Congress and the Administration face up to their responsibilities, we will continue to have this sapping of the economy for a long time to come. The answer to this problem will not come as we equalIZE political decisions with economic problems.

Romney has been forced to do with the increase in the farm retail spread. Things are simply out of alignment when steaks are $2 a pound and cattlemen are selling beef for 75 cents a pound. The principles for which we stand are right and sound, not only for farmers, but for workers, labor unions, for consumers and the country. The answer to this problem is to build Farm Bureau and make a united effort to right the ills of this land. When we make up our minds, no one can stop us. And we must do it ourselves. We must speak for ourselves.

In spite of our problems as farmers and as a nation, we should remember that we could have it a lot worse. Even in the best of times, we seem to delight in finding fault with ourselves, but with our current troubles, the crying towels are out in force.

We have had a lot worse troubles in the past and have faced up to them, but we seem to be softer now — probably because we are a spoiled and pampered people.

The truth is that we don't have that much to cry about. Our country has never been and will never be perfect. We had a violent birth and have lived from crisis to crisis ever since. In this process of growing up, we invented a way of life that is the envy of the rest of the world. We cannot move to a better place, because there is none.

We may not be at the peak of our form for the present, but we are not falling apart either. We have a lot to do and no time for the crying towels.

As a farm organization we will fight for the right of each farmer in that niche to be the best that he can be, and we'll fight for the right of all of us to help make a great organization even greater.

---

**Field Operations make changes**

**DONNA**

**The good old days**

The good old days really all that good? Or do we tend to glorify the past, with sweet nostalgia like a Rosicrucian? As we get ourselves in gear for the nation's bicentennial, part of the process is looking back to gain an appreciation of our precious heritage. But it's also important to retain a positive attitude about the NOW. There's an abundance of tongue-choking going on about the current condition of our nation—the economy, pollution, crime, vital statistics, the pride we should feel about our many great accomplishments. Perhaps, the problem is that it really was, will help us properly "pump up" for the big birthday party.

Oto Bettman does an admirable job of that in a book called "The Good Old Days—They were Terrible." Ponder some of his facts and then analyze whether NOW is better than the so-called good old days .

Pollution is not a new discovery. At the turn of the century there were three million horses in American cities. The horses used in New York City produced enough manure in one year to cover an acre of ground with a layer 275 feet deep. In dry soils, powered by pounding traffic, the end results covered clothing, ruined furniture, and clogged nostrils. In wet soils organic was their imagination. Add to this the stench of uncollected garbage, inadequate sewers, and smoke to turn most city life into a "nasal disaster."

In the 1860's, 40 percent of America's owned neither land nor house. Farmers and their families totaled at least 16 hours a day merely to sustain themselves—no shorter to soothe the end of a day, to say nothing of the lack of other sanitary installations. The urban laborer worked 12 hour day, six days a week, no paid vacation or sick leave, and no social security checks at retirement. But then, he seldom made it to retirement. And lest we forget—this same laborer spent 50 per cent of his wages on food! The average income for most American males was age 38. A typical American male spent $18 a week. Then during the "Gay '90's" the sweatshop seamstress could make $2 for an 8-hour work week. Children made up one-third of the labor force. One or two out of every three babies died at birth, and only one or two out of three small sur- vivors made it age 12. Heroin was sold as cough medicine. Yellow fever and malaria were worse than the threat of scalping by Indians. The sight of children maimed by whooping cough medicine. The sight of children maimed by whooping cough was commonplace.

The good old days? How about three cheers for the NOW! Why wait until NOW becomes the good old days before we realize its value, its greatness, and its promise.

All of us, whether rural or urban, provide the "warm and wooly" of the material that goes into the weaving of our nation's tapestry, portraying in various colors and designs the portions of the picture that is, and is, and stands on the horizon of becoming. We should be proud of the portion of that tapestry which WE help to weave.

---

**New regional man appointed in Southwest**

**Bob Shepard**

With the retirement of Marl W. Keeler, Field Division Director Chuck Burkett has announced the appointment of Robert J. Shepard as Manager, Member Services Department. Shepard, a Michigan State University alumnus, had served the past 18 months as Coordinator of County Offices. Prior to that, he was a Regional Representative in the West Central Region.

Don't forget to use your certificate

Russel Keeler is now southwest regional representative for MFR, replacing Eugene Greenwall who has moved into home office as Coordinator of County Offices. Keeler comes from a farm background in Hillsdale county. Keeler and his family live at 1669 Lakewood Drive, Portage. Telephone 616-272-2832.

---
**Farmowners** policy made better by FB Insurace Group

Farm Bureau Mutual's new FARMOWNERS policy, the Nation's first farm insurance package, has been made better 22 ways. The new program will be introduced next month.

In announcing what are considered major farm insurance innovations, Donald E. Joffr, CPCU, Farm Bureau's Vice President and General Manager, explained the reasons for FARMOWNERS revision: "Farm Bureau Mutual's revitalized farm package insurance concepts back in 1961. We have the experience to understand the new pressures placed on agriculture by the economy of scale which have been imposed. That knowledge was combined with the abilities of our experienced agency force to specifically identify the pressure points in our policies and to improve our FARMOWNERS program. We expanded to eliminate those pressure points."

The strength of the new FARMOWNERS program is the significant expansion of basic policy coverage. Coverage expansions include:

1. **Cargo insurance for losses over $100 up to $50,000.**
2. **Personal Injury Liability.**
3. **Extension of coverage for 90 days on newly acquired farm machinery and vehicles.**
4. **Automatic 30 day extension of coverage for new outbuildings.**
5. **Unique approach to theft coverages.**
6. **Weight of ice and snow perils.**
7. **Motorboat and swimming pool liability.**
8. **Weight of ice and snow perils will be added on coverage for buildings less than 10 years old.**
9. **agricultural tractor manufacturers to meet the ROPS requirement.**
10. **Does not include such hazards as fire, theft, or vandalism.**

Next month, we'll explain how the preceding innovations spring from Farm Bureau Insurance agents. By reporting to assist students to become better informed and more aware of their duties and responsibilities. Noted resource people from around the country are slated to address the gathering emphasizing the free enterprise system, the American political scene and democracy.

The prime mover behind the 23 for the week long seminar. MFB President Elton Smith says the seminar's major objective is to assist students to become better informed and more aware of their duties and responsibilities. Noted resource people from around the country are slated to address the seminar emphasizing the the free enterprise system, the American political scene and democracy.

The seminar students are sponsored locally by their county Farm Bureau.

---

**Caught on camera:** Billings, raising or training horses; Cattle insurance from $1,000 up to $3,000; Loss of income from outbuilding; Personal Injury Liability; Extension of coverage for 90 days on newly acquired farm machinery and vehicles; Automatic 30 day extension of coverage for new outbuildings; Unique approach to theft coverages; Weight of ice and snow peril added on coverage for buildings less than 10 years old; agri cultural tractor manufacturers to meet the ROPS requirement.

---

**Young Farmers meet on rural crime**

State Trooper Brian Brown explains to Calhoun County Young Farmers what technological advancements have been placed in rural crime fighting. The new MFB/FBS/FPC/Burden program was considered important aid in fighting crime in the county.

---

**Use that FBS/FPC $5 certificate**
A program to pay your Blue Cross Blue Shield benefits through your milk check may be introduced early next year, according to Michigan Ag Commissioner I. B. Smith. The plan, which is modeled after the Blue Cross Blue Shield benefits now available through the Kentucky milk program, is designed to help Michigan dairy farmers, who currently cannot qualify for the benefits because of the state's low milk price levels.

The plan would work as follows: every dairy farmer who participates in the program would receive a check from Blue Cross for a certain amount equal to one month's Blue Cross benefits. The checks would be mailed to the dairy farmer in February 1976, with the payment being made by the employer. The program would be offered by Rep. Bonior (D-Clio), who introduced the bill in the House of Representatives.

Under the plan, dairy farmers would be able to apply for the benefits by simply filling out an application form and returning it to Blue Cross. The benefits would be paid directly to the dairy farmer, and would be available starting in February 1976.

The program would be administered by the Michigan Ag Commission, and would be funded through a special levy on the dairy farmers. The levy would be assessed on a per-cow basis, and would be collected by the State Department of Agriculture.

The program would be offered to all dairy farmers in the state, regardless of their size of operation. The benefits would be available to all dairy farmers who participate in the program, and would be paid directly to the dairy farmer. The program would be offered on a voluntary basis, and dairy farmers would be able to opt out at any time.

The dairy farmers who participate in the program would be required to meet certain eligibility requirements, such as having a valid Blue Cross policy, and having worked in the dairy industry for a minimum of one year. The eligibility requirements would be determined by the Michigan Ag Commission, and would be reviewed on a regular basis.

The program would be funded through a special levy on the dairy farmers, and would be administered by the Michigan Ag Commission. The program would be offered on a voluntary basis, and dairy farmers would be able to opt out at any time.
COUNTERVAILING DUTIES

Earlier this year, the American Farm Bureau Federation requested the United States Treasury Department to investigate the practice of foreign producers, particularly the European Economic Community, in subsidizing its exports of certain cheeses to United States markets. The investigation was requested by Farm Bureau as a result of strong resistance to foreign subsidization of cheeses to U.S. markets. The investigation resulted in a request from farm leaders to meet with AFR officials for a discussion of subsidization on a bilateral basis.

On April 24, following an investigation with European Economic Community leaders, the Treasury Department authorized Farm Bureau to counteract subsidization on certain subsidized cheese imports from the EEC. In return, the EEC announced it would suspend subsidization on European cheese exports to the United States.

FARM PROGRAM

On May 13, the House attempted to pass a bill that would provide $350 million in federal land use regulations for structures or work in navigable waters of the United States. However, the Senate voted against the motion, while Congressman Philip Ruppe (R-East Lansing) and Congressman Robert Carter (D-East Lansing) were most likely to occur. Plan field operations to reduce the number of trips across the field. Soil organic matter: Use green' manure and cover crops whenever possible, to maintain and improve organic matter levels. Crop residues and livestock manure can help too. If you can, grow at least one crop, like corn, that produces large amounts of crop residue. Good insect, disease and nematode yields AND residues. Prevent accelerated soil erosion, finally, have the soil tested regularly and follow the recommendations for your soil, both on farms and in the fields.

QUESTION: What is the Legislature doing to solve the doctor shortage which has been created in part by higher insurance premiums?

ANSWER: One of the major overall issues before the Legislature this season has been the problem of malpractice. As a result of large awards given by courts in malpractice suits, the cost of insurance has spiraled to the point that many communities, especially in rural areas, have not been able to attract doctors. Some county Farm Bureau have been active on this issue. For example, in one case a new doctor was planning to move into the community and refused once they found out the cost for insurance protection. This is also a problem in some other states. For example in California, doctors have literally been on strike demanding that something be done about the high cost of insurance. Here in Michigan, the Legislature has already passed legislation which in effect sets up a state insurance pool to make it possible for doctors, including podiatrists, osteopaths and psychologists, to obtain insurance at a reasonable cost. The pool is supported by premiums from those receiving insurance from the pool and assessment of the insurers if malpractice awards exceed the premium. If a doctor finds he is not needed in this type of coverage it is expected that he will go into practice. The measure has already passed the House and is expected to be taken up by the Senate. In Michigan, there have already passed one house. These include legislation to aid the professional license boards and societies to police its members in order to prevent malpractice. There have been no such measures to date in Michigan. The Senate has been concerned about the situation, however, and has a new schedule of limited fees that can be charged by lawyers in malpractice suits. Whether these and other legislative actions result in a solution of the malpractice problem remains to be seen.
Kids shown farms by Sanilac County

Students from a Port Huron elementary school learn the basics of a beef operation at Bob O'Connor's Beef farm near Jeddo. The tour was sponsored by the Sanilac County Farm Bureau Women last month.

Through consolidation

The “Blues” are one

The consolidation of Blue Cross and Blue Shield of Michigan, first announced in August, 1974 became effective February 1, 1975. The legal path to consolidation was cleared in mid-December, 1974 when Governor Milliken signed Senate Bills #346 and #360 which amended both corporations enabling acts to permit consolidation. The legislation authorized Blue Cross and Blue Shield of Michigan to file a plan for consolidation with the State Insurance Commission.

In preparation for consolidation the Blue Cross and Blue Shield boards elected Ben T. McCarthy chief executive officer and chairman of both Blue Cross and Blue Shield of Michigan and John C. McCabe president and chief administrative officer of both corporations.

The new board and corporate membership provide for majority consumer representation. Physicians and hospitals are represented by members in both structures.

Objectives of the consolidation are to:

- Provide, through a single board, the development of timely and effective policy reflecting meaningful communications from all interests.
- Maintain the concept of a consumer and public majority, while recognizing the essential role of health care providers in the success of corporate policies and programs.
- Allow for full and equal hospital and physicians representation in the decision making process, and provide a forum for reconciling and/or compromising divergent views.
- Ensure, through a single chief executive and one board, that a common fact base is used for decisions, at the same time encouraging a sharing of various points of view. Encourage the development of products and programs for health care delivery in total, rather than dividing it.
- Lay the groundwork for more effective servicing of customers and timely communications with health care providers, groups and consumers.

Through consolidation

The “Blues” are one

Provide the basis for improved operating efficiency and effectiveness.

Additional information regarding the structure and goals of the new company and the rationale for formation will be published in a brochure to be distributed with Blue Cross and Blue Shield 1974 annual reports.

Can we wave the flag too much?

It’s hard to decide what’s right and what’s wrong these days. Even home, mother and the flag are under attack. In song and story, there used to be no place like home. In fact, the English language is one of the few native tongues that has a specific word for home, as distinguished from the word for house.

But the concept of home today is split by the generation gap. A floating population of long-haired young people calls no place home. Likewise with motherhood. For centuries it was considered a sacred institution. Then came Zero Population Growth.

The American flag used to bring a lump to the throat and a hand to the heart. But until the Supreme Court settled the matter, you could visit many a college campus and salute the flag or the seat of somebody’s pants. Anyone who displays the flag property seems somehow to be suspect.

But what real reason does anybody have for being so apologetic about waving the Stars and Stripes? How could anybody in America wave the flag too much? It would be like studying Shakespeare too much or reading the Bible too much.

The flag is the symbol of our nation’s unity. It was born of the many flags flown by the regiments of the American Revolution, and since that time it has been the one emblem that stands for America. In the far-off corners of the world it is today’s light of freedom for millions.

Thus it has been for two centuries, from the time patriots of 13 colonies first united under its folds in a wave of patriotism from Ireland and Italy, from Eastern Europe and Scandinavia, from Asia and from Central and South America.

They saw in the flag the hope of freedom from stratified societies, from dawn to dusk labor, freedom to use their talents to their own advantage. They knew what the absence of freedom meant, and they shaped for us a national characteristic, an absolute obsession with freedom, from Patrick Henry’s “Give me liberty or give me death” to today’s “Do your own thing.”

But the important thing is that freedom itself has survived. Our passion for freedom as we define it still burns hot. We may argue over our rate of progress but our goal is still bums hot. We may argue over its effectiveness. But what real reason does anybody have for being so apologetic about waving the Stars and Stripes? How could anybody in America wave the flag too much? It would be like studying Shakespeare too much or reading the Bible too much.

The flag is the symbol of our nation’s unity. It was born of the many flags flown by the regiments of the American Revolution, and since that time it has been the one emblem that stands for America. In the far-off corners of the world it is today’s light of freedom for millions.

Thus it has been for two centuries, from the time patriots of 13 colonies first united under its folds in a wave of patriotism from Ireland and Italy, from Eastern Europe and Scandinavia, from Asia and from Central and South America. They saw in the flag the hope of freedom from stratified societies, from dawn to dusk labor, freedom to use their talents to their own advantage.

The flag is the symbol of our nation’s unity. It was born of the many flags flown by the regiments of the American Revolution, and since that time it has been the one emblem that stands for America. In the far-off corners of the world it is today’s light of freedom for millions.

Thus it has been for two centuries, from the time patriots of 13 colonies first united under its folds in a wave of patriotism from Ireland and Italy, from Eastern Europe and Scandinavia, from Asia and from Central and South America. They saw in the flag the hope of freedom from stratified societies, from dawn to dusk labor, freedom to use their talents to their own advantage.

The flag is the symbol of our nation’s unity. It was born of the many flags flown by the regiments of the American Revolution, and since that time it has been the one emblem that stands for America. In the far-off corners of the world it is today’s light of freedom for millions.

Thus it has been for two centuries, from the time patriots of 13 colonies first united under its folds in a wave of patriotism from Ireland and Italy, from Eastern Europe and Scandinavia, from Asia and from Central and South America. They saw in the flag the hope of freedom from stratified societies, from dawn to dusk labor, freedom to use their talents to their own advantage.
Tornado time is here

by Cindy Sage

A dreaded destructive force produced when contrasting climatic conditions exist...is the tornado.

Shaped similar to a funnel, the funnel cloud massthrust across the ground twisting and ripping apart objects, protecting nothing in its wake. Tornadoes occur in many parts of the world and in all 50 states. No area is more favorable to their formation than the continental plains of North America...and no season is free of them. The lowest frequency in the U.S. is the months of December and January...with the greatest frequency in April...May and June.

Last year...during an 18 hour period on April 3...106 tornadoes slashed across 13 states killing 307 Americans, 8 Canadians...injuring 800 persons. The damage in excess of half a billion dollars.

Tornadoes may occur at any hour of the day or night...but more often from noon to midnight. The greatest number being between noon and midnight. The greatest single concentration of tornado activity is expected between 4 and 6 P.M.

Tornadoes form several thousand feet above the earth's surface and descend, in conjunction with a severe thunderstorm. Funnel formations are the result of forces set up by the imbalance created when cool dry air sweeps across warm moist air. Layers of low air pressure rise to compensate the imbalance which then...does the tornado and eventually the eye of the tornado. Swirling against the wind north-easterly direction...the destruction felled funnel cloud moves at an average speed of 10 to 40 miles per hour and normally outlasts the tornado between 3 and 4 hundred yards wide.

Tornado detection is the result of constant analysis of atmospheric conditions by the national weather service. Storms are tracked and watches and warnings are issued as conditions warrant. Authorities stress the importance of taking action when a tornado has been cited. Seek inside shelter immediately. In an office building go to an interior hallway on the lowest floor or to a designated shelter area. Home...the basement offers the greatest measure of protection. Be sure to open some windows to equalize the pressure from whirling winds.

If you are in a shopping center...go to a designated shelter area...but not your parked auto. Schools offer protection along an interior hallway on the lowest floor. Stay out of auditoriums...gymnasiums or structures with wide...flat roofs.

If you are in an open country...move to right angles from the tornado's path and if there is not time to escape lie flat in the nearest ditch or ravine. Mobile homes are particularly vulnerable to over-turning during strong winds...however damage can be minimized by securing trailers with cables anchored in concrete footing. Once again...if there is no shelter...take cover on low protected ground.

Weather service officials say livestock should be moved outside vs the interior of a barn as the result of possible falling objects. Throughout the tornado season the weather service is supported with a vast number of volunteer workers who are familiar with tornado conditions and who alert official warning centers when they sight funnel clouds. Better known as skywarn...the volunteer observers work hand-in-hand with law enforcement officials and the weather service to assist in protecting people and property from the destructive force of a tornado.

OFFICE CALLS

Q. How do I receive payment under the new Master Medical Program for such things as doctors office calls or prescription drugs?
A. You will have to save receipts or statements for health care expenses, such as doctors office calls or prescription drugs, which are eligible for coverage under Master Medical Additional Benefits. When accumulated health care expenses exceed the deductible ($100 per person or $200 per family) file the Claims Application for reimbursement. Payment of expenses exceeding the deductible. Appropriate forms are in the Master Medical Claim Kit which you received.

Occidental, office calls are not a benefit for those subscribers on Medicare, as Medicare covers them after a deductible is paid.

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

INTEREST ON DEBENTURES 5-10-15 year maturity

<table>
<thead>
<tr>
<th>Years to Maturity</th>
<th>Interest Rate %</th>
<th>Minimum Purchase</th>
</tr>
</thead>
<tbody>
<tr>
<td>5 %</td>
<td>$100.00</td>
<td>Minimum Purchase</td>
</tr>
<tr>
<td>(F.B.S. only)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>10 %</td>
<td></td>
<td>$100.00 Minimum Purchase</td>
</tr>
<tr>
<td>15 %</td>
<td></td>
<td>$100.00 Minimum Purchase</td>
</tr>
<tr>
<td>20 %</td>
<td></td>
<td>$1,000.00 Minimum Purchase</td>
</tr>
</tbody>
</table>

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

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

Tornado time is here...the swirling cloud mass...twisting and ripping apart the ground...produced when contrasting climatic conditions exist...is the tornado.

Shaped similar to a funnel, the funnel cloud massthrust across the ground twisting and ripping apart objects, protecting nothing in its wake. Tornadoes occur in many parts of the world and in all 50 states. No area is more favorable to their formation than the continental plains of North America...and no season is free of them. The lowest frequency in the U.S. is the months of December and January...with the greatest frequency in April...May and June.

Last year...during an 18 hour period on April 3...106 tornadoes slashed across 13 states killing 307 Americans, 8 Canadians...injuring 800 persons. The damage in excess of half a billion dollars.

Tornadoes may occur at any hour of the day or night...but more often from noon to midnight. The greatest number being between noon and midnight. The greatest single concentration of tornado activity is expected between 4 and 6 P.M.

Tornadoes form several thousand feet above the earth's surface and descend, in conjunction with a severe thunderstorm. Funnel formations are the result of forces set up by the imbalance created when cool dry air sweeps across warm moist air. Layers of low air pressure rise to compensate the imbalance which then...does the tornado and eventually the eye of the tornado. Swirling against the wind north-easterly direction...the destruction felled funnel cloud moves at an average speed of 10 to 40 miles per hour and normally outlasts the tornado between 3 and 4 hundred yards wide.

Tornado detection is the result of constant analysis of atmospheric conditions by the national weather service. Storms are tracked and watches and warnings are issued as conditions warrant. Authorities stress the importance of taking action when a tornado has been cited. Seek inside shelter immediately. In an office building go to an interior hallway on the lowest floor or to a designated shelter area. Home...the basement offers the greatest measure of protection. Be sure to open some windows to equalize the pressure from whirling winds.

If you are in a shopping center...go to a designated shelter area...but not your parked auto. Schools offer protection along an interior hallway on the lowest floor. Stay out of auditoriums...gymnasiums or structures with wide...flat roofs.

If you are in an open country...move to right angles from the tornado's path and if there is not time to escape lie flat in the nearest ditch or ravine. Mobile homes are particularly vulnerable to over-turning during strong winds...however damage can be minimized by securing trailers with cables anchored in concrete footing. Once again...if there is no shelter...take cover on low protected ground.

Weather service officials say livestock should be moved outside vs the interior of a barn as the result of possible falling objects. Throughout the tornado season the weather service is supported with a vast number of volunteer workers who are familiar with tornado conditions and who alert official warning centers when they sight funnel clouds. Better known as skywarn...the volunteer observers work hand-in-hand with law enforcement officials and the weather service to assist in protecting people and property from the destructive force of a tornado.

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

INTEREST ON DEBENTURES 5-10-15 year maturity

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

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

OFFICE CALLS

Q. How do I receive payment under the new Master Medical Program for such things as doctors office calls or prescription drugs?
A. You will have to save receipts or statements for health care expenses, such as doctors office calls or prescription drugs, which are eligible for coverage under Master Medical Additional Benefits. When accumulated health care expenses exceed the deductible ($100 per person or $200 per family) file the Claims Application for reimbursement. Payment of expenses exceeding the deductible. Appropriate forms are in the Master Medical Claim Kit which you received.

Occidental, office calls are not a benefit for those subscribers on Medicare, as Medicare covers them after a deductible is paid.

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

INTEREST ON DEBENTURES 5-10-15 year maturity

<table>
<thead>
<tr>
<th>Years to Maturity</th>
<th>Interest Rate %</th>
<th>Minimum Purchase</th>
</tr>
</thead>
<tbody>
<tr>
<td>5 %</td>
<td>$100.00</td>
<td>Minimum Purchase</td>
</tr>
<tr>
<td>(F.B.S. only)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>10 %</td>
<td></td>
<td>$100.00 Minimum Purchase</td>
</tr>
<tr>
<td>15 %</td>
<td></td>
<td>$100.00 Minimum Purchase</td>
</tr>
<tr>
<td>20 %</td>
<td></td>
<td>$1,000.00 Minimum Purchase</td>
</tr>
</tbody>
</table>

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

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

Clip and mail this coupon to:
Farm Bureau Services, Inc.
Lansing, Michigan 48904
I would like a copy of the prospectus and a call by a representa-
WHO'S got a SPECIAL FEED Program FOR MICHIGAN?

At Farm Bureau Services we offer a total feed service able to assist Michigan farmers in determining proper and profitable feeding programs, as well as solving individual problems. The Farm Bureau feed team, backed by a staff veterinarian and nutritionist, provides you with the most up-to-date feed information. In cooperation with other farm co-ops, Farm Bureau Services operates 10 research farms where new feeds, feeding techniques and health practices are tested. Recently we installed a Scidata mini-computer, to assist our feed nutritionist in determining the most effective feed formulations for desired production goals. In addition to these services, Farm Bureau offers a wide variety of excellent feeds, including Liquid Protein Supplement (LPS) which has been widely accepted as a versatile liquid supplement for all types of feeding operations.

Talk to your Farm Bureau feedman now. He'll work up a feed program to fit your particular needs. It's service you can depend on... from the Farm Bureau people.

ASK THE FARM BUREAU PEOPLE
Some instances of non-treated plantings out-yielded inoculated seed. "There is absolutely no valid justification to attribute yield increases or decreases to the inoculation between the Good and Choice grades, it may be a higher quality bean until they make Choice. Bill Haas, Manager MACMA Livestock Division

HOGS
The combination of higher beef prices and reduced hog numbers has push pushed prices up to the high 40's. The number of hogs going to slaughter has been as many as 22 percent lower than last year on occasion.

Dairy Production and utilization figures for April, indicate that prices of 40 percent of the milk obtained in April are up, and the situation across the states. There are still some wet markets, but if weather pattern holds, these will be planted in the near future. Planting plans appear to be about the same as last year according to U.S.D.A.

The situation across the states. There are still some wet markets, but if weather pattern holds, these will be planted in the near future. Planting plans appear to be about the same as last year according to U.S.D.A.

MICHIGAN Farm News
Markets, futures, standards

All about wheat

The definition of grain includes numerous cereal grains, many of which are raised by Michigan farmers. But this article deals primarily with wheat and the information contained here is based on a compilation provided by the Great Plains Wheat, Inc.

COUNTRY ELEVATORS

Regardless of the decision made by a farmer as to what he will do with his grain crop, the country elevator plays a key role in the economic management of the farm. The marketing process begins when a farmer delivers his wheat to a country elevator.

Some country elevators are owned by large grain exporting companies. Many are owned by farmers cooperatively as a part of a local grain marketing network. Some are owned by domestic grain companies, some by flour milling companies, some by local businesses or institutions, some under state or federal laws.

Country elevators vary in size but, basically, all serve a similar function — as collecting and buying points in local communities. As wheat arrives from nearby farms, the elevator offers a quick and efficient way of handling the incoming load. It takes a sample of the load to determine its grade (using US Government standards), its test weight, protein content if it is a wheat hotel and protein content and moisture content if it is a feed grade protein.

Markets

The large facilities are located to serve both domestic and international markets. The wheat is stored to meet the quality requirements of both. Some elevators store more than 1 million metric tons (about 100 million bushels) of wheat.

The market value of wheat is determined by both supply and demand. Demand is determined by the needs of domestic and international consumers. Supply is determined by the quantity of wheat in storage at any given time. The wheat is turned or changed from one bin to another, as needed, to keep it cool and to maintain quality.

The wheat is blended to achieve grade and test weight. When the delivery time of the wheat is critical, the wheat is blended to conform as nearly as possible to the buyer’s specifications.

FUTURES MARKETS

In the grain futures markets, contracts are bought and sold which provide for delivery at a later date at an agreed quantity of a specific grain. Futures markets are a highly important part of grain trading in the United States and other areas of the world.

When the US grain exchanges were first organized in the last century, they dealt mainly in grain which had been brought to the market place. In time, however, the principle exchanges broadened their trading to include "to arrive" contracts. Such contracts provided for delivery of grain which might have been in transit or might have been on the farm.

Trading in contracts for future delivery serves a real need for providing year-around market stability. This is evident in the fact that grain is harvested over a relatively short period of time but keeps moving into consumption throughout the year. The futures market, with its buying and selling of grain for delivery many months hence, helps to smooth the flow of grain and are an important market stabilizer. They allow buyers and sellers to cover future supply and demand in the present time on the basis of expected future prices. They give the farmer the benefit of foreseeable demand from one harvest to another. They help food processors to make forward sales commitments by fixing the cost of raw materials. They assure the consumer a supply of grain at a fairly constant price and provide farmers with a means of hedging (see HEDGING).

FUTURES MARKETS

In the grain futures markets, contracts are bought and sold which provide for delivery at a later date at an agreed quantity of a specific grain. Futures markets are a highly important part of grain trading in the United States and other areas of the world.

When the US grain exchanges were first organized in the last century, they dealt mainly in grain which had been brought to the market place. In time, however, the principle exchanges broadened their trading to include "to arrive" contracts. Such contracts provided for delivery of grain which might have been in transit or might have been on the farm.

Trading in contracts for future delivery serves a real need for providing year-around market stability. This is evident in the fact that grain is harvested over a relatively short period of time but keeps moving into consumption throughout the year. The futures market, with its buying and selling of grain for delivery many months hence, helps to smooth the flow of grain and are an important market stabilizer. They allow buyers and sellers to cover future supply and demand in the present time on the basis of expected future prices. They give the farmer the benefit of foreseeable demand from one harvest to another. They help food processors to make forward sales commitments by fixing the cost of raw materials. They assure the consumer a supply of grain at a fairly constant price and provide farmers with a means of hedging (see HEDGING).

HEDGING

The most important basic purpose of trading in grain futures is hedging. By hedging their transactions, individuals and companies that buy and sell grain are able to control some of the risks associated with a specific grain. They become what is called a "hedge." Hedging is the practice of buying or selling of leading agriculture commodities for immediate or deferred delivery (such bids come into grain sales). Such bids come into grain sales. Such bids come from the future price of the grain. They are used to lock in a price for the grain for the future so that the grain can be bought or sold at a price that is below the market price.

When a trader hedges a commodity transaction, he will do one of the following:

1) If buying in the future, he will sell a commodity (of the same type), realizing a profit from the difference between the futures price and the cash price. This is called a short hedge.

2) If selling a commodity, he will buy a like amount of futures contracts to eliminate or lessen the possible decline in value of the actual or spot commodity acquired. This is called a long hedge.

Hedging is possible because the basic economic factors that influence grain prices operate on both cash and futures markets at the same time. Hedging is similar to making a futures contract.

Through hedging, the handler of grain is able to carry available storage facilities without exposure to large losses or losses, conversely, to large profits. The four miller is able to sell flour for three to ten months forward delivery. The exporter is able to make sales for April and May. A farmer is able to sell corn for the next year.

An important intermediary in much of commodity trading is the speculator. He is a person who owns no grain but engages in buying and selling commodity contracts in hopes of making a profit. The modern commodity trader is involved in the marketing of grain. He buys when he thinks prices are too low and sells when he thinks prices are too high. He performs an important economic function in that his continuous trading interest and activity bring continuity of activity to the market place.

Hedging, in general, is a way to influence market price. It is a way to manage the risk of the uncertainties of the future.

The U.S. Government does not directly engage in the day-to-day marketing of wheat. Unlike the governments of some countries, it does not sell grain in foreign markets nor does it ship or handle the grain that moves into export. The task of handling the large volume of grain exported is the responsibility of the American grain trade. The U.S. government does not directly engage in the day-to-day marketing of wheat. Unlike the governments of some countries, it does not sell grain in foreign markets nor does it ship or handle the grain that moves into export.

The task of handling the large volume of grain exported is the responsibility of the American grain trade. The U.S. government does not directly engage in the day-to-day marketing of wheat. Unlike the governments of some countries, it does not sell grain in foreign markets nor does it ship or handle the grain that moves into export.

The task of handling the large volume of grain exported is the responsibility of the American grain trade. The U.S. government does not directly engage in the day-to-day marketing of wheat. Unlike the governments of some countries, it does not sell grain in foreign markets nor does it ship or handle the grain that moves into export.
Landlord to sell debentures

Robert A. Landheer has been assigned new duties as a Securities Sales Agent with Farm Bureau Services, Inc. and Farmers Petroleum. Landheer, who has cooperated with Clifford Mcllroy, Manager of Securities Sales, Landheer has been assigned duties on half of Michigan from Ottawa County north. Formally, he was a Farmers Petroleum salesmen selling farm equipment, batteries, and other accessories. He also has been the farm Tony's, Berry, and Munckogel since 1960 when he became a go-between. Landheer serves as Boy Club Leader and also was Sunday school superintendent of the Christian Reformed Church in Fremont. He is the Vice President of Parent Teachers Association for local schools.

Discussion Topic Report Sheet

In April community Farm Bureau groups discussed and expressed their views on the "Future of Family Farms." Generally speaking group members felt that the family farm is not going to survive. Tabulation of the responses follows, but space limits conclusions to only those received from the majority of the groups.

In your judgment are the family farms going to survive?

Yes 90% No 10% Undecided 3%

1. Is there a trend toward larger family farms in your area?

Yes 100% No 0% Undecided 0

2. Do you feel that there is a tendency to view large-size farming operations as a response to the needs of the general public?

Yes 53% No 33% Undecided 14%

3. Conclusions: Family farms must enlarge to cut unit cost; need legislation to protect the farmers; inadequate data lack of cooperation of his daily labor; a family size corporation will be needed to cope with the popular growth and high input costs; family farms are the most efficient; there is no reason why we can't continue to have family farms if we want to.

Robert A. Landheer
Insurance protection
to fit your farm

23 Added Benefits, Extra Features, and Options of the FarmOwners policy let you personalize insurance protection to fit your needs

Your farm is different from the one down the road. Your insurance needs are different as well. That's why we've improved the famous FarmOwners policy ... the original insurance policy developed just for Michigan farmers and the first of its kind in America.

You'll find more benefits and more options in this new FarmOwners ... 23 added or improved features. When you add these to the FarmOwners benefits and options that have been available in FarmOwners all along, you can see how you and your Farm Bureau Agent can select just the right combination of features to fit your special needs.

You and your agent will actually personalize your FarmOwners policy ... put together an insurance plan that is "one of a kind," just for you.

House and Contents ... Farm Liability ... Farm Personal Property ... Barns and Other Buildings ... the improved FarmOwners provides all the coverages you would expect, plus extras and options that have not been available in prior years, or have been available only at higher cost.

Call your neighborhood Farm Bureau Agent today ... he knows even more ways to save you money. Find out about the improved and personalized coverage you get with FarmOwners Now with 23 extra features.

FARM BUREAU INSURANCE GROUP

Farm Bureau Mutual • Farm Bureau Life • Community Service Insurance